

Volume 37: Issue 2a  
February 2010  
ISSN 0790-4290

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# Relate

The journal of developments in social services, policy and legislation in Ireland

## Mortgage problems

Many people, particularly people who bought houses in the recent past, are having difficulty paying their mortgages. They, and others, may also have difficulties with other debt. Some people who are experiencing problems in paying non-housing debts may have judgment mortgages registered against their houses.

Here we look at the help that may be available and what happens if you have arrears of mortgage payments and are faced with possible repossession of your house.

The main supports are:

- The Mortgage Interest Supplement Scheme
- The Code of Conduct on Mortgage Arrears
- Advice on debt management from the Money Advice and Budgeting Service (MABS)

## Negative equity

Your house may be in negative equity if it is now worth less than the amount you owe to the mortgage lender. This does not necessarily mean that you cannot afford the mortgage repayments. The ESRI publication *Negative Equity in the Irish Housing Market* estimates that there may be over 196,000 people in negative equity by the end of 2010. Website: [www.esri.ie](http://www.esri.ie)

## Fixed interest rate mortgages

Many people who have mortgages which are subject to a fixed interest rate may wish to change to a variable rate if the variable rate is less than the fixed rate. If you wish to do this you are generally required to pay a redemption fee. There are approximately 96,000 homeowners on fixed-rate mortgages at present.

When you take out a fixed-rate mortgage, the mortgage provider is obliged to inform you that a redemption fee would apply if you decided to pay off the mortgage earlier than set out in your mortgage agreement. Often the redemption fee specified is a number of months' interest. Sometimes, the fee is based on the difference between the fixed-rate and the current market rate. Generally, the redemption fee is meant to cover the mortgage lender's costs and does not include a penalty element.

If the mortgage provider is charging a penalty, this must be notified to the Financial Regulator. Any other charges must be approved by the Financial Regulator under Section 149 of the Consumer Credit Act 1995.

You have a legal right to repay your loan early. This is set out in Section 121(1) of the Consumer Credit Act 1995. This section goes on to provide that you are not liable for an early redemption fee if you have a variable-rate mortgage but you may be liable if you have a fixed-rate mortgage.

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## Government policy

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### Programme for Government

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The *Renewed Programme for Government* published in October 2009 provides that the Government will "introduce new measures to protect families having difficulties with their home mortgage payments".

The programme goes on to state:

"The existing statutory Code of Conduct on Mortgage Arrears and the recently agreed protocol between the Irish Bankers Federation (IBF) and the Money Advice and Budgeting Service (MABS) on debt default will be further reviewed with a view to expanding the options available for dealing with debt situations, including for example, the use by banks and lenders of more flexible mechanisms to avoid foreclosure in appropriate circumstances. These could include:

- reduced rates
- longer maturity dates
- rolling-up of outstanding interest
- bank taking equity in the house
- bank taking ownership and leasing back the property to the resident with rent payments coming off the loan.

With reference to the measures adopted in other jurisdictions, the Government will examine ways of expanding its own mortgage-support measures."

The Minister for Finance recently stated that: "It is a particular priority of the Government to ensure as far as possible that difficulties in relation to mortgage arrears do not result in legal proceedings for home repossession.

Home repossession should be and generally is the last resort for the lender. The preferred method of dealing with cases of arrears should be early intervention and engagement."

### Cabinet committee

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The Government has decided to set up a special Cabinet committee to address the problems of personal debt and mortgage arrears. The committee includes the Ministers for the following departments: Finance; Justice, Equality and Law Reform; Enterprise, Trade and Employment; and Social and Family Affairs. The committee will examine details from MABS about cases of people struggling with personal debt.

### Indebtedness generally

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The Law Reform Commission has recently published a consultation paper on *Personal Debt Management and Debt Enforcement*. This proposes a number of possible changes to the law on the enforcement of debt. The *Renewed Programme for Government* proposes to reform debt enforcement in the light of the deliberations of the Law Reform Commission. It also proposes the regulation of debt collection agencies, a new system of personal insolvency regulations allowing for a statutory non-court-based debt settlement system, and the establishment of a central debt enforcement office to remove as many debt enforcement proceedings from the courts as possible.

An Inter-Departmental Working Group on Personal Debt Management and Enforcement has been established to consider appropriate measures.

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## Mortgage Interest Supplement

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You may be able to get help with paying your mortgage interest under the Supplementary Welfare Allowance scheme. The aim of the Mortgage Interest Supplement (MIS) is to provide short-term income support for people who are unable to meet their mortgage interest repayments in respect of a property which is their only residence. The scheme is administered by Community Welfare Officers who work from local health centres.

There are currently just over 14,500 people receiving MIS; this is an increase of almost 80% on the numbers receiving the supplement at the end of December 2008. It is estimated that the amount spent on MIS during 2009 will be about €60m.

You get help only towards paying the interest on the mortgage. You do not get any help towards paying off the capital. The loan amount which is taken into account is the amount spent on buying or maintaining and repairing your home. If you have taken out an extra mortgage for any other purpose, for example, to support a business, or if you have rolled up all of your loans into a mortgage, the extra loan amount is not considered.

The amount of mortgage interest which is taken into account does not include any amount which is due because of a delay or default in making repayments. It also does not include the amount of mortgage interest tax relief and any mortgage allowance or mortgage interest subsidy payable by a local authority under a shared purchase scheme.

## Who may qualify

You may be entitled to Mortgage Interest Supplement if you meet the following conditions:

- You are habitually resident in Ireland.
- Neither you nor your spouse/partner is in full-time employment. That means that neither of you is employed for over 29 hours a week. However, in certain circumstances you may retain an entitlement to MIS when you take up employment – see page 4.
- You are not attending full-time education, but you may retain entitlement if you go back to education – see page 4.
- You pass a means test.
- The mortgage was entered into at a time when, in the opinion of the Health Service Executive (HSE), you were in a position to meet the repayments. When you apply for MIS, the Community Welfare Officer (CWO) may examine the original loan application, supporting documentation and records of repayments in order to assess whether or not you had the capacity to meet the repayments at the time you took out the loan.
- The residence to which the mortgage applies is not offered for sale.
- It is reasonable to award MIS having regard to any arrears on the loan.
- The mortgage interest payable is not greater than the amount which the HSE considers reasonable to meet your accommodation needs. In exceptional circumstances, a supplement may be awarded where the mortgage interest is greater than that considered to be reasonable by the HSE but such a supplement is payable for a maximum of 12 months.

## Means test

The means test is carried out by the Community Welfare Officer. Virtually all income is taken into account when assessing your income.

This includes any employment income (less PRSI contributions and travel expenses) and most social welfare payments.

The following are not taken into account:

- Child Benefit, including equivalent payments from other EU countries
- Earnings from employment as a home help
- Mobility Allowance
- Guardian's Payment
- Payments received from the HSE for foster children
- Payments for accommodating children under the Child Care Act
- Income from Gaeltacht students
- Domiciliary Care Allowance
- Grants or allowances under a scheme promoting the welfare of blind people
- Money received from charitable organisations
- Compensation awarded to certain sufferers from Hepatitis C, compensation paid to those who have disabilities caused by Thalidomide, and redress awards from the Residential Institutions Redress Board
- Student maintenance grants paid by local authorities or Vocational Education Committees
- Respite Care Grant

## Income disregards

A certain amount of income may be disregarded in particular cases as follows:

**Pensioners:** there is a special income disregard for people aged 65 and over. This is any additional income equal to the difference between the maximum rate of State (Contributory) Pension and the rate of weekly Supplementary Welfare Allowance (SWA). The effect of this is that, if your only income is a State (Contributory) Pension, then you must be left with the amount of your pension less €24.

**Recipients of Carer's Allowance:** where one spouse is receiving Carer's Allowance, the amount to be disregarded is the rate of Carer's Allowance in payment less the qualified adult rate of SWA. In the case of a single person or a lone parent in receipt of Carer's Allowance, the amount disregarded is the rate of Carer's Allowance in payment less the personal rate of SWA. All of the half-rate Carer's Allowance is disregarded in full.

**Earnings from rehabilitative employment:** up to €120 of earnings from rehabilitative employment can be disregarded. However, this disregard cannot be applied together with the household income disregard. The disregard that is most beneficial is applied.

**Household income disregard:** if you have income which is above the standard weekly rate of SWA, the first €75 of such additional income is disregarded as is 25% of any additional income above €75.

Additional income in this case includes income from part-time employment or part-time self-employment (under 30 hours a week), employment or training schemes (for example, Community Employment or FÁS courses), Family Income Supplement and maintenance payments over €95.23.

**Maintenance payments:** Maintenance is assessed as additional household income (see above) and the household income disregard is used to find out how much of your maintenance is taken into account as means. If your only additional income is maintenance, all of your maintenance payment up to €95.23 per week is assessed in full. The next €75, which is any maintenance between €95.23 and €170.23, is not taken into account. 25% of all maintenance over €170.23 is also not taken into account.

## Assessment of capital

There are specific rules about the assessment of the weekly value of any capital you have. Capital can include money in the bank; a redundancy lump sum; or property which you own but is not your home, for example, an investment property or farm.

The first €5,000 of capital is not taken into account and any amount greater than this is taken into account as follows:

Next €10,000	€1 for each €1,000
Next €25,000	€2 for each €1,000
Balance:	€4 for each €1,000

## Your accommodation needs

A number of factors are taken into account when assessing whether or not the amount of mortgage interest is reasonable to meet your accommodation needs. They include the number of people in your household and the appropriate maximum rent limits in operation in your area. The maximum rent levels are set for Rent Supplement and they vary from one area to another. For example, the maximum rent levels for a couple with two children ranges from €1,110 a month in Dublin, Wicklow and Kildare to €138 a week in Leitrim and Donegal. The range for a single person is from €122 a week to €85 a week. These levels will be reviewed in 2010.

## Amount of Mortgage Interest Supplement

The amount you receive in MIS is calculated to ensure that, after payment of mortgage interest, you have an income equal to the rate of basic Supplementary Welfare Allowance appropriate to your family circumstances, less a minimum contribution. The minimum contribution is currently €24. MIS may be paid for as long as you remain entitled.

If you are working, the MIS is gradually withdrawn as your hours of employment or income increase.

### Current rates of weekly SWA

The weekly rates of SWA (from 1 January 2010) are:

Single person	€196.00
Qualified adult	€130.10
Each qualified child	€29.80

Lower rates apply to new and existing claimants under 20 years of age and new claimants under 25 without dependent children who are not participating in an approved education or training course.

## Separated couples

If two or more people have a joint mortgage on a property, each of them has a responsibility to repay the mortgage. So, even if one of you is not living in the house, each of you is still liable for your part of the mortgage repayments. In such cases, the person living in the house may qualify for MIS only in respect of his or her share of the house. So, in the case of a separated couple, the person living in the house may qualify for half of the usual MIS. The Community Welfare Officer (CWO) may grant the full amount if the person living in the house is in the process of taking over the full mortgage.

## Retaining your Mortgage Interest Supplement

There are certain circumstances in which you may retain your entitlement to MIS.

### Back to work schemes

If you take part in the Community Employment scheme or you get the Back to Work Enterprise Allowance, you may retain MIS provided your income from work is not more than €317.43 a week. When assessing your income from work, PRSI and reasonable travel expenses are deducted. The Back to Work Enterprise Allowance, Family Income Supplement and any childcare allowance payable on certain training courses are not taken into account.

The amount of MIS you retain is tapered over four years. In the first year, you get 75% of the amount of MIS which you were previously receiving; you get 50% in the second year and 25% in the third and fourth year. You cease to be entitled at that stage.

### Back to employment

If you take up full-time employment after being unemployed for 12 months or more you may retain entitlement to MIS on the same tapered basis that applies to those participating in employment schemes. The same income limit applies.

### Back to education

If you have been receiving MIS and you avail of the Back to Education Allowance (BTEA), you may keep your MIS. It may be at a different rate if the BTEA you are getting is greater than your previous social welfare payment.

## Where to apply

You should apply to the Community Welfare Officer at your local health centre. The CWO usually visits you at home to establish your circumstances.

If you are unhappy with the CWO's decision, you may use the HSE internal appeals process. If you are still unhappy you may appeal to the Social Welfare Appeals Office.

## Selling your house

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If you sell your house in order to pay off arrears or because you cannot afford to continue the repayments and the sale does not cover the outstanding mortgage, then you still owe the difference to the lending institution. This is a debt which may be enforced in the same way as other non-mortgage debts.

Similarly, if you 'hand back the keys' to the mortgage lender and the value of the house doesn't cover the mortgage, you remain liable for the outstanding debt. This course of action may have other impacts in relation to, for example, your entitlement to social welfare benefits.

### Rent Supplement

If you sell your house and move to privately-rented accommodation, you may qualify for Rent Supplement. However, as well as meeting the means test requirements, there are a number of other requirements. For example, you generally have to either:

- Have been a tenant for at least six months or
- Have been placed on a local authority housing list after a full housing assessment or
- Have moved from accommodation for homeless people

These conditions do not apply to people who are aged 65 or over or if you are receiving a disability payment.

## Review of Mortgage Interest Supplement

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The MIS scheme is currently being reviewed. The main purpose of the review is to examine how the scheme can best meet its objective of catering for those who require assistance on a short-term basis, where they are unable to meet mortgage interest repayments on their sole place of residence. The review group includes representatives from the Department of Social and Family Affairs, the Community Welfare Service, the Office of the Financial Regulator, the Department of Finance, and the Department of Environment, Heritage and Local Government. The group is examining trends in costs, the impact that the Financial Regulator Code of Conduct on Mortgage Arrears may have on the MIS scheme and legislative and operational issues arising, including the cap on hours of employment. The review is also considering whether alternative approaches to achieving the scheme's objectives are warranted in the light of recent changes in the economic climate and the mortgage market. The full review should be completed in early 2010.

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## Mortgage interest tax relief at source

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**You may qualify for some tax relief on the mortgage interest you pay. This relief is granted at source.**

For non-first-time buyers the relief is 15%. For first-time buyers, the relief is 25% for the first two years of the mortgage, 22.5% for the next three years and 20% in years six and seven. For first-time buyers, the relief is subject to upper limits of €10,000 if single or €20,000 if married/widowed. The respective limits for non-first-time buyers are €3,000 and €6,000.

The Finance Bill 2010 provides that mortgages taken out between 1 January 2004 and 31 December 2011 will continue

to qualify for mortgage interest relief at current levels up to the end of 2017. For mortgages taken out in 2012, the Bill proposes a 15% rate of relief for first-time buyers and a 10% rate for non-first-time buyers. For both categories, there will be an upper limit of €6,000 for married or widowed people and €3,000 for single people. Mortgages taken out on or after 1 January 2013 will not qualify for mortgage interest relief and it will be abolished completely after 31 December 2017.

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## Mortgage provider codes of conduct

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**If you are about to have, or already have, difficulties meeting your mortgage repayments, you should contact your lender and try to make an arrangement. In general, residential mortgage lenders regard repossession of residential property as the last resort. Lending institutions do not want to repossess your house. They want you to continue your payments. They are generally willing to negotiate revised payment arrangements if you are having difficulties with repayments.**

### Financial Regulator codes

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The Financial Regulator's Consumer Protection Code has been in force since 2007. The Code of Conduct on Mortgage Arrears came into effect on 27 February 2009; a revised version comes into effect on 17 February 2010.

Both of these are statutory codes. The Code of Conduct on Mortgage Arrears now applies to all mortgage providers. The Consumer Protection Code applies to mortgages provided by the main banks and building societies and it also applies to a range of other loans but we are dealing with it here only in the context of mortgages.

## Financial Regulator Consumer Protection Code

The *Consumer Protection Code* deals with a number of matters related to the granting of mortgages as well as with problems in relation to inability to meet repayments. The main provision of the code in the context of problems with repayments is that the lending agency must contact you as soon as it becomes aware that your mortgage account is in arrears, even if the arrears are quite small. It also specifies that the lending agency must have in place a procedure for handling accounts that are in arrears. In effect, the lender is required to agree a remedial action plan with you as soon as it detects arrears starting to emerge. This is to try to assist you to manage your financial commitments and not allow the situation to worsen.

## Financial Regulator Code of Conduct on Mortgage Arrears

The main requirement of the Code of Practice on Mortgage Arrears was that lenders must wait at least six months from the time arrears arise before taking any legal action. From 17 February 2010 this period has been increased to 12 months.

The code applies to mortgages on principal private residences only. It requires that mortgage lenders adopt flexible procedures for the handling of arrears cases. Such procedures must be aimed at helping you as far as possible in your own particular circumstances.

Separately from this code, the two banks which have been recapitalised by the Government – AIB and Bank of Ireland – had previously agreed not to start court proceedings for repossession of a principal private residence until after 12 months of arrears appearing, provided that you, the borrower, are continuing to cooperate reasonably and honestly with the bank.

### Procedures for handling arrears

A *mortgage arrears problem* arises as soon as you fail to make a repayment on the date it is due. As soon as this happens, the lender must contact you in order to establish why the repayment has not been made and how the situation can be rectified. You and the lender can then come to an agreement about how the arrears will be paid. The arrangements that are made must take account of your individual circumstances. If you miss a third repayment, the lender may issue a formal demand. This demand may be for the full amount due on the mortgage or for possession of the property. You must be told in writing:

- The total amount of arrears
- Where it applies, any excess interest that may continue to be charged and the basis on which this will be charged
- Any charges that may be payable
- The consequences of failing to respond, that is, the potential for legal proceedings and loss of your property together with an estimate of the costs to you of such proceedings

If the arrears continue to build up, the lender may enforce the mortgage agreement but must wait twelve months from the time arrears first arise before starting legal action.

The lender must notify you when it starts the enforcement of any legal action on repossession. The lender must not look for repossession until every reasonable effort has been made to agree an alternative repayment schedule. The alternatives which may be agreed include deferral of payments, extending the term of the mortgage, changing the type of mortgage, or capitalising arrears and interest.

If you do not engage with the lender, repossession may be sought. Your house may be repossessed either by voluntary agreement or by court order – see page 7 for the current legal requirements. Even if court proceedings are started, the lender must still try to maintain contact to see if an agreement on repayments can be reached.

The lender must explain to you that, if the property is sold and the sale price does not cover the amount you owe, you are still liable for the rest of the amount you owe.

Further information on the codes is available from the Financial Regulator consumer helpline, Lo-call: 1890 77 77 77, web: [www.financialregulator.ie](http://www.financialregulator.ie) or [www.itsyourmoney.ie](http://www.itsyourmoney.ie)

### Statement of Intent

The Irish Banking Federation (IBF) is the representative body for the banking and financial services sector in Ireland.

The IBF published a Statement of Intent on 10 November 2009 "as a further reassurance to homeowners who find themselves genuinely unable to maintain mortgage repayments on their principal private residence".

This statement says that mortgage lenders who are members of the IBF are "fully committed to working with customers who are facing repayment difficulties in their principal private residence due to changed economic circumstances. While it is important to always make the distinction between customers who are unable to pay their mortgage and those who are unwilling to pay, IBF mortgage lenders have as their goal to work with their customers who face genuine difficulties in order to find solutions that do not involve legal action. The basis for such solutions is for the customer to talk to his/her lender at the earliest opportunity so that a mutually-acceptable arrangement can be agreed, implemented and reviewed thereafter on a six-monthly basis. Provided the customer maintains this arrangement, IBF mortgage lenders will not initiate any form of legal action against them in relation to their mortgage. An IBF Oversight Committee, with representation from the Money Advice and Budgeting Service (MABS), will monitor the application of this Statement of Intent." Website: [www.ibf.ie](http://www.ibf.ie)

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## Money Advice and Budgeting Service

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The Money Advice and Budgeting Service (MABS) provides assistance to people who are over-indebted and need help and advice in coping with debt problems, including problems with repaying mortgages. It is an independent, free and confidential service. There are 53 MABS companies delivering the service in 65 different locations. In the first nine months of 2009, MABS staff saw about 14,700 new clients. The MABS helpline received over 18,000 calls in the same period.

The MABS National Telephone Helpline is available from 9am to 8pm Monday to Friday at Lo-call 1890 283 438 and budgeting and money management information can be accessed online at [www.mabs.ie](http://www.mabs.ie).

MABS agreed an operational protocol with the IBF which came into effect on 28 September. Under the protocol the credit institutions agree not to commence or continue legal action against customers who are taking part in this process with MABS to agree a repayment plan or are complying with an agreed repayment plan.

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## House repossession

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If you are unable to keep up your mortgage repayments, the lending institution may seek to repossess your house. Relatively few houses are repossessed by the mainstream financial institutions; in the first half of 2009, 70 houses were repossessed by them; of these 49 were voluntary or abandoned and 21 were as a result of legal processes. In general, the mortgages were in arrears for more than two years when the repossession proceedings were taken.

If you are unable to pay your mortgage, you may agree terms with your lender for the sale of the house. If the issue has to go to court, you are generally liable for the costs of the court action. If the sale of the house yields more than you owe, then you are entitled to the surplus. If it yields less than you owe, you continue to owe the remaining amount.

Actions for house repossession may be taken in either the Circuit Court or the High Court but may only be taken in the Circuit Court for mortgages which were taken out after 1 December 2009.

It is theoretically possible for a lending institution to repossess your house without any court orders. In practice, some court orders are usually required. The lending institution is unlikely to find a buyer who would be willing to buy the house unless there is what is known as a "well charging order" in place. This is a court order which states that the mortgage is well charged on the property.

For mortgages taken out after 1 December 2009, a court order is required unless you consent in writing in the seven days before the repossession or sale. In practice, the courts will usually adjourn proceedings to allow you to take action about the debts if you show that you are able to do so.

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### Circuit Court possession orders

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Actions for possession are governed by the Rules of the Circuit Court. Orders for possession and well charging orders may be made by County Registrars in certain cases. The orders involved are:

- Orders for recovery of possession of any land on foot of a legal mortgage or charge.

- Orders declaring the amount due on foot of a mortgage to be well charged on land. This means that the mortgage is properly charged on the property and the consequences of failure to pay can then be enforced.

The mortgage provider issues a civil bill. This is usually accompanied by an affidavit setting out the claim that is being made against you. That civil bill has a return date – that is the date on which the matter will come before the County Registrar. This civil bill must be served on you at least 21 days before the return date. If you intend to defend the action, you must enter an appearance within 10 days of the service of the civil bill (there is a specific form for doing this). You must then file an affidavit replying to the mortgage provider's claim and serve that on the mortgage provider at least four days before the return date.

In general, the issue is decided on the basis of what is in the affidavits. Neither side has the right to give oral evidence except in specific circumstances. You do, however, have the right to cross-examine the person who swore the affidavit. In order to do this, you must have given notice that you require this person to be present.

The County Registrar has the power to make a number of orders including adjournments, notice to third parties and more time to file affidavits.

The County Registrar may make an order for possession if you have not entered an appearance or if you have and you filed a replying affidavit but that affidavit does not show any defence. If it does show a defence, the case must be sent for hearing by a judge.

The procedures for getting well-charging and possession orders in the High Court are similar. The Master of the High Court has a similar (but not exactly the same) role as the County Registrar in the Circuit Court.

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

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## UK measures to support mortgage holders

There are a number of measures available in the UK to support people who are having difficulties in repaying their mortgage – the details vary between the different parts of the UK. For example, the schemes operating in Northern Ireland are not always precisely the same as those operating in England. Most of the schemes require the involvement of the equivalent of MABS. The following are very short summaries of some of the schemes available:

### Homeowners Mortgage Support Scheme

The Mortgage Support Scheme involves deferring some of the interest payments for up to two years. The UK Government guarantees a proportion of the deferred interest.

### Mortgage Rescue Scheme

The Mortgage Rescue Scheme has two strands. One involves an equity loan which enables mortgage repayments to be reduced.

This is designed for people who are unable to repay the mortgage because of a change in circumstances such as unemployment but who are considered likely to be able to resume mortgage repayments at a later stage. The other strand, known as *mortgage to rent*, means that the debt is cleared completely and you pay rent at a level you can afford. This arrangement is designed for people on low incomes who have little chance of sustaining the mortgage. You may be eligible for the scheme if you would be eligible for homelessness assistance in the UK.

### Repossessions Prevention Fund

This is a fund which is available to people threatened with homelessness either through repossession or eviction. The maximum loan is £5,000 (€6,350). It is administered by UK local authorities and the loans could be used to pay off mortgage arrears or secured charges where high interest rates are causing them to be unaffordable for the homeowner.



## keepingyourhome.ie

keepingyourhome.ie is a new online resource from the Citizens Information Board and the Money Advice and Budgeting Service (MABS). It provides more information on the services and entitlements available if you are having difficulties making your mortgage repayments or paying your rent.

## Citizens Information

LOG ON

www.citizensinformation.ie

LO-CALL

1890 777 121 Open Mon to Fri, 9am to 9pm

DROP IN

For your local centre see Golden Pages listing