
EXPLANATORY NOTE

(This note is not part of the Regulations.)

These Regulations amend the provisions of the Income Support (General) Regulations (Northern Ireland) 1987, the Jobseeker's Allowance Regulations (Northern Ireland) 1996 and the State Pension Credit Regulations (Northern Ireland) 2003 ("the principal sets of Regulations") allowing a claimant's housing costs to be met. They also make minor consequential amendments to the Social Security (Claims and Payments) Regulations (Northern Ireland) 1987.

Regulations 2(a)(ii) and 3(a)(ii) amend Schedule 3 to the Income Support (General) Regulations (Northern Ireland) 1987 and Schedule 2 to the Jobseeker's Allowance Regulations (Northern Ireland) 1996 respectively to provide the circumstances in which a claimant can remortgage and the standard rate will still be set by reference to the actual rate of interest on their loan.

Regulations 2(c), 3(c) and 4(c) substitute the same new provisions in the principal sets of Regulations. These new paragraphs set the standard rate which is used to calculate the amount of interest on a loan that will be met under those Regulations. The new sub-paragraphs (2) and (3) set the standard rate by reference to the Bank of England base rate from a date to be determined by the Department. The new sub-paragraph (4) applies to specified cases and sets the standard rate by reference to the actual rate of interest on a loan. By virtue of the new sub-paragraph (5) these specified cases will move onto the standard rate determined in accordance with the new sub-paragraph (2) during the year after these Regulations come into operation. The new sub-paragraph 6 sets the standard rate for a transitional period.

Regulation 5 makes consequential amendments to the Social Security (Claims and Payments) Regulations (Northern Ireland) 1987. Amendment (a) comes into operation a year after the other provisions in these Regulations by which time the wording omitted will be redundant.

These Regulations make in relation to Northern Ireland only provision corresponding to provision contained in Regulations made by the Secretary of State for Work and Pensions in relation to Great Britain and accordingly, by virtue of section 149(3) of, and paragraph 10 of Schedule 5 to, the Social Security Administration (Northern Ireland) Act 1992 (c. 8), are not subject to requirement of section 149(2) of that Act for prior reference to the Social Security Advisory Committee.

These Regulations do not impose a charge on business.