

SCHEDULE 4

Direct payment to lender of deductions in respect of interest on secured loans

Relevant claimants and benefits from which payments are to be made

- 2.—(1) For the purposes of this Schedule “relevant claimant” means a claimant—
- (a) who is entitled to universal credit;
 - (b) whose maximum amount for the purposes of universal credit includes the housing costs element; and
 - (c) whose amount of housing costs element is calculated by reference to loan interest payments (whether or not that amount is calculated by reference to any other description of payment).
- (2) Direct payments of loan interest may be made under paragraph 3 from any of the following benefits—
- (a) universal credit; and
 - (b) if the maximum amount to which the relevant claimant is entitled for the purposes of universal credit is insufficient for the purposes of this Schedule—
 - (i) a jobseeker’s allowance, or
 - (ii) an employment and support allowance.