
STATUTORY INSTRUMENTS

2017 No. 725

SOCIAL SECURITY

The Loans for Mortgage Interest Regulations 2017

Made - - - - 5th July 2017
Laid before Parliament 6th July 2017
Coming into force in accordance with
regulation 1(2)

THE LOANS FOR MORTGAGE INTEREST REGULATIONS 2017

1. Citation and commencement
 2. Interpretation
 3. The offer of loan payments
 4. Acceptance of loan payments offer
 5. Conditions to meet before the loan payments can be made
 6. Information condition
 7. Time of each loan payment
 8. Period covered by loan payments
 9. Duration of loan payments
 10. Calculation of each loan payment
 11. Calculation in respect of qualifying loans
 12. Calculation in respect of alternative finance payments
 13. Standard rate to be applied under regulations 11 and 12
 14. Non-dependant deductions
 15. Interest
 16. Repayment
 17. Direct payments to qualifying lenders
 18. Consequential amendments
 19. Transitional provision: existing claimants
 20. Transitional provision: lack of capacity
 21. Transition from legacy benefit to universal credit
 22. Delegation
- Signature

SCHEDULE 1 — Meaning of owner-occupier payments
PART 1 — Legacy benefit claimants and SPC claimants

Status: This is the original version (as it was originally made).

1. Application of Part 1
2. Payments of interest on qualifying loans and alternative finance payments
3. Loans incurred during relevant period
PART 2 — UC claimants
4. Application of Part 2
5. Payments of interest on loans and alternative finance payments

SCHEDULE 2 — Circumstances in which a claimant is, or is to be treated as, liable to make owner-occupier payments

PART 1 — Legacy benefit claimants and SPC claimants

1. Application of Part 1
2. Liable or treated as liable to make payments
3. Treated as not liable to make payments
PART 2 — UC claimants
4. Application of Part 2
5. Liable or treated as liable to make payments
6. Treated as not liable to make payments

SCHEDULE 3 — Circumstances in which a claimant is, or is to be, treated as occupying accommodation

PART 1 — General

1. Interpretation
PART 2 — Legacy benefit claimants and SPC claimants
2. Application of Part 2
3. Occupying accommodation: general rule
4. Full-time study
5. Living in other accommodation during essential repairs
6. Living in other accommodation due to fear of violence, where a claimant's partner is a full-time student or where moving into new accommodation
7. Moving in delayed for certain reasons
8. Temporary absence to try new accommodation of up to 13 weeks
9. Temporary absence of up to 13 weeks
10. Absences for certain reasons up to 52 weeks

PART 3 — UC claimants

11. Application of Part 3
12. Occupying accommodation: general rule
13. Living in other accommodation due to essential repairs
14. Moving homes: adaptations to new home for disabled person
15. Living in other accommodation due to fear of violence
16. Moving in delayed by adaptations to accommodation to meet needs of disabled person
17. Moving into accommodation following a stay in hospital or care home
18. Temporary absence exceeding 6 months

SCHEDULE 4 — Direct payments to qualifying lenders

1. Direct payments
2. Determining the amount to be paid to a qualifying lender: one qualifying loan
3. Determining the amount to be paid to a qualifying lender: more than one qualifying loan
4. Qualifying lenders to apply direct payments to discharge of claimant's liability
5. Application by qualifying lenders of any amount which exceeds liability

6. Fees payable by qualifying lenders
7. Election not to be regarded as a qualifying lender
8. Provision of information
9. Recovery of sum wrongly paid

SCHEDULE 5 — Consequential amendments

1. The ESA Regulations are amended as follows—
2. The IS Regulations are amended as follows—
3. The JSA Regulations are amended as follows—
4. Schedule 2 of the SPC Regulations is amended as follows—...
5. The UC Regulations are amended as follows—
6. Regulation 29 of the Transitional Provisions Regulations is amended as...

Explanatory Note