

---

STATUTORY RULES OF NORTHERN IRELAND

---

**2017 No. 176**

**SOCIAL SECURITY**

The Loans for Mortgage Interest  
Regulations (Northern Ireland) 2017

*Made* - - - - 30th August 2017

*Laid* - - - - 5th September 2017

*Coming into operation* 20th October 2017

THE LOANS FOR MORTGAGE INTEREST  
REGULATIONS (NORTHERN IRELAND) 2017

1. Citation and commencement
  2. Interpretation
  3. The offer of loan payments
  4. Acceptance of loan payments offer
  5. Conditions to meet before the loan payments can be made
  6. Information condition
  7. Time of each loan payment
  8. Period covered by loan payments
  9. Duration of loan payments
  10. Calculation of each loan payment
  11. Calculation in respect of qualifying loans
  12. Calculation in respect of alternative finance payments
  13. Standard rate to be applied under regulations 11 and 12
  14. Non-dependant deductions
  - 14A. Insurance payment deduction
  15. Interest
  16. Repayment
  17. Direct payments to qualifying lenders
  18. Consequential amendments
  19. Transitional provision: loan offer made before 6th April 2018
  - 19A. Transitional provision: loan offer made on or after 6th April 2018
  20. Transitional provision: persons who lack capacity or may lack capacity identified before 6th April 2018
  21. Transition from legacy benefit to universal credit
  22. Delegation
- Signature

**Changes to legislation:** There are currently no known outstanding effects for the The Loans for Mortgage Interest Regulations (Northern Ireland) 2017. (See end of Document for details)

- 
- SCHEDULE 1 Meaning of owner-occupier payments
- PART 1 — Legacy benefit claimants and SPC claimants
1. Application of Part 1
  2. Payments of interest on qualifying loans and alternative finance payments
  3. Loans incurred during relevant period
- PART 2 — UC claimants
4. Application of Part 2
  5. Payments of interest on loans and alternative finance payments
- SCHEDULE 2 Circumstances in which a claimant is, or is to be treated as, liable to make owner-occupier payments
- PART 1 — Legacy benefit claimants and SPC claimants
1. Application of Part 1
  2. Liable or treated as liable to make payments
  3. Treated as not liable to make payments
- PART 2 — UC claimants
4. Application of Part 2
  5. Liable or treated as liable to make payments
  6. Treated as not liable to make payments
- SCHEDULE 3 Circumstances in which a claimant is, or is to be, treated as occupying accommodation
- PART 1 — General
1. Interpretation
- PART 2 — Legacy benefit claimants and SPC claimants
2. Application of Part 2
  3. Occupying accommodation: general rule
  4. Full-time study
  5. Living in other accommodation during essential repairs
  6. Living in other accommodation due to fear of violence, where a claimant's partner is a full-time student or where moving into new accommodation
  7. Moving in delayed for certain reasons
  8. Temporary absence to try new accommodation of up to 13 weeks
  9. Temporary absence of up to 13 weeks
  10. Absences for certain reasons up to 52 weeks
- PART 3 — UC claimants
11. Application of Part 3
  12. Occupying accommodation: general rule
  13. Living in other accommodation due to essential repairs
  14. Moving homes: adaptations to new homes for disabled person
  15. Living in other accommodation due to fear of violence
  16. Moving in delayed by adaptations to accommodation to meet needs of disabled person
  17. Moving into accommodation following a stay in hospital or a residential care home, nursing home or independent hospital
  18. Temporary absence exceeding 6 months
- SCHEDULE 4 Direct payments to qualifying lenders
1. Direct payments

2. Determining the amount to be paid to a qualifying lender: one or more qualifying loans
  3. Determining the amount to be paid to a qualifying lender: more than one qualifying loan
  4. Qualifying lenders to apply direct payments to discharge of claimant's liability
  5. Application by qualifying lenders of any amount which exceeds liability
  6. Fees payable by qualifying lenders
  7. Election not to be regarded as a qualifying lender
  8. Provision of information
  9. Recovery of sum wrongly paid
- SCHEDULE
- 5
- PART 1 — General
1. The IS Regulations are amended as follows—
  2. The JSA Regulations are amended as follows—
  3. Schedule 2 of the SPC Regulations is amended as follows—...
  4. The ESA Regulations are amended as follows—
  5. The UC Regulations are amended as follows—
  6. In regulation 30(1)(b) of the Transitional Provisions Regulations —
  7. The Claims and Payments Regulations are amended as follows—
  8. The Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment...
  9. The Social Fund Maternity and Funeral Expenses (General) Regulations (Northern...
  10. The Social Fund (Cold Weather Payments) (General) Regulations (Northern Ireland)...
- PART 2 — Decisions and Appeals
11. The Social Security and Child Support (Decisions and Appeals) Regulations...
  12. In Schedule 3 (decisions against which no appeal lies), in... Explanatory Note

**Changes to legislation:**

There are currently no known outstanding effects for the The Loans for Mortgage Interest Regulations (Northern Ireland) 2017.