STATUTORY INSTRUMENTS

2026 No. 681

SOCIAL SECURITY

The Universal Credit, Housing Benefit and State Pension Credit (Carer's Allowance Reassessment Capital Disregard) (Amendment) Regulations 2026

Made - - - -	*24th June 2026*
Laid before Parliament	*25th June 2026*
Coming into force - -	*16th July 2026*

The Secretary of State makes these Regulations in exercise of the powers conferred by sections 136(5) and 175(1), (3) and (4) of the Social Security Contributions and Benefits Act 1992(**a**), section 15(6) of the State Pension Credit Act 2002(**b**) and section 42 of, and paragraphs 4(1) and 4(3) of Schedule 1 to, the Welfare Reform Act 2012(**c**).

In accordance with section 176(1) of the Social Security Administration Act 1992(**d**), the Secretary of State has consulted with organisations considered to be representative of the authorities concerned.

In accordance with section 173(1)(b) of the Social Security Administration Act 1992, the Social Security Advisory Committee has agreed that the proposals in respect of these Regulations should not be referred to it.

Citation, commencement and extent

1.—(1) These Regulations may be cited as the Universal Credit, Housing Benefit and State Pension Credit (Carer's Allowance Reassessment Capital Disregard) (Amendment) Regulations 2026.

(2) These Regulations come into force on 16th July 2026.

(3) These Regulations extend to England and Wales and Scotland.

(**a**) 1992 c. 4. Section 175(1), (3) and (4) is applied in relation to the power conferred by section 15(6) of the State Pension Credit Act 2002 (c. 16) by section 19(1) of that Act. See section 137(1) for the definition of "prescribed".
(**b**) See section 17(1) for the definitions of "prescribed" and "regulations".
(**c**) 2012 c. 5.
(**d**) 1992 c. 5.

Amendment of the State Pension Credit Regulations 2002

2. After paragraph 20AA of Schedule 5 to the State Pension Credit Regulations 2002(**a**) (income from capital), insert—

> **"20AB.** A payment to the person made by the Secretary of State as a result of a recalculation of carer's allowance, carried out in consequence of the report of the Independent Review of Carer's Allowance Overpayments dated 21st July 2025(**b**).".

Amendment of the Housing Benefit Regulations 2006

3. After paragraph 9A of Schedule 6 to the Housing Benefit Regulations 2006(**c**) (capital to be disregarded), insert—

> **"9AA.** A payment to the person made by the Secretary of State as a result of a recalculation of carer's allowance, carried out in consequence of the report of the Independent Review of Carer's Allowance Overpayments dated 21st July 2025.".

Amendment of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006

4. After paragraph 22(1B) of Schedule 6 to the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006(**d**) (capital to be disregarded), insert—

> "(1C) A payment to the person made by the Secretary of State as a result of a recalculation of carer's allowance, carried out in consequence of the report of the Independent Review of Carer's Allowance Overpayments dated 21st July 2025.".

Amendment of the Universal Credit Regulations 2013

5. After paragraph 18ZA of Schedule 10 to the Universal Credit Regulations 2013(**e**) (capital to be disregarded), insert—

> **"18ZB.** A payment to the person made by the Secretary of State as a result of a recalculation of carer's allowance, carried out in consequence of the report of the Independent Review of Carer's Allowance Overpayments dated 21st July 2025.".

Signed by authority of the Secretary of State for Work and Pensions

Stephen Timms
Minister of State
Department for Work and Pensions

24th June 2026

(**a**) S.I. 2002/1792, to which there are amendments not relevant to these Regulations.
(**b**) https://www.gov.uk/government/publications/review-of-carers-allowance-overpayments/independent-review-of-carers-allowance-overpayments. A printed copy of the report can be obtained from the Department for Work and Pensions at Caxton House, Tothill Street, London, SW1H 9NA.
(**c**) S.I. 2006/213, to which there are amendments not relevant to these Regulations.
(**d**) S.I. 2006/214, to which there are amendments not relevant to these Regulations.
(**e**) S.I. 2013/376, to which there are amendments not relevant to these Regulations.

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the State Pension Credit Regulations 2002 (S.I. 2002/1792), the Housing Benefit Regulations 2006 (S.I. 2006/213), the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 (S.I. 2006/214) and the Universal Credit Regulations 2013 (S.I. 2013/376).

These Regulations make provision for the treatment within the above benefits of lump sum payments of carer's allowance, made by the Secretary of State, as a result of the reassessment exercise conducted in response to the report of the Independent Review of Carer's Allowance Overpayments dated 21st July 2025, available at https://www.gov.uk/government/publications/review-of-carers-allowance-overpayments/independent-review-of-carers-allowance-overpayments. A printed copy of the report can be obtained from the Department for Work and Pensions at Caxton House, Tothill Street, London, SW1H 9NA.

Each of these Regulations inserts a new provision into the respective schedule, of the regulations being amended, that lists the sums of money to be disregarded from the calculation of a person's capital. The effect of each provision will be that lump sum payments arising from the reassessment exercise are not treated as part of a person's capital.

A full impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.

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