



STATUTORY INSTRUMENTS.

**S.I. No. 185 of 2017**

---

SOCIAL WELFARE (CONSOLIDATED CLAIMS, PAYMENTS AND  
CONTROL) (AMENDMENT) (NO. 4) (HOUSEHOLD BUDGETING)  
REGULATIONS 2017

S.I. No. 185 of 2017

SOCIAL WELFARE (CONSOLIDATED CLAIMS, PAYMENTS AND CONTROL) (AMENDMENT) (NO. 4) (HOUSEHOLD BUDGETING) REGULATIONS 2017

I, LEO VARADKAR, Minister for Social Protection, in exercise of the powers conferred on me by sections 4 (adapted by the Social and Family Affairs (Alteration of Name of Department and Title of Minister) Order 2010 (S.I. No.186 of 2010)) and 290 (amended by section 20 of the Social Welfare and Pensions Act 2015 (No. 47 of 2015)) of the Social Welfare Consolidation Act 2005 (No. 26 of 2005), hereby make the following Regulations:

*Citation and construction*

1. (1) These Regulations may be cited as the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 4) (Household Budgeting) Regulations 2017.

(2) These Regulations and the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 to 2017 shall be construed together as one and may be cited together as the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 to 2017.

*Definition*

2. In these Regulations “Principal Regulations” means the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 (S.I. No. 142 of 2007).

*Household budgeting*

3. Article 233 (amended by article 4 of the Social Welfare (Consolidated Claims, Payments and Control) (Amendment) (No. 11) (Budgeting in Relation to Social Welfare Payments) Regulations 2013 (S.I. No. 580 of 2013)) of the Principal Regulations is amended by inserting the following sub-article after sub-article (8):

“(9) For the purposes of section 290(3B)—

- (a) the prescribed class or classes of borrowings shall be in the form of loans from a credit union in respect of payments made under the personal micro credit scheme,
- (b) the maximum amount of such loan shall not exceed €2,000,
- (c) the interest rate charged in respect of such borrowings shall not exceed 1 per cent for each month, and

*Notice of the making of this Statutory Instrument was published in “Iris Oifigiúil” of 9th May, 2017.*

(d) the maximum duration of the period for repayment, by the beneficiary concerned, of the borrowings shall not exceed 24 months.”.



GIVEN under my Official Seal,  
5 May 2017.

LEO VARADKAR,  
Minister for Social Protection.

## EXPLANATORY NOTE

*(This note is not part of the Instrument and does not purport to be a legal interpretation.)*

Section 290 of the Social Welfare Consolidation Act 2005 provides that by agreement with a person in receipt of a social welfare payment, an amount of that person's social welfare payment may be withheld and paid by the Minister to certain specified bodies. This facility, known as Household Budgeting, is operated by An Post (the payment service provider), on behalf of the Minister.

Section 20 of the Social Welfare and Pensions Act 2015 extends the Household Budgeting facility for social welfare recipients by including credit unions as specified bodies for the purposes of payments made under the Personal Micro Credit Scheme. The Personal Micro Credit Scheme provides for small scale loans from credit unions and has been approved by the Minister for the purposes of the Household Budgeting facility. Section 20 also provides that the Minister may prescribe, by Regulations, certain conditions to apply to such classes of loans.

These Regulations amend article 233 of the Social Welfare (Consolidated Claims, Payments and Control) Regulations 2007 (S.I. No. 142 of 2007) to provide for the class of credit union loans covered, the maximum amount of such a loan, the maximum interest rate chargeable, and the maximum period in which such a loan is to be repaid.

BAILE ÁTHA CLIATH  
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR  
Le ceannach díreach ó  
FOILSEACHÁIN RIALTAIS,  
52 FAICHE STIABHNA, BAILE ÁTHA CLIATH 2  
(Teil: 01 - 6476834 nó 1890 213434; Fax: 01 - 6476843)  
nó trí aon díoltóir leabhar.

---

DUBLIN  
PUBLISHED BY THE STATIONERY OFFICE  
To be purchased from  
GOVERNMENT PUBLICATIONS,  
52 ST. STEPHEN'S GREEN, DUBLIN 2.  
(Tel: 01 - 6476834 or 1890 213434; Fax: 01 - 6476843)  
or through any bookseller.

---

€2.54



Wt. (B32745). 285. 5/17. Essentra. Gr 30-15.