



# ABHAILE

FREE MORTGAGE ARREARS SUPPORT

If you are in serious  
mortgage arrears,  
**Abhaile can help you  
to keep your home.**

Call **0761 07 2000**.

Call between **9am to 8pm, Monday to Friday**.

Visit **[mabs.ie/abhaile](https://mabs.ie/abhaile)** to find out more.

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

# About Abhaile

Abhaile is a scheme to help homeowners find a resolution to their home mortgage arrears. It provides free, confidential, financial and legal advice from independent, qualified and regulated professionals, which can be accessed 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.

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

## To qualify for help under Abhaile 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.
- At risk of losing your home because of mortgage arrears.
- 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 Personal Insolvency Practitioner (PIP) will be able to tell you whether you meet these conditions.

## Find out more

Call the MABS Helpline **0761 07 2000**, 9am to 8pm, Monday to Friday.  
Our face-to-face service is completely free, confidential and independent, and is available in more than 60 locations nationwide.



An Roinn Gnóthaí Fostaíochta  
agus Coimírce 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 Dócmhaineachta na hÉireann  
Insolvency Service of Ireland

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