



# Welfare Reform and Work Act 2016

## 2016 CHAPTER 7

### *Loans for mortgage interest etc*

#### **20 Consequential amendments**

- (1) Section 15A of the Social Security Administration Act 1992 (payment out of benefit of sums in respect of mortgage interest) is repealed.
- (2) In section 170 of the Social Security Administration Act 1992 (Social Security Advisory Committee), in subsection (5)—
  - (a) in the definition of “the relevant enactments”, after paragraph (an) insert—

“(ao) sections 18, 19 and 21 of the Welfare Reform and Work Act 2016;”;
  - (b) in the definition of “the relevant Northern Ireland enactments”, after paragraph (an) insert—

“(ao) any provisions in Northern Ireland which correspond to sections 18, 19 and 21 of the Welfare Reform and Work Act 2016;”.
- (3) In section 2 of the Social Security Act 1998 (use of computers), in subsection (2)—
  - (a) omit the “or” after paragraph (m);
  - (b) after paragraph (n) insert “or
    - (o) sections 18 to 21 of the Welfare Reform and Work Act 2016.”
- (4) In section 8 of the Social Security Act 1998 (decisions by Secretary of State)—
  - (a) in subsection (3) (meaning of “relevant benefit”), after paragraph (bb) insert—

“(bc) a loan under section 18 of the Welfare Reform and Work Act 2016;”;
  - (b) in subsection (4) (meaning of “relevant enactment”), for “or section 30 of that Act” substitute “; section 30 of that Act or sections 18 to 21 of the Welfare Reform and Work Act 2016”.
- (5) In section 11 of the Social Security Act 1998 (regulations with respect to decisions), in subsection (3), in the definition of “the current legislation”, for “and section 30 of that

---

*Changes to legislation: There are currently no known outstanding effects for the Welfare Reform and Work Act 2016, Section 20. (See end of Document for details)*

---

- Act” substitute “, section 30 of that Act and sections 18 to 21 of the Welfare Reform and Work Act 2016”.
- (6) In section 28 of the Social Security Act 1998 (correction of errors and setting aside of decisions), in subsection (3)—
- (a) omit the “or” after paragraph (i);
  - (b) after paragraph (j) insert “; or
  - (k) sections 18 to 21 of the Welfare Reform and Work Act 2016.”
- (7) In section 39 of the Social Security Act 1998 (interpretation etc of Chapter 2 of Part 1), after subsection (1) insert—
- “(1A) In this Chapter—
- (a) a reference to a benefit includes a reference to a loan under section 18 of the Welfare Reform and Work Act 2016;
  - (b) a reference to a claim for a benefit includes a reference to an application for a loan under section 18 of the Welfare Reform and Work Act 2016;
  - (c) a reference to a claimant includes a reference to an applicant for a loan under section 18 of the Welfare Reform and Work Act 2016 or, in relation to a couple jointly applying for a loan under that section, a reference to the couple or either member of the couple;
  - (d) a reference to an award of a benefit to a person includes a reference to a decision that a person is eligible for a loan under section 18 of the Welfare Reform and Work Act 2016;
  - (e) a reference to entitlement to a benefit includes a reference to eligibility for a loan under section 18 of the Welfare Reform and Work Act 2016.”
- (8) In section 3A of the State Pension Credit Act 2002 (housing credit), in subsection (5) (a), omit the words from “(and,” to “payments)”.
- (9) In section 11 of the Welfare Reform Act 2012 (universal credit: amount in respect of housing costs), in subsection (3)(a), omit the words from “(and,” to “payments)”.
- (10) In section 131 of the Welfare Reform Act 2012 (information-sharing in relation to welfare services etc), in subsection (12), in the definition of “relevant social security benefit” for the words from “has” to the end substitute “means—
- (a) a relevant social security benefit as defined in section 121DA(7) of the Social Security Administration Act 1992, or
  - (b) a loan under section 18 of the Welfare Reform and Work Act 2016 (loans for mortgage interest etc);”.
- (11) The following provisions are repealed—
- (a) in the Social Security (Mortgage Interest Payments) Act 1992—
    - (i) section 1;
    - (ii) Schedule 1;
  - (b) in the Jobseekers Act 1995, paragraph 40(3)(b) and (4) of Schedule 2;
  - (c) in the State Pension Credit Act 2002, paragraph 9 of Schedule 2;
  - (d) in the Civil Partnership Act 2004, paragraph 57 of Schedule 24;
  - (e) in the Welfare Reform Act 2007, paragraph 10(5) of Schedule 3;
  - (f) in the Welfare Reform Act 2012—

---

*Changes to legislation: There are currently no known outstanding effects for the Welfare Reform and Work Act 2016, Section 20. (See end of Document for details)*

---

- (i) in Schedule 2, paragraph 6;
- (ii) in Schedule 4, paragraph 11;
- (g) in the Financial Services Act 2012, paragraph 74(2) of Schedule 18.

---

**Commencement Information**

- I1** S. 20(1)(8)(9)(11) in force at 6.4.2018 by S.I. 2018/438, **reg. 2(1)** (with **reg. 2(2)(3)**)
- I2** S. 20(2)-(7)(10) in force at 27.7.2017 by S.I. 2017/802, **reg. 2**

**Changes to legislation:**

There are currently no known outstanding effects for the Welfare Reform and Work Act 2016, Section 20.