

## What people have said

"Just keep doing what you are doing, the peace of mind my husband and I got from your advice and help was wonderful and I could finally sleep again at night"

**Margaret**

"I love my home and the thought of losing it terrified me. But thanks to Mortgage To Rent and the Abhaile Scheme I'm still in it"

**Ann**

"Before talking to MABS, I attempted suicide because of my debt. So when I was contacted by MABS about a possible solution, it was a great relief to know I had something to aim towards that would improve my life. Just knowing that within a few months my life would be better was such a relief"

**John**

"After talking to our PIP for just half an hour, he was able to fix it, it was going to be sorted. You would think "What's the catch?" but there is no catch. We are now out of debt and speaking to the PIP was the answer"

**Eve**

"Complete understanding and non-judgmental after a year of being treated like a child by financial institutions who wanted to impose their own solution... we felt we had someone on our side at last"

**Christopher**

## Find out more

Call our Helpline **0761 07 2000**,  
Monday to Friday, 9am to 8pm.

Our face-to-face service is completely **free**, confidential and independent, and is available in more than 60 locations nationwide.

Information correct as of October 2019.

## ABHAILE

FREE MORTGAGE ARREARS SUPPORT

Abhaile is the State-funded scheme for people whose home is in mortgage arrears. It provides a range of services to help you deal with your situation, including financial advice, legal advice and insolvency advice. It is jointly coordinated and funded by the Department of Justice and Equality and the Department of Employment Affairs and Social Protection. MABS, the Insolvency Service of Ireland, the Legal Aid Board and the Citizens Information Board are working together to provide the Abhaile scheme.



An Roinn Gnóthaí Fostaíochta  
agus Coimircíe Sóisialaí  
Department of Employment Affairs  
and Social Protection



An Roinn Dlí agus Cirt  
agus Comhionannais  
Department of Justice  
and Equality

Citizens Information Board  
information · advice · advocacy



LEGAL AID BOARD  
AN BORD UM CHÚNAMH DLÍTHIÚIL



Seirbhís Dócmhainneacha na hÉireann  
Insolvency Service of Ireland

# ABHAILE

FREE MORTGAGE ARREARS SUPPORT

 **mabs Helpline**  
Money Advice & Budgeting Service  
**0761 07 2000**

Call between 9am to 8pm Monday-Friday  
Log on to [mabs.ie](http://mabs.ie) to find out more

ABHAILE - The State-funded service for people in home mortgage arrears.

## About Abhaile

Abhaile is a free scheme to help homeowners find a resolution to home mortgage arrears. It provides free expert financial and legal advice from qualified and regulated professionals, which are available through MABS.

The aim of Abhaile is to help mortgage holders in arrears to find the best solutions and keep them wherever possible, in their own homes. A dedicated adviser will work with you and your lender to find the best solution for your situation.

If you are in home mortgage arrears, Abhaile can help you in a number of different ways. Panels of qualified and regulated financial and legal professionals have been set up. You can choose someone from these panels to give you the advice you need.



**Free financial, legal and insolvency advice on home mortgage arrears.**

## Free Mortgage Arrears Support

### Financial Advice and Help

If you need financial advice, you can get a free face-to-face meeting with an expert financial adviser. The adviser can help you to work through your money situation and explain the options available to you to help deal with your home mortgage arrears. Where possible the adviser will work with you to find a way to keep you in your home.

The expert adviser could be a (MABS) Dedicated Mortgage Arrears adviser, a Personal Insolvency Practitioner (PIP) or an Accountant.

### Legal Advice and Help

You may need legal advice on issues related to your mortgage arrears. Under Abhaile you can have a free face-to-face meeting with a solicitor, who will explain your legal situation and advise you how best to resolve it.

If you are called to court to face repossession proceedings on your home, you will be able to meet a Duty Solicitor at the court. The Duty Solicitor may be able to speak for you in court and explain the proceedings to you.

A MABS court mentor will also be present at court to help you.

Abhaile is 100% State-funded. If you qualify for Abhaile, **you do not have to pay anything for the services provided.**

To qualify for help under Abhaile, you must meet all four criteria, outlined opposite.

## To qualify you must be:

- In mortgage arrears on your home.
- Insolvent. This means that you are unable to pay your debts in full as they fall due. MABS or your Personal Insolvency Practitioner (PIP) will be able to help you to work this out.
- At risk of losing your home because of arrears. For example, you may have received a letter from your lender to say that you are not co-operating, that your mortgage is unsustainable, or inviting you to consider selling or surrendering your home, or saying that they are going to begin repossession proceedings or that proceedings have already begun.
- 'Reasonably accommodated'. This means that the costs of continuing to live in your home are not disproportionately expensive. This takes into account your reasonable living accommodation needs and those of your dependants, and the costs of alternative accommodation in your case. MABS or your PIP will be able to tell you whether you meet these conditions.

