
STATUTORY INSTRUMENTS

2017 No. 725

SOCIAL SECURITY

The Loans for Mortgage Interest Regulations 2017

Made - - - - *5th July 2017*
Laid before Parliament *6th July 2017*
Coming into force in accordance with
regulation 1(2)

**THE LOANS FOR MORTGAGE INTEREST
REGULATIONS 2017
THE LOANS FOR
MORTGAGE INTEREST REGULATIONS 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
- 16A. Transferring the loan between properties
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

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
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 home 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 care home
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 — Consequential amendments

PART 1 — General

1. The ESA Regulations are amended as follows—
2. The IS Regulations are amended as follows—
3. The JSA Regulations are amended as follows—
4. Schedule 2 of the SPC Regulations is amended as follows—...
5. The UC Regulations are amended as follows—
6. Regulation 29 of the Transitional Provisions Regulations is amended as...
7. (1) The Claims and Payment Regulations are amended as follows...
8. The Universal Credit, Personal Independence Payment, Jobseeker's Allowance and Employment...
9. (1) The Social Fund Maternity and Funeral Expenses (General) Regulations...
10. (1) The Social Fund Cold Weather Payments (General) Regulations 1988...

PART 2 — Decisions and Appeals

11. (1) The Social Security and Child Support (Decisions and Appeals)...
12. (1) The Universal Credit, Personal Independence Payment, Jobseeker's Allowance and...

Explanatory Note

Changes to legislation:

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