

The Housing Benefit (Earned Income Disregards) (Amendment) Regulations (Northern Ireland) 2026

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Introduction

1. This memo gives guidance on The Housing Benefit (Earned Income Disregards) (Amendment) Regulations (Northern Ireland) 2026¹.

1 HB (Earned Income Disregards) (Amdt) Regs (NI) 26

Background

2. These regulations amend the Housing Benefit Regulations (Northern Ireland) 2006¹ by introducing earnings disregards for working-age residents living in Specified Accommodation² or Temporary Accommodation³.

1 HB Regs (NI) 06; 2 UC Regs (NI) 16, Sch 1, para 4; 3 Sch 1, para 4A

3. These changes come into operation on **5 October 2026**¹.

1 HB (Earned Income Disregards) (Amdt) Regs (NI) 26, reg 1(1)

4. Currently low-income working-age residents in specified accommodation or temporary accommodation receive their housing support through Housing Benefit and receive Universal Credit to assist with their daily living costs. This will remain the position once the move to Universal Credit is complete.
5. The interaction between Housing Benefit and Universal Credit creates a work disincentive when the Universal Credit award reduces to zero due to earned income. This causes Housing Benefit to become means-tested and may result in overall loss of income at the point of transition from receiving both Housing Benefit and Universal Credit to Housing Benefit only. This drop in income is referred to as the 'cliff-edge'. These reforms aim to reduce the financial 'cliff-edge' and better support those seeking work or increasing their hours to earn more.

Earnings disregard

6. These regulations introduce new earnings disregards in Housing Benefit for residents who are employed or self-employed earners in specified accommodation or temporary accommodation by amending regulation 33 (calculation of net earnings of employed earners)¹ and regulation 35 (calculation of net profit of self-employed earners)² to include additional sums to be disregarded in the calculation of earnings in Schedule 5³.

1 HB Regs (NI) 06, reg 33; 2 reg 35; 3 Sch 5, para 18

7. The sums to be disregarded differ depending on whether the claimant has not attained the age of 18 years, not attained the age of 25 years and those who have, whether they are a single claimant, a lone parent, or part of a couple. The relevant weekly amounts of earnings disregarded are set out below.

Weekly amounts to be disregarded

Single claimants

Age	Weekly Disregard
Under 25	£61.41
25 or over	£77.73

Lone parents

Age	Weekly Disregard
Under 25	£61.41
25 or over	£77.73

Couples

Circumstances	Weekly Disregard
Both under 18	£97.33
One or both aged 18 but neither 25	£61.53
One or both aged 25 or over	£119.70

8. Notwithstanding regulation 22¹, if the earnings disregard applies to a claimant, it shall not apply to their partner except where, and to the extent that, the earnings of the claimant which are to be disregarded under paragraph 7 are less than the amount specified.

1 HB Regs (NI) 06, reg 22

Contacts

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October 2026