
STATUTORY RULES OF NORTHERN IRELAND

2017 No. 176

**The Loans for Mortgage Interest
Regulations (Northern Ireland) 2017**

[^{F1}Transitional provision: loan offer made on or after 6th April 2018

19A.—(1) Subject to regulation 20 (transitional provision: persons who lack capacity or may lack capacity identified before 6th April 2018) and paragraph (4), in relation to an existing claimant in a case where the loan payments offer date does not occur before 6th April 2018, the amendments made by Schedule 5 (consequential amendments) shall be treated as though they did not have effect until the earlier of the following days (where that day occurs after 6th April 2018) (“the transitional end day”)—

- (a) the relevant day in paragraph (2);
 - (b) the day after the day on which entitlement to a qualifying benefit ends;
 - (c) the day after the day on which the Department receives notification from the claimant that the claimant does not wish to receive loan payments.
- (2) The relevant day is—
- (a) 7th May 2018; or
 - (b) where the loan payments offer date occurs before 7th May 2018, the relevant day in regulation 19(3)(b) and (c) and (4).
- (3) Where in the case of—
- (a) a legacy benefit claimant or SPC claimant, the day referred to in paragraph (1)(c), or the relevant day as referred to in paragraph (2)(a), is not the first day of the claimant’s benefit week, then that day or that relevant day is the first day of the first benefit week that begins after that day or that relevant day; or
 - (b) a UC claimant, the day referred to in paragraph (1)(c), or the relevant day as referred to in paragraph (2)(a), is not the first day of the claimant’s assessment period, then that day or that relevant day is not the first day of the first assessment period that begins after that day or that relevant day.
- (4) Paragraphs (1) to (3) do not apply in relation to an existing claimant where, as at the end of 5th April 2018—
- (a) the Department, or a person authorised to exercise functions of the Department, has, before 19th March 2018 made a request to the claimant, whether orally or in writing, to provide information that is needed in order for the Department or that person to—
 - (i) take steps to ascertain whether the claimant wishes to receive an offer of loan payments or not, or
 - (ii) be able to send to the claimant the loan agreement and documents referred to in regulation 5(2) (conditions to meet before the loan payments can be made); and
 - (b) the claimant has not provided that information to the Department or that person.

(5) Subject to regulation 20, in the case of an existing claimant referred to in paragraph (4), where 6th April 2018 is not the first day of the claimant’s benefit week, in the case of a legacy benefit or SPC claimant, or assessment period, in the case of a UC claimant, the amendments made by Schedule 5 (consequential amendments) shall be treated as though they did not have effect until the first day of the first benefit week or first assessment period that begins after that date (“the transitional end day”).]

Textual Amendments

- F1** Regs. 19, 19A, 20 substituted (6.4.2018) for regs. 19, 20 by [The Loans for Mortgage Interest and Social Fund Maternity Grant \(Amendment\) Regulations \(Northern Ireland\) 2018 \(S.R. 2018/37\)](#), regs. 1(2), **2(14)**

Changes to legislation:

There are currently no known outstanding effects for the The Loans for Mortgage Interest Regulations (Northern Ireland) 2017, Section 19A.