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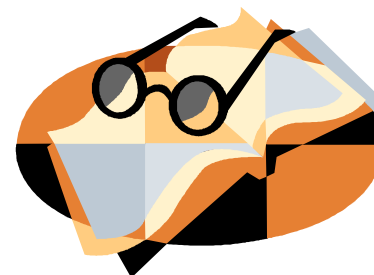


If your loan is in arrears or you think it may do so soon, don't delay, contact us today. We are here to listen and to help.

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KILKENNY LOCAL AUTHORITIES
HOUSING LOAN ARREARS MANAGEMENT UNIT
TEL: 056-7794021 / 056-7794056

Sorting it out !



A guide to resolving your mortgage arrears problem.



Comhshaol, Pobal agus Rialtas Áitiúil
Environment, Community and Local Government



Cumann na mBainisteoirí Contae agus Cathrach
County and City Managers' Association

Talk to us.



In the current financial environment, lots of people are having difficulties paying their bills. With falling wages, rising taxes and levies, and rising prices, this is understandable. So, if you are in difficulties repaying your local authority house loan, or feel that you will have difficulties because of impending changes in your circumstances, the best thing you can do is to talk to us. We can and will help.

Arrears Support.



Your local authority has an Arrears Support Team, with staff trained to listen to your story and help you rearrange your repayment schedule and take the pressure off your household. If you are in a **pre-arrears** situation, that is, if you know your circumstances will deteriorate, you should also make contact. Circumstances such as impending redundancy, reduced working hours, reduced wage rates, unexpected life events etc can impact negatively on your income. If you know you will fall into arrears, why not talk to us in advance, and sort things out?

If you have fallen into arrears, get in touch straight away. Ignoring the problem won't make it go away.

Your options.



Nobody wants to lose their home and this should be the last resort for everybody. To help you avoid such an event, you and the Arrears Support team, can explore the following options to resolve your difficulty.

- **Interest only payments.** You might opt to pay the interest only on your loan until your circumstances improve and you can resume repaying the loan in full.
- **Interest and part of the capital:** You might be in a position to service a large portion of the instalments, but not in full. In this scenario you could pay the interest and part of the capital balance.

- **Postpone repayments of the loan** for a while, and resume payments once you are on your feet again.
- **Lengthening the term of the loan.** Instead of paying off your loan as originally agreed, you might want to pay it off over a longer period, thereby reducing the repayments.
- **Adding the arrears to the loan** and recommencing payments in full, or partially.

If you decide to adopt one of these solutions, you can apply to have it accepted and move on, in the knowledge that your home is safe.



What we need from you?

In order to reasonably assess your situation, and the best option for resolving your arrears problem we need you to set out your monthly income and bills. This is called a **Standard Financial Statement**, a copy of which is available from your local authority. This may look complicated, but is easy to complete. In the *Income* grid, simply list the amounts of income from all sources on a weekly or monthly basis. In the *Expenditure* grid, simply list all of the things you spend money on, taking into account savings and cutbacks you might be able to achieve. By subtracting *Expenditure* from *Income*, you can easily see the amount of disposable income left to you. Our staff are happy to assist you with this form. Don't forget that you can also get help from your local MABS office as well as other agencies such as your local credit union and voluntary bodies like the St. Vincent de Paul association.



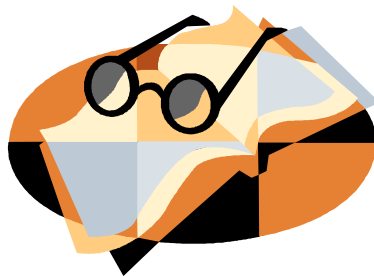
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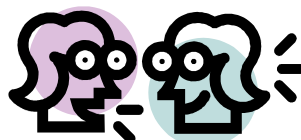
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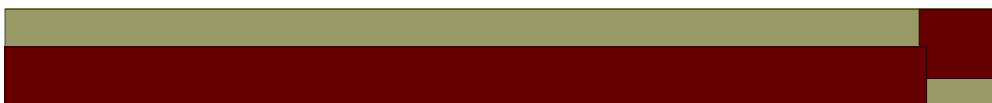
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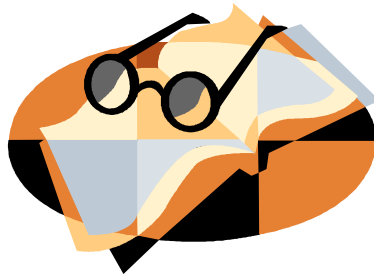


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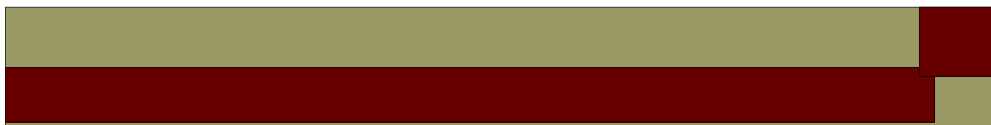
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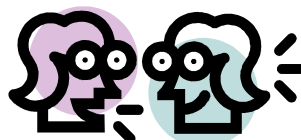
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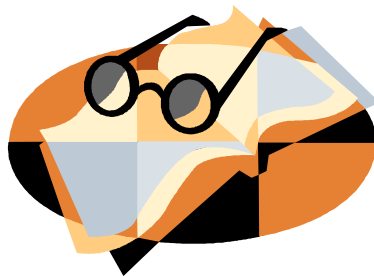


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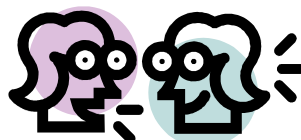
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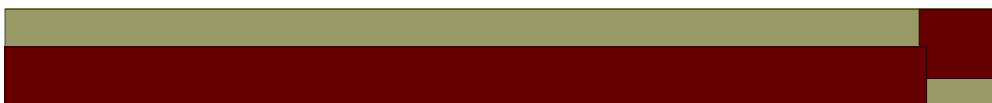
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