

# Get free, confidential support for mortgage arrears.

Visit **mabs.ie/abhaile**  
or call our Helpline  
on **0818 07 2000**



Scan for information



Rialtas na hÉireann  
Government of Ireland



# About Abhaile

Abhaile is a service that helps homeowners find a resolution to their mortgage arrears. The service provides access to free and confidential debt, financial, insolvency, and legal advice from independent, qualified and regulated professionals.

The aim of Abhaile is to help mortgage holders in arrears 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 State-funded. You do not have to pay anything to access the services if you qualify.**

## 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.

**Help is available. MABS or your Personal Insolvency Practitioner (PIP) will help you understand your situation and the many options available to you.**

## Find out more

Call the **MABS Helpline 0818 07 2000, 9am to 8pm, Monday to Friday.**

Our face-to-face service is free, confidential and independent, and is available nationwide.



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