
STATUTORY INSTRUMENTS

2016 No. 999

The Welfare Reform and Work (Northern Ireland) Order 2016

Loans for mortgage interest, etc.

Loans for mortgage interest, etc.

13.—(1) The Department may by regulations provide for loans to be made in respect of a person's liability to make owner-occupier payments in respect of accommodation occupied by the person as the person's home.

(2) The regulations may make provision about eligibility to receive a loan under the regulations.

(3) The regulations may in particular require that a person—

(a) is entitled to receive income support, income-based jobseeker's allowance, income-related employment and support allowance, state pension credit or universal credit;

(b) has received such a benefit for a prescribed period.

(4) The regulations may make provision about the liabilities in respect of which a loan under the regulations may be made.

(5) The regulations may in particular provide that a loan under the regulations may only be made if, and to the extent that, a person's liability to make owner-occupier payments was incurred for prescribed purposes.

(6) The regulations may in particular make provision about—

(a) determining or calculating the amount of a person's liabilities;

(b) the maximum amount of a person's liabilities in respect of which a loan under the regulations may be made.

(7) The regulations may—

(a) make provision about determining or calculating the amount that may be paid by way of loan under the regulations;

(b) require that a loan under the regulations be secured by a mortgage of or charge over a legal or beneficial interest in land.

(8) The regulations may define "owner-occupier payment".

(9) Regulations under this Article are subject to negative resolution.