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STATUTORY RULES OF NORTHERN IRELAND

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**2023 No. 31**

**The Loans for Mortgage Interest (Amendment)  
Regulations (Northern Ireland) 2023**

**Amendment of the Loans for Mortgage Interest Regulations**

2.—(1) The Loans for Mortgage Interest Regulations (Northern Ireland) 2017(1) are amended in accordance with paragraphs (2) to (5).

(2) In regulation 2(1) (interpretation), in sub-paragraph (a) of the definition of “qualifying period”, for “9” substitute “3”.

(3) In regulation 3 (the offer of loan payments)—

- (a) in paragraph (1)(2), omit “, unless paragraph (4) applies”;
- (b) omit paragraph (4).

(4) In regulation 8 (period covered by loan payments)—

- (a) in paragraph (1)—
  - (i) in sub-paragraph (b), after “in the case of a UC claimant”, insert “, except where sub-paragraph (ba) or (bb) applies,”;
  - (ii) after sub-paragraph (b), insert—
    - “(ba) in the case of a couple where one member is an SPC claimant receiving loan payments, the first day of entitlement to universal credit as a couple;
    - (bb) in the case of a couple where one member was formerly an SPC claimant receiving loan payments, the first day of entitlement to universal credit as a couple, if the first day of that entitlement is within the period of one month beginning with the day on which the entitlement to state pension credit ended,”;
  - (iii) in sub-paragraph (c), for “SPC claimant”, substitute “SPC claimant (who is not in a couple)”;

(b) in paragraph (2)(3), for “paragraph (1)(a) to (c) and (e)”, substitute “sub-paragraphs (a), (b), (c) and (e) of paragraph (1)”.

(c) after paragraph (2), insert—

“(3) In this regulation, “couple” means a couple entitled to universal credit as joint claimants under regulation 3(1)(a) of the UC Regulations(4).”.

(5) In regulation 9 (duration of loan payments)—

- (a) in paragraph (3), omit sub-paragraph (e);

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(1) S.R. 2017 No. 176; amending Regulation is S.R. 2018 No. 37  
(2) Paragraph (1) was amended by regulation 2(3)(a) of S.R. 2018 No. 37  
(3) Paragraph (2) was substituted by regulation 2(6)(c) of S.R. 2018 No. 37  
(4) S.R. 2016 No. 216

(b) for paragraph (7)(5), substitute—

“(7) If a legacy benefit claimant ceases to be entitled to, or treated as entitled to, a legacy benefit (“the old entitlement”) but becomes entitled, or treated as entitled, again to the benefit (“the new entitlement”) within the period of 52 weeks beginning with the day on which the claimant ceased to be entitled, or treated as entitled, to the old entitlement, and the claimant wishes to receive loan payments on the basis of the new entitlement, there is no requirement for the claimant to serve a new qualifying period.

(8) If a UC claimant ceases to be entitled to universal credit (“the old entitlement”) but becomes entitled again to universal credit (“the new entitlement”) within the period of 6 months beginning with the day on which the claimant ceased to be entitled to the old entitlement, and the claimant wishes to receive loan payments on the basis of the new entitlement, there is no requirement for the claimant to serve a new qualifying period.”.

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**Commencement Information**

**II** Reg. 2 in operation at 3.4.2023, see [reg. 1](#)

**Changes to legislation:**

There are currently no known outstanding effects for the The Loans for Mortgage Interest (Amendment) Regulations (Northern Ireland) 2023, Section 2.