



SOURCES OF ASSISTANCE

This guide is for information purposes only.

WE WANT TO HELP YOU WORK IT OUT

Financial difficulties are a reality for many of our customers today. In cases of mortgage arrears, KBC Bank Ireland gives careful consideration to each individual case and we do all we can to find a repayment agreement that is appropriate for all parties. However it is not always possible to find such an arrangement. In such circumstances the options you may face may include losing ownership of your property.

At KBC we fully recognise how difficult it can be when faced with the prospect of voluntarily selling or surrendering your property. We have created this information leaflet to help inform you on some of the available sources of assistance.

This information leaflet is broken up into 3 parts; Housing Assistance; Social Welfare Assistance and Contact Information.

Whether you are voluntarily surrendering or selling your property, it is important to understand your options with respect to alternative accommodation to meet your housing needs. We understand that this can be a difficult time, we encourage you to begin your search for alternative accommodation sooner rather than later.

HOUSING ASSISTANCE OPTIONS

It is very important to research alternative options available to you, some of these options include, but are not limited to;

- ➔ **Housing through your Local Authority**
- ➔ **Rental Accommodation Scheme**
- ➔ **Rent Supplements**

Housing through your Local Authority

The Local Authority are the main providers of social housing for people who cannot afford private accommodation.

Local Authority housing is allocated according to eligibility and need. Rents paid are based on the households income.

If you qualify for social housing and your Local Authority is not in a position to provide housing at that time, you may qualify for a rent supplement.

Rental Accommodation Scheme

This scheme is designed for individuals with long term housing needs. It involves a three-way relationship between the Housing Authority, Landlord and Tenant.

The Local Authority pays the rent directly to the landlord. You may continue to contribute to your rent but you pay this contribution to your local authority, not to your landlord.

Please refer to your Local Authority for further details or to apply for either of the above schemes.

To find your Local Authority contact information, visit **www.housing.ie/housing-information**.

Rent Supplement

Rent supplement is a short term income supplement designed to support those in the private rental sector who are having difficulty meeting their rent payment.

Please refer to your Local Citizens Information Centre for further details.

To find your Local Citizens Information Centre visit **www.citizensinformation.ie**.



Social Welfare Assistance

There are a number of Social Welfare supports available, for example;

- Jobseekers Allowance/Benefit
- Supplementary Welfare Allowance
- Household Benefits Package

Jobseekers Allowance

If you are aged 18 or over and unemployed, you may be eligible to receive either Jobseekers Allowance or Jobseekers Benefit. Both payments are paid by the Department of Social Protection.

Supplementary Welfare Allowance

Supplementary Welfare Allowance provides a basic weekly allowance to eligible people who have little or no income.

Household Benefits Package

This is a package of allowances which can help you with the costs of running your household.

Please refer to www.welfare.ie and www.citizensinformation.ie for more information on social welfare support.

The details provided in this leaflet are to help you find additional sources of assistance. These organisations are independent of KBC. While we recommend these organisations as sources of assistance, the advice they provide and the outcomes of the advice is not the responsibility of KBC.

Other Useful Contact Information

MABS (Money Advice & Budgeting Service)

This is a free, independent, confidential service for people in debt or in danger of getting into debt.

Helpline:
1890 283 438

Website:
www.mabs.ie

Citizens Information Board

This is a Public Service which gives information, advice and advocacy on a broad range of public and social services, including health, unemployment, social welfare and money.

Visit:
www.citizensinformation.ie

Department of Social Protection

The Department's website has details on Jobseekers Allowance, Mortgage Interest Supplement and other welfare benefits you may be entitled to.

Visit
www.welfare.ie

Office of Revenue Commissioners

The website contains information on all tax credits and benefits that you may be entitled to. It also has full details of the various contact numbers for all local centres.

Visit:
www.revenue.ie

Insolvency Services of Ireland

This has been developed for people who cannot afford to pay their personal and mortgage debts and has been introduced under the Personal Insolvency Act 2012.

Visit:
www.isi.gov.ie

KBC Arrears Support Unit

Visit:
www.kbc.ie/managingyourdebt

Tel:
1850 930 235

Write to:
KBC Bank Ireland,
Sandwith Street,
Dublin 1

