## **EXPLANATORY NOTE**

(This note is not part of the Regulations.)

These Regulations further amend the Housing Renovation etc. Grants (Reduction of Grant) Regulations (Northern Ireland) 1992. The Regulations make the following principal changes—

Regulation 3 amends the definition of "employed earner" and inserts definitions of "charity", "higher rate", "incapacity benefit", "long term incapacity benefit", "short term incapacity benefit", "statutory maternity pay", "statutory sick pay", and "voluntary organisation".

Regulation 4 increases the multipliers used in the assessment of the amount by which a grant is reduced in certain circumstances.

Regulation 5 provides that average weekly child care charges must be deducted in determining a person's weekly income.

Regulation 6 provides for the determination of child care charges.

Regulation 7 provides for the calculation of the average weekly earnings of self-employed persons where such earnings fluctuate and regulation 8 makes similar provision in relation to the calculation of average weekly income other than earnings.

Regulation 9, with respect to the determination of earnings of employed earners, amends the provisions specifying the amount to be deducted in respect of contributions to a personal pension scheme and in respect of national insurance contributions.

Regulation 10 makes an amendment to the definition of earnings of self-employed earners.

Regulation 12 provides for calculation of the amount to be deducted in respect of income tax for self-employed earners to take account of the higher rate of income tax. Regulation 14 makes similar provision in relation to income tax on notional income.

Regulation 16 increases from £273 to £278 the amount to be allowed in respect of the cost of books and equipment in determining a student's grant income.

Regulation 17 provides that a contribution, that is to say an amount in respect of income taken into account in assessing the amount of a student's grant, is to be disregarded, whether or not the contribution is paid.

Regulation 18(a) and (b) increases the amount of the sums relevant to the applicable amount for the purposes of grant. Regulation 18(a) and Schedule 1 increase the personal allowances, regulation 18(b) increases the family premium from £10.05 to £10.25.

Regulation 18(c) to (g) amends the conditions for higher pensioner and disability premiums to reflect the replacement of sickness and invalidity benefit by long term incapacity benefit and the introduction of a new test of incapacity for work under the Social Security (Incapacity for Work) (Northern Ireland) Order 1994. Regulation 18(i) and Schedule 2 increase the lone parent premium, pensioner premium, severe disability premium, disabled child premium and carer premium.

Regulation 19 makes amendments to the provisions in respect of sums to be disregarded in the determination of income other than earnings. Regulation 19(c) provides that certain pensions paid to widows of members of the armed forces should be disregarded.

Regulation 20 makes amendments to the provisions in respect of capital to be disregarded. Regulation 20(b) provides that sums of capital which derive from an award of damages for personal injury or compensation for loss of a parent which are administered under the provisions of court rules are to be disregarded. **Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

Regulation 21 provides that, subject to an exception, the Regulations do not have effect in relation to applications for grant made before 17th April 1995.

Regulation 22 contains transitional provisions.