



# Welfare Reform and Work Act 2016

## 2016 CHAPTER 7

### *Loans for mortgage interest etc*

#### **18 Loans for mortgage interest etc**

- (1) The Secretary of State may by regulations provide for loans to be made in respect of a person's liability to make owner-occupier payments in respect of accommodation occupied by the person as the person's home.
- (2) The regulations may make provision about eligibility to receive a loan under the regulations.
- (3) Regulations under subsection (2) may in particular require that a person—
  - (a) is entitled to receive income support, income-based jobseeker's allowance, income-related employment and support allowance, state pension credit or universal credit;
  - (b) has received such a benefit for a period prescribed by the regulations.
- (4) The regulations may make provision about the liabilities in respect of which a loan under the regulations may be made.
- (5) Regulations under subsection (4) may in particular provide that a loan under the regulations may only be made if, and to the extent that, a person's liability to make owner-occupier payments was incurred for purposes prescribed by the regulations.
- (6) Regulations under subsection (4) may in particular make provision about—
  - (a) determining or calculating the amount of a person's liabilities;
  - (b) the maximum amount of a person's liabilities in respect of which a loan under the regulations may be made.
- (7) The regulations may—
  - (a) make provision about determining or calculating the amount that may be paid by way of loan under the regulations;
  - (b) require that a loan under the regulations be secured by a mortgage of or charge over a legal or beneficial interest in land or, in Scotland, by a heritable security.

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*Status: This is the original version (as it was originally enacted).*

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- (8) The regulations may define “owner-occupier payment”.
- (9) Regulations under this section may make different provision for different purposes.
- (10) Regulations under this section must be made by statutory instrument.
- (11) A statutory instrument containing regulations under this section is subject to annulment in pursuance of a resolution of either House of Parliament.