
EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations further amend the Housing Benefit (General) Regulations 1987 (S. I.1987/1971), the Housing Benefit (Supply of Information) Regulations 1988 (S. I.1988/662) and the Council Tax Benefit (General) Regulations 1992 (S. I.1992/1814) so that with respect to each benefit—

- (a) they provide a definition of “personal pension scheme” and omit the definition of “boarder” (regulations 2 and 15);
- (b) they further specify the amount to be deducted in certain circumstances in respect of national insurance contributions when calculating a person’s income (regulations 4, 7, 17 and 20);
- (c) with respect to the calculation of the earnings of self-employed earners, they amend the provisions for calculating the weekly amount of earnings; they amend the definition of earnings in relation to certain allowances paid to assist a person in carrying on his business; and they provide that a proportion of any premium paid in respect of a personal pension scheme shall be disregarded (regulations 3, 5, 6, 16, 18 and 19);
- (d) they further define the amount to be disregarded in calculating a student’s covenant income and a student’s income other than grant income and covenant income (regulations 8, 9, 21 and 22);
- (e) they make further provision as to the date on which a change of circumstances is to take effect, where the change is in respect of a person’s income (regulations 11 and 23);
- (f) with respect to the calculation of income other than earnings they provide a disregard where an increase of a specified benefit is payable in respect of a dependant who is not a member of the claimant’s family, and further define the amount to be disregarded in respect of payments made to a claimant where other persons occupy the claimant’s home (regulations 13 and 25);
- (g) they specify the time within which authorities shall supply to the Secretary of State information as to cases in which there has been an intervention by a designated fraud officer of the authority (regulations 14 and 24).

With respect to housing benefit they further specify the extent to which a local authority may in exceptional circumstances increase a person’s maximum housing benefit (regulations 10 and 12).

These Regulations do not impose a charge on businesses.