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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations amend the Income Support (General) Regulations 1987 ([S.I. 1987/1967](#)) with respect to the standard rate of interest applicable to a loan which qualifies for income support under Schedule 3 to those Regulations as substituted by the Social Security (Income Support and Claims and Payments) Amendment Regulations 1995 ([S.I.1995/1613](#)), the new rate being 8.39 per cent. They also provide that arrears of interest which have accrued in certain circumstances and loans which were made to the partner of a claimant who has been deserted or in respect of certain repairs and improvements shall continue to qualify as housing costs for awards of income support to the extent specified, notwithstanding the substitution of the new Schedule 3.

These Regulations do not impose a charge on businesses.