
EXPLANATORY NOTE

(This note is not part of the Order)

This Order brings into force provisions in the Welfare Reform and Work (Northern Ireland) Order 2016.

Article 2(1) brings Article 15(1), (9), (10) and (12) (which contain consequential amendments to primary legislation) into force on 6th April 2018, subject to the transitional provision in Article 2(2).

The consequential amendments:

- a) repeal section 13A of the Social Security Administration (Northern Ireland) Act 1992, which confers power to make regulations about payment out of benefit of sums in respect of mortgage interest to certain lenders;
- b) amend section 3A(5)(a) of the State Pension Credit Act (Northern Ireland) 2002, which deals with the housing credit element of state pension credit, to omit a reference to mortgage payments (section 3A is not yet in force);
- b) amend Article 16(3)(a) of the Welfare Reform (Northern Ireland) Order 2015, which deals with the housing costs element of universal credit, to omit a reference to mortgage payments;
- c) repeal various provisions that relate to payment out of benefit of sums in respect of mortgage interest.

The transitional provisions in Article 2(2) provide that, in relation to an “existing claimant”, Article 15(1), (9), (10) and (12) are treated as though they are not in force on any day on which the amendments made by Schedule 5 to the Loans for Mortgage Interest Regulations (Northern Ireland) 2017 ([S.I. 2017/176](#)) (which revoke provisions relating to owner-occupier payments as part of benefits) are treated as not having effect in relation to that claimant under regulation 19, 19A or 20 (transitional provisions) of those Regulations.

In the previous paragraph, “existing claimant” means a person who on 5th April 2018 is entitled to an income-related employment and support allowance, income support, an income-based jobseeker’s allowance, state pension credit or universal credit, where the benefit includes an amount for owner-occupier payments.