



The CPD Fest 2020

How Personal Insolvency Can Save Your Clients In Financial Distress

Presenter:

Claire Kelly - My Debt Solution

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Claire Kelly - PIP

Personal Insolvency
can save
your clients




MY DEBT SOLUTION

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Overview

- Personal Insolvency has changed the landscape for debt management and negotiation
- You are the trusted advisor for your clients
- Awareness of options, means you guide
- Awareness of risks, means you protect



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Session Content


- People under financial pressure
- Current situation
- Development of Personal Insolvency Legislation
- Affordability Calculations
- Different solutions available & eligibility criteria
- Real people, real solutions



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What is Personal Insolvency




Inability to meet day to day commitments

Everyone Deserves a 2nd chance



OR

When net asset position is negative and unlikely to improve




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Calls to Action

- Key purchases not affordable
- Can't pay for food, electricity / other critical costs
- 7 day notice letters / final demands
- Repossession letter / court dates
- Judgements granted / registered
- 'Finally had enough' – Family / Spouse pressure
- Advertising campaigns
- Word of mouth / friend recommendation




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Insolvency - personal impacts

- Financial pressure
- Family Stress
- Marital breakups
- Suicidal thoughts and actions



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Common Feelings

- Denial
- Blaming Others
- Anger
- Shame
- Depression
- Clouded thoughts
- Not part of mainstream society


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Insolvency triggers

- Loss of employment
- Illness
- Children
- Death
- Marriage breakup
- Lifestyle spend
- Investment / Business failure

**GENERALLY
PEOPLE DO
NOT INVITE
INSOLVENCY**


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Insolvency - Common mistakes

- Paying the creditors who are applying most pressure
- Ignoring correspondence
- Not finding out about solutions
- Not asking for help
- Leaving things too late, e.g. until judgements awarded / registered or house up for repossession

Even then – there are still solutions available


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Debt Arrears

Based on info @ Jun 2020

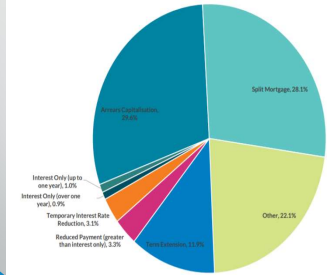
- Long term PPR mortgages in arrears c28k loans (5.6% of all)
- PPR Mortgages in arrears > 3 month, c56k loans - Non banks hold 56% of mortgages in long-term arrears
- 77k other mortgages are currently in restructured arrangements




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Analysis of Mortgage Restructures CB Jun 2020



Restructure Type	Percentage
Split Mortgage	28.1%
Capitalise Arrears	29.6%
Term Ext.	11.9%
Other	22.1%
Interest only	1.9%
Reduced payments	6.4%


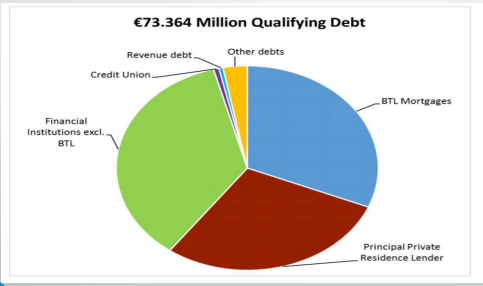


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Debt within insolvency arrangements Q2 2020

€73.364 Million Qualifying Debt



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Q 2, 2020 – Debt in 132 DSAs & PIAs


Type of debt	Value of debt (millions)	As a % of total
BTL Mortgages	€ 22.919	26.9%
Principal Private Residence Lender	€ 21.148	28.8%
Financial Institutions excl. BTL	€ 26.258	40.1%
Credit Union	€ 0.485	0.7%
Excludable Debts - Revenue	€ 0.370	0.5%
Other debts	€ 2.184	3.0%
	€ 73.364	

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Development of Legislation


- Pre 2013, there was one primary piece of legislation which allowed Debtors to deal with unmanageable debt
- Bankruptcy Act 1988
 - 12 year term for adjudication
 - High personal stigma attached
 - Very low usage by Debtors
 - Frequently creditor's tool for debt enforcement

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Personal Insolvency Act 2012

- Following the recession in 2008, there was a need for legislation to facilitate debt negotiation between Debtors & Creditors
- Sept 2013 - Legislation was enacted and signed into law
- Created new statutory body – Insolvency Service of Ireland, to oversee regulatory environment


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Personal Insolvency Act 2012

- Created three new insolvency processes
 - Debt Relief Notice (DRN)
 - Debt Settlement Arrangement (DSA)
 - Personal Insolvency Arrangement (PIA)

OBJECTIVE – GET YOUR LIFE BACK ON TRACK



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New Insolvency Professionals

- To meet the requirements, three new categories of professionals were legislated for to operate the new insolvency regime:
 - Authorised Intermediary AI (DRNs)
 - Personal Insolvency Practitioner PIP (DSAs & PIAs)
 - Specialist Insolvency Judges & 6 insolvency courts




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Bankruptcy legislation Update 2013

- Bankruptcy term was reduced to 3 years
- Increase in self adjudicated bankruptcy followed
- UK regime was still only 12 months and created a process of 'bankruptcy tourism'
- Transitional provisions for 'early discharge' from 12 year system




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Update 2015

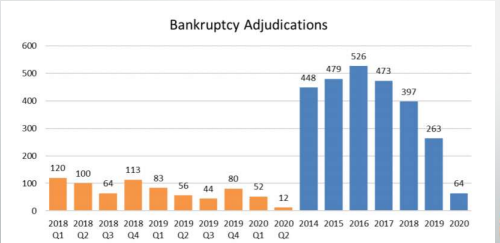
- Following the first 3 years of operation, Personal Insolvency & Bankruptcy legislation was updated with 3 primary amendments:
 - Bankruptcy term reduced to 12 months – matching the UK system
 - PIA could be appealed to the courts and courts could override a creditors decision to reject a proposal
 - DRN debt limits increased




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Bankruptcy Adjudications



Year/Quarter	Adjudications
2018 Q1	120
2018 Q2	100
2018 Q3	64
2018 Q4	113
2019 Q1	83
2019 Q2	56
2019 Q3	44
2019 Q4	80
2020 Q1	52
2020 Q2	12
2014	448
2015	479
2016	576
2017	473
2018	397
2019	263
2020	64



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2016 – Debtor supports - ABHAILE

- Designed to encourage more Debtor participation
- Remove financial barrier to access advice
- Free at point of delivery
- Provides:
 - Financial & Legal advices
 - Access to insolvency court appeal system
 - Duty solicitor service in repossession courts

<https://backontrack.ie/>




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How to Access ABHAILE

- Contact a PIP or MABS office
 - Have a mortgage in arrears
 - Be at risk of loosing your home
 - Not be over-accommodated
- Complete voucher form
- Voucher issued for PIP (46 on panel) &/Solicitor
- Contact your preferred professional to start process, PFS etc
- Following financial assessment, receive written recommendation on best course of action

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Which Solution & Why - PFS

Provide complete financial information to prepare Prescribed Financial Statement - PFS

- 1.Income
- 2.Outgoings
- 3.Assets
- 4.Liabilities

Information Sources

- 1.Bank Statements
- 2.Payslips, Social Welfare
- 3.Creditor correspondence
- 4.Outgoings

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Affordability Calculator

- How much can you reasonably pay across all creditors
- Income Less Reasonable Living Expenses (RLEs) = available for Debt repayments

- 1st - Reasonable Living Expenses (RLEs)
- 2nd - Affordable Mortgage or Rent


- Finally - Remaining Creditors

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Reasonable Living Expenses







- ISI set costs appropriate to different household sizes
- Not poverty level
- Basic standard of living for food, light/heat, clothing, travel, social, etc.
- Frequently above current standard of living by distressed Debtors due to creditor pressure
- Do not include rent / mortgage costs




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(RLEs) Monthly





Monthly figures	Car required?	
		
Household Composition:	Adult Set Costs	
 Single Adult (No Children)	€938.14	€1050.48
 Couple (No Children)	€1,509.59	€1,486.62
 Single Adult (With Children)	€944.71	€1,096.15
 Couple (With Children)	€1,373.63	€1,420.83




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(RLEs) monthly

Child	Car	No Car
 Infant	€232.26	€232.26
 Pre-school	€68.52	€56.27
 Primary School	€209.37	€197.12
 Secondary School	€422.16	€409.91

RLE Values are net of Children's Allowance




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(RLEs) monthly – sample families

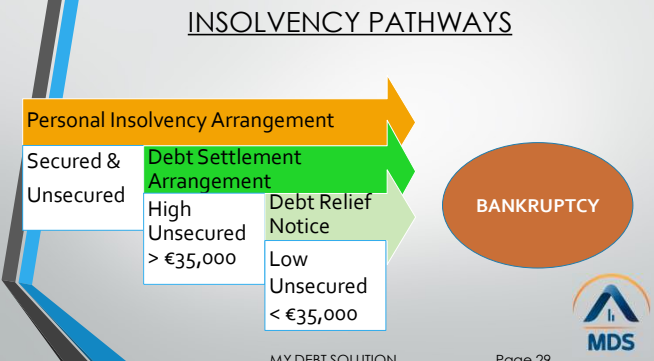
- Couple, car, 1 baby & 1 primary school
€1850pm, €427pw
- Couple, car, no children €1487pm €343pw
- Single person, no car, 2 primary, 2 secondary children €2228pm, €514 pw
- 3rd level student- not specifically defined, but allowed at bankruptcy cost of €550
- Special circumstances – individual specific costs above RLEs



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INSOLVENCY PATHWAYS



Personal Insolvency Arrangement

Secured & Unsecured


Debt Settlement Arrangement

High Unsecured > €35,000

Debt Relief Notice

Low Unsecured < €35,000

BANKRUPTCY




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DRN - Debt Relief Notice

- Once off solution for unsecured debts < €35k
 - No property or large asset owned, i.e. < €400
 - Personal assets up to €6000, incl. car < €2000
 - Monthly income surplus < €60 after living costs
 - Lasts for 3 years, then full debt balance cleared
 - Usually no monthly payments
- Authorised Intermediary (MABS) manages the application




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Case Study: DRN
 Single parent - On Social Welfare, Council provided Housing
 Two primary School children (aged 8 & 11)

	Financial Position	Monthly repayments		Day to Day cash-flow
Assets - Car	€ 1,400		Income Social Welfare	€1,170
Overdraft	€1,100	€ 0	RLE costs	€1,510
Store Card	€1,500	€100		
Loan	€15,500	€250		
Net Asset position	(€16,700)	Monthly repayments €350	Available for repayments	(€340)




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- DRN process & outcome**
- Client contacts MABS
 - Completes vouched PFS
 - AI applies to Court for DRN
 - 3 year supervision period
 - May have payment order if there is an ability to pay – generally unlikely
 - After 3 years, debts are written off
 - Client no longer owes €18,100
 - On Completion of DRN, then register entry is removed
- 
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- DSA – Debt Settlement Arrangement**
- Once off solution for unsecured debts only
 - Can apply even when mortgage exists as long as mortgage is not the problem debt
 - Maximum DSA term is 5 years of structured repayments
 - At end of term, remaining balances written off
 - Personal Insolvency Practitioner (PIP) manages the application
- 
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PIA – Personal Insolvency Arrangement

- Once off solution for Secured & Unsecured debts up to €3m
- Secured debts above €3m with creditors consent
- Maximum PIA term is 6 years
- At end of term secured debts restructured sustainably, unsecured balances written off
- Personal Insolvency Practitioner (PIP) manages the application

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Excludable & Excluded Debts

Not every debt gets in – no magic bullet

- Excludable – Debts where the creditor must consent to being part of the insolvency solution
E.g. – Revenue, Management fees, Rates, Social Welfare arrears
- Excluded - Debts which are legislated as not being part of the insolvency solution
E.g. Court mandated debts, child maintenance


Depending on materiality of same, bankruptcy may be a reasonable alternative

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DSA & PIA – Key processes are the same


- Prepare Prescribed Financial Statement
- Application to Court for Protective Certificate
- Negotiation period with Creditors (70 days, extendable by 5 weeks)
- DSA / PIA formal proposals issued
- Majority Creditors required to approve proposal
- Court Approval of Arrangement
- Annual reviews
- Variations if needed

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Protective Certificate - PC

- Acts as a protective mechanism to Debtor
- Has a life of 10 weeks, normally extendable to 15 weeks
- Creates negotiation bubble
- Prevents debt enforcement action
- Allows time for PIA / DSA proposals to be prepared and voted on by creditors




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Case Study: DSA - Positive equity

Single person age 58, adult dependant son

Assets		Liabilities		Monthly repayments
PPR	€150,000	PPR mortgage	€34,000	€ 364
		Credit Cards	€7,000	€ 146
		Loans	€18,000	€ 250
		Credit Union	€28,000	€ 390
		Store Card	€1,100	€ 40
Total Assets	€150,000	Total Liabilities	€88,100	€1,190
Net Assets	€61,900			




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DSA – Income & Costs

Single person age 58, adult dependant son

Income		Expenditure	
Wages	€ 803	RLE costs	€1,353
Social welfare	€ 999	NB – Below guideline – free travel & medical card	
Household contribution	€ 300		
Total income	€2,102	Total RLE	€1,353
Available for Debt repayments	€ 749		
Secured debt repayment	€ 364		
Unsecured Debt repayment	€ 826		
Shortfall on repayment capacity	(€ 441)		




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DSA – Solution

- PPR mortgage payments less than rent
- Keep PPR out of insolvency arrangement = DSA
- Available for unsecured & PIP fees is €385 p.m.
- 5 year DSA arrangement
- Unsecured creditors received 32% dividend
- After 5 years, balance on unsecured written off
- Debtor keeps PPR, and has €36k debts cleared
- Debt free on retirement




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Case Study: PIA – negative equity

Couple – Salary & Social welfare, Own house,
5 children (2 @ 1, 3, 5 & 11)

Assets		Liabilities		Monthly repayments
Assets – PPR	€175,000	PPR mortgage	€266,000	€ 929
Family Car	€ 3,500	Credit Union	€ 5,500	€ 50
		Loans	€ 14,000	€ 275
		Overdraft	€ 100	€ 0
Total Assets	€178,500	Total Liabilities	€285,600	€1,254
Net Liabilities	€107,100			




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PIA - Income & costs

Couple – Salary & Social welfare, Own house,
5 children (2 @ 1, 3, 5 & 11)

Income		Expenditure	
Salaries	€1,116	Guideline RLE costs	€2,340
Social Welfare	€1,954		
Total Income	€3,070	Total RLE	€2,340
Available for Debt repayments	€ 730		
Secured debt repayment	€ 929		
Unsecured Debt repayment	€ 325		
Shortfall on repayment capacity	(€ 524)		




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PIA – Considerations


- Look forward to expected RLE costs as children get older to assess sustainable affordability
- PPR mortgage payments less than rent of similar property
- Existing mortgage unaffordable at current rates now & in future
- Insolvent on both Net Asset & cash-flow basis

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PIA – Solution


- Mortgage split (20% write off, 40% parked @, 0%, 40% active at existing rates, repayments €330pm
- Available for unsecured & PIP fees €238 pm
- 3 year PIA arrangement
- Unsecured creditors received average 2%
- Debtors keep PPR, and has €75k debt write off
- Debtors secure in home, raising their family
- Parked portion repayable once children are independent

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Client mistakes


- Handing back keys to PPR before getting advice
- Prioritising non home creditor above mortgage payments
- Agreeing to give additional securities to creditors just to take pressure off
- Agreeing Personal Guarantees where in reality is no recovery is possible
- Transferring personal assets into loss making company
- Throwing 'good money after bad'

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Client stories

- Lost personal investment property due to signing trade creditor PG to keep loss making company trading
 - Company still closed
 - Debtor failed in PIA application, now bankrupt
- Handed back keys to PPR when due to mortgage and property value, PIA was possible and affordable
 - Family living in temporary accommodation on parents property
 - No longer home owner




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Client stories

- Spouse refused to accept a downsizing of car valued at €18k and purchase one est. €8k to fund lump sum into DSA
 - DSA refused – car too high a value asset to ignore
 - Still insolvent and no resolution
- Couple recently borrowed extensively to fund lavish wedding, no real ability to repay the debts
 - No ability to meet eligibility now
 - Required to wait in order to be eligible for insolvency process




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Client good news stories

- Pensioner living alone house & land worth less than mortgage
 - Initial PIA based on sale of land to settle full mortgage liability and leave him in house
 - Bank Counter offer – leave home and we will pay you €15k, keep the land sales proceeds
- Entered appeals system
 - Ownership of mortgage changed
 - New owner accepted lump sum, appeal approved,
 - PPR safe, no ongoing mortgage liability



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Client good news stories


- 2 Pensioners with state and small occupational pension income. Small Mortgage @ high interest rate, high level of positive equity in home, but limited ref trade down
- PIA approved, extension of term to mid 80's based on actual affordability
- Small unsecured debts written off
- PPR safe, not required to move, repayments are affordable
- Mortgage interest rate reduced to market average

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Bankruptcy


- Includes all debts, net liability position > €20k
- Does not require creditor agreement but needs PIP assessment
- Where there are no other options or PIA / DSA have failed
- Up to 3 years of payments to creditors
- Normally Discharged from bankruptcy in 12 months
- All debts cleared through bankruptcy process (Can have some secured debts, e.g. Family home mortgage managed outside of bankruptcy)

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Bankruptcy – Process to adjudication

- Pre application assessment by PIP
- Individual application directly or through Insolvency Professional
- Must attend court personally on adjudication date
- Court assessed application
- On date of bankruptcy adjudication, Official Assignee takes control of assets


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Case Study: Bankruptcy

Married individual, 3 dependant adult children

Assets		Liabilities		Monthly repayments
Family Car	€ 5,500	Excludable debt	€50,000	€ 65
		Car finance	€11,000	€ 778
		Loans	€ 5,000	€ 100
		Credit Union	€10,200	€ 525
		Utilities	€ 500	€ 100
Total Assets	€5,500	Total Liabilities	€76,700	€1,568
Net Liabilities	€71,200			



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Case Study: Bankruptcy

Married individual, 3 dependant adult children


Income		Expenditure	
Salaries	€2,583	Guideline RLE costs	€1,944
Household contribution	€ 600	Rent	€ 256
Total Income	€3,183	Total RLE	€2,200
Available for Debt repayments	€ 983		
Unsecured Debt repayment	€ 1,560		
Shortfall on repayment capacity	(€ 577)		


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Bankruptcy – Why?


- Originally assessed for DSA, based on no mortgage
- DSA outcome was 72% return over 5 years
- Substantial Social welfare debt – excludable category
- Social welfare declined to participate (would generate 100% for unsecured without them)
- BUT – Debtor still insolvent on asset basis so solution is Bankruptcy


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Bankruptcy – Solution

- Self adjudicate for Bankruptcy
- Debts immediately written off
- 5 year Payment order assessed
- Similar monthly repayments as DSA
- Normally discharged from bankruptcy after 3 years
- All debts included




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Insolvency solution outcomes

- Included Debts restructured affordably
- Usually Family home is secured & unsecured debts are written down
- Reasonable day to day costs provided for
- Day to day dealings happen with AI, PIP or OA
- Flexibility is built in for change in circumstances
- Pressure from creditors is eliminated
- There is certainty for the future




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How you can help

- Be aware of your client's financial situation
- Don't be afraid to ask questions
- Advise against actions which increase risk
- Know what solutions are available
- Know who to recommend
 - Experience – they've done this before
 - Skillset – they fully understand the process
 - Realism - no unrealistic promises
 - Empathy – ability to deal with the person, not just the numbers



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- Claire Kelly is an experienced Auditor & PIP
- Personal Insolvency team of 3 including QFA and legal Sec - PIP certified
- Our ethos is everyone deserves a second chance
- Most clients arrive after 2-8 years struggling alone
- Solutions can be found in 6 months
- Most are unaware of Personal Insolvency
- Help them to get the right help



MY DEBT SOLUTION Page 58

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Claire Kelly - PIP

- Solutions exist - there is a way out of financial difficulty
- If in doubt - Ask for Help




www.MyDebtSolution.ie
Tel 045 432313

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Claire Kelly - PIP

- Solutions exist - there is a way out of financial difficulty
- Family home will always be prioritised
- If in doubt - Ask for Help



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ABHAILE

FREE MORTGAGE ARREARS SUPPORT

Information Guide

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



Call between 9am to 8pm Monday-Friday
Log on to mabs.ie to find out more

mabs.ie/abhaile

1. About Abhaile

Abhaile is a scheme to help homeowners find a resolution to home mortgage arrears. It provides free expert financial and legal advice from qualified and regulated professionals, which are available through MABS or a Personal Insolvency Practitioner (PIP).

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 mortgage arrears adviser will work with you and your lender to find the best solution for your situation.

2. I am in mortgage arrears, what can Abhaile offer me?

Abhaile can help you in a number of different ways. Panels of qualified and regulated financial and legal professionals have been set up to give financial advice and legal professionals have been set up to give legal advice and assistance. You can choose someone from these panels to give you the advice you need. The panel details are available on the website

www.mabs.ie/abhaile

a. Financial advice

If you need financial advice, you can get a free face-to-face meeting with an expert financial adviser. The adviser can help you to work through your money situation and explain to you what options are available to help with your mortgage arrears. Where possible the adviser will help you to find a way to keep you in your home.

The expert adviser could be a Money Advice and Budgeting Service (MABS) Dedicated Mortgage Arrears (DMA) adviser, a Personal Insolvency Practitioner (PIP) or an accountant.

b. Legal advice and assistance

You may need legal advice on issues related to your mortgage arrears. Under Abhaile you can have a free face-to-face meeting with a solicitor, who will explain your legal situation and advise you how best to resolve it.

If you are called to court to face repossession proceedings on your home, you will be able to meet a Duty Solicitor at the court. The Duty Solicitor may be able to speak for you in court, and explain to you the proceedings. Further details on the Duty Solicitor can be found on page 8 of this booklet.

A MABS staff member known as a Court Mentor, will also be present at court to help you. They will guide you through next steps and the supports that are available to you.

3. Will I have to pay to get advice under Abhaile?

No. Abhaile is 100% State-funded. If you qualify for Abhaile, you do not have to pay anything for the service it provides.

All of the professional advisers working with Abhaile have agreed to provide a fixed amount of advice and help free of charge to people who meet the conditions.

4. How do I qualify for Abhaile?

To qualify for help under Abhaile, you must meet all of these four conditions.

YOU MUST BE


a. In mortgage arrears on your home;

AND

b. Insolvent. This means that you are unable to pay your debts in full as they fall due. MABS or your PIP will be able to help you to work this out;

AND

c. At risk of losing your home because of arrears. For example, you may have received a letter from your mortgage lender to say that you are not



co-operating, that your mortgage is unsustainable, or inviting you to consider selling or surrendering your home, or saying that they are going to begin repossession proceedings or that proceedings have already begun.

AND

- d. 'Reasonably accommodated'. This means that the costs of continuing to live in your home are not disproportionately expensive, bearing in mind your reasonable living accommodation needs and those of your dependants, and the costs of alternative accommodation in your case.

Don't worry if you're not sure, MABS or your PIP will be able to tell you whether you meet these conditions.

5. How does Abhaile work?

To get any help under Abhaile, you must apply to the Money Advice and Budgeting Service (MABS).

If you qualify for Abhaile, MABS will help you to get the assistance and advice you need. They could direct you to a MABS Dedicated Mortgage Arrears (DMA) Adviser who can give you expert help and advice on dealing with debts. They could also direct you to a Personal Insolvency Practitioner (PIP), an accountant or a solicitor for specialised financial and legal advice and help.

A personal insolvency practitioner (PIP) from Abhaile's panel of PIPs can also help you to apply for help under Abhaile, through MABS.

To deliver this specialised help nationwide, three bodies have worked with MABS to set up panels of professional advisers with experience in mortgage arrears:

- The Insolvency Service of Ireland has set up a panel of personal insolvency practitioners (PIPs)
- The Legal Aid Board has set up a panel of solicitors
- The Citizens Information Board has set up a panel of accountants.

6. How do I apply for Abhaile?

To apply, you can:

Contact MABS (**0761 07 2000**) or your local MABS office
(see **www.mabs.ie** for details);

OR

Talk to a PIP on the Abhaile panel (see **www.backontrack.ie** for the list of panel PIPs).


MABS or your PIP will help you with your application.

7. What are the next steps?

- a. MABS or your PIP will help you work out if you qualify for Abhaile – the conditions are listed on page 2.
- b. MABS will direct you to a MABS adviser, a PIP or an accountant for financial advice, depending on which is most suited to your situation.

It's important to note that you don't need a voucher to get advice from a MABS adviser. If directing you to a PIP or an accountant, MABS will give you a voucher to obtain this financial advice.

- c. You choose your preferred PIP or accountant from the relevant Abhaile panel (see **www.mabs.ie/abhaile** for the lists of Abhaile panel members and more information). The PIP or accountant will give you the advice service (as set out below), in return for the voucher. You must get financial advice first, before seeking legal advice.
- d. To receive free advice and help under Abhaile, you must agree to give a full, honest and complete picture of your financial situation to your financial adviser, so that they can prepare a written Financial Statement describing your financial circumstances (this is called a 'Standard Financial Statement (SFS)' or a 'Prescribed Financial Statement' (PFS)).



This is necessary so that you can get the best help available.

- e. You will be asked to agree that this financial statement, and all other information that is relevant to your mortgage arrears, can be shared between the bodies and advisers working to help you under the scheme. This is necessary so that anyone advising you under the service has a full picture of your situation before giving you advice. For this reason, as part of your application for Abhaile you will be asked to sign Abhaile's Data Processing and Sharing Consent ('borrower consent' – see Section 10 on page 12).
- f. After you have received financial advice, MABS can give you a voucher for legal advice, if it is needed. You choose your preferred solicitor from the Abhaile panel (MABS or your PIP will give you the list). The solicitor will give you the consultation service (as set out below), in return for the legal advice voucher.
- g. Remember: if you are meeting any adviser under Abhaile, they will need to have a copy of the most recent financial statement that has been prepared by MABS or your PIP, and a copy of any written financial or legal advice you have already received. Your MABS adviser or your PIP can send this to your accountant or solicitor for you, or you can bring it with you when you meet them.
- h. It is expected that you should have received financial advice under Abhaile, and seen a consultation solicitor, before you ask for the Duty Solicitor Service (as set out below). However, if you are already involved in repossession proceedings and your case is due in Court, a duty solicitor may be able to give you some help, provided you have already talked to MABS and applied for Abhaile. Contact MABS immediately, if you have not already done so.

8. How long will my voucher last?

You should use your voucher **as soon as possible**, and not later than three months after the date of issue. Remember to bring your voucher with you when you meet your financial or legal adviser.

9. What sort of free advice and help can I get?

If you qualify under Abhaile, it can provide you with financial advice and help, and (as needed) legal advice and help. There are seven services available, depending on your personal financial and legal situation. MABS will direct you to the most relevant service for you.

The three financial services are:

- The PIP Service
- The MABS DMA Service
- The Accountant Service

The three legal services are:

- The Consultation Solicitor Service
- The Duty Solicitor Service
- The Personal Insolvency Court Review Service

and:

- The MABS Court Mentor Service

These are explained in detail on the following pages.

The PIP Service

If you wish to explore your options under insolvency legislation, you can get advice from a PIP on the Abhaile panel. PIPs are experts in debt advice and personal insolvency solutions, and can also give financial advice on bankruptcy.

Your PIP will carry out a full assessment of your financial situation, explain all the available options, and most importantly give you written advice on the best option for you to deal with your mortgage arrears. To do this, your PIP will have to prepare a statement of your financial situation called a 'Prescribed Financial Statement' (PFS).

Even if you have already been served with notification of repossession proceedings, the PIP may, in some circumstances, be able to help you

put in place an arrangement that will allow you to keep your home. See www.backontrack.ie for more information.

If your PIP advises that your best option is personal insolvency, they will help you in taking the next steps.

The MABS DMA Service

The MABS Dedicated Mortgage Arrears (DMA) Adviser provides a free, independent, confidential and non-judgmental mortgage arrears advice service. The DMA will help clients deal with problem debt arising from mortgage arrears. They will help clients become financially independent in the long term and are available nationwide.

The Accountant Service

If your case involves complicated financial issues, MABS may direct you to an accountant for financial advice. To get free advice from an accountant under Abhaile, you will need to first work with a MABS Adviser and complete a Mortgage Arrears Resolution Process Standard Financial Statement (MARP SFS). Your accountant will need a copy of this statement in order to give you financial advice.

The voucher will entitle you to a consultation with an accountant from the Abhaile panel, who will advise you on any financial issues relating to your mortgage arrears and provide written advice to you about these. Even if you have already been served with repossession proceedings the accountant may, in some circumstances, be able to assist you to find a solution, without going to Court.

The Consultation Solicitor Service

After you have received financial advice under Abhaile from a PIP, MABS adviser or accountant – and if your case raises legal issues or you have received notification of repossession proceedings – you may be advised to see a solicitor from the Abhaile panel. Your financial adviser can apply to

MABS for a legal advice voucher. MABS or your PIP may also direct you to a consultation solicitor for legal advice.

To get free advice from a solicitor under Abhaile, you will need to already be working with a MABS Adviser and have completed a MARP Standard Financial Statement (MARP SFS), or with a PIP and have completed a Prescribed Financial Statement (PFS). Your solicitor will need a copy of this statement in order to give you legal advice.

You choose your solicitor from the Abhaile panel, subject to availability. The legal advice voucher will entitle you to a face-to-face consultation with a solicitor, who will explain your legal situation, and advise you on any legal issues relating to your mortgage arrears. They will also confirm that advice to you in writing.


If you have already been served with notification of repossession proceedings, the consultation solicitor may, in some circumstances, be able to assist you to find a solution without going to Court.

The Duty Solicitor Service

If you are facing Circuit Court repossession proceedings against your home due to mortgage arrears, you may be able to get some help at Court from the Duty Solicitor. The Duty Solicitor is a solicitor from the Abhaile solicitor panel, who will normally be on duty at a Circuit Court on the date where the Court is due to deal with repossession cases.

Normally, before getting help from the duty solicitor, you should already have your written financial advice under Abhaile and should have seen your consultation solicitor, who will have advised you on the repossession proceedings. This will allow the duty solicitor to help you more effectively.

IMPORTANT: If your mortgage lender has already sent you Court proceedings against your home, and you haven't yet applied for Abhaile, you should contact MABS as soon as possible (0761 07 2000). A duty solicitor may still be able to give you some limited help at Court, but only if you have already talked to MABS.



(MABS Advisers known as court mentors are also in attendance at Circuit Court repossession hearings. They can provide you with information and support, but they cannot provide any legal advice or speak for you in Court.)

What can I expect from the Duty Solicitor?

The Duty Solicitor Service is a limited service to provide advice and help to you in the courthouse. Your consultation solicitor will explain this in more detail.

The Duty Solicitor cannot act as your legal aid solicitor, or defend the repossession proceedings on your behalf, as that is not covered by Abhaile (see below).

The Duty Solicitor may be able to speak for you in Court, to explain what steps you are taking to try and deal with your mortgage arrears. The Duty Solicitor may also be able to explain to you what is happening in the proceedings.

The Duty Solicitor is best able to help you if you applied to Abhaile in good time, and you have already seen a consultation solicitor. If you have not yet seen a consultation solicitor, but have applied to Abhaile and talked to MABS, the Duty Solicitor may be able to provide some help, but it will be more limited.

You cannot choose your Duty Solicitor. Your Duty Solicitor will be the panel solicitor who has been assigned under Abhaile to be present at the Court on the day.

Your Duty Solicitor will also be the Duty Solicitor for other Abhaile borrowers whose repossession cases are listed on that day, so may have a number of cases to attend to. Make sure you are at Court one hour before the time shown on the Court papers, and ask for the MABS Court Mentor when you arrive.



What if I want to defend the repossession proceedings on my home?

Abhaile does **not** cover legal aid for defending repossession proceedings.

If you are in mortgage arrears, your lender will normally have a legal right to seek to take back your home, and you may not have a valid legal defence to prevent repossession. Your consultation solicitor will advise you about this.

In a small number of situations, you may have a valid legal defence to repossession, but this applies to relatively few cases. If you do have a valid legal defence and want to apply for legal aid, you will have to apply for that separately, to the Legal Aid Board, and different conditions may apply. Your consultation solicitor can explain this to you.

Remember that, depending on your situation and the amount of arrears, your financial adviser under Abhaile may be able to propose a solution which will prevent repossession of your home, or negotiate a better deal for you with your lender. **The sooner you talk to MABS or a PIP, the better your chances are.**

The Personal Insolvency Court Review Service

You will only need this service if you have already worked with a PIP, have proposed a Personal Insolvency Arrangement (PIA) to your creditors, and your creditors have refused your proposal although your PIP considers it fair and reasonable to all concerned.

In this situation, you can consider asking the Courts to review your PIA proposal. If the Court agrees that the proposal is overall fair and reasonable, using the criteria set out in section 115A of the Personal Insolvency Acts, it can impose the proposal on your creditors.

Under the Personal Insolvency Court Review Service, the Legal Aid Board (www.legalaidboard.ie) agrees to provide you with legal representation by a solicitor and barrister to make the Court review application, as part of their Civil Legal Aid service.

Your PIP must certify to the Legal Aid Board that you are eligible for the Court Review Service under Abhaile. You may be eligible if:

Your PIP has already made a proposal for a Personal Insolvency Arrangement (PIA) on your behalf, and all the following 4 conditions apply:

- That PIA proposal includes a mortgage or other debt secured on your home which was in arrears on 1 January 2015 (or, if you were in arrears before that date, you entered into an alternative repayment arrangement with the secured creditor concerned, but remain insolvent)
- That proposal has been rejected by your creditor(s)
- Your PIP certifies that you have reasonable grounds to apply for a Court review of that refusal, under section 115A(9) of the Personal Insolvency Acts
- You are 'reasonably accommodated'; this means that the costs of continuing to live in your home are not disproportionately large, bearing in mind your reasonable living accommodation needs and those of your dependants, and the costs of alternative accommodation in your case.

How do I apply for the Personal Insolvency Court Review Service?

Remember, your PIP can explain all of this to you. If your PIP informs you that you are eligible, and you want to apply for the Court Review Service, your PIP will help you to make the application.

You must have an Abhaile Number from MABS. If you don't already have one, your PIP will apply to MABS to request one for you, certifying that you are eligible for Abhaile. (For this Service, you do not need a voucher.)

Your PIP will then apply to the Legal Aid Board for a Legal Aid Certificate under the Civil Legal Aid rules. Your PIP must provide the following:

1. Your MABS Abhaile Number
2. Certification that you are eligible and in particular that you have reasonable grounds to apply for a Court review
3. A copy of your refused PIA proposal.

Is there a time limit to apply for the Personal Insolvency Court Review Service?

Under the Personal Insolvency Acts, if you want to apply to Court for a review you must do so no later than 14 days after your creditors notify your PIP of their decision to refuse your PIA proposal. There is no provision for this time limit to be extended.

You do not have to apply for, or obtain, legal aid within those 14 days. However, you may want to know as early as possible whether you can obtain legal aid.

The Legal Aid Board is aware of the time limit for seeking the Court review, and will decide quickly on any completed application for legal aid.

The Legal Aid Board has granted legal aid in my case, what happens now?

You and your PIP can select a solicitor from the Abhaile solicitors' panel to act on your behalf. The Legal Aid Board will normally also cover the cost of a barrister and any essential witness expenses.

The MABS Court Mentor Service

If you are attending a repossession hearing before the County Registrar in the Circuit Court, A MABS Court Mentor will be present to help you understand what is happening. They will also explain what supports are available to you and, if you wish, refer you to a local MABS service for support with your mortgage arrears.

10. Data Processing and Sharing under Abhaile

a. How will my personal data be treated under Abhaile?

You will be asked for full details of your finances. This will include the extent of your debts and home mortgage arrears and any other personal

data which is needed for a comprehensive view of your financial situation (and, where relevant, of your legal situation). This might include some information about your medical situation or personal relationship (which is called 'sensitive personal data*') –for example, if you lost income through illness, or if you are separated from a partner who also signed the mortgage on your home.

This personal data will be treated in accordance with the law, including EU and Irish data protection law, the Data Sharing and Governance Act, GDPR, the Personal Insolvency Acts, the Bankruptcy Acts and the Civil Legal Aid Acts.

Your personal data will only be processed (used) for the purposes of Abhaile and to try to find solutions as agreed with you.

b. How will my data be processed within Abhaile?

Your data may be processed (used) in two ways.

First, for administrative purposes, some of your data may be shared between, and used by, the bodies working within Abhaile (including their staff and employees). These bodies are: the Money Advice and Budgeting Service (MABS), where applicable, the Insolvency Service of Ireland, the Legal Aid Board and the Citizens Information Board. They will only use your data for the purposes of Abhaile.

This is necessary:

- to check that you are eligible for free financial and legal advice and aid under Abhaile
- to measure how effectively Abhaile is working to help borrowers using it. (Where data is shared within Abhaile for these statistical or monitoring purposes, it will only be shared in a way which does not identify you.)

**Sensitive personal data is defined in article 9(1) of the GDPR as: Personal data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership and the processing of genetic data, biometric data for the purposes of uniquely identifying a natural person, data concerning health or data concerning a natural person's sex life of sexual orientation.*

Secondly, for advice purposes, more detailed data will be shared between the relevant advisers working with you. This will include your Standard Financial Statement or Prescribed Financial Statement and a copy of the written financial advice or legal advice provided to you.

The advisers are the MABS adviser, the Personal Insolvency Practitioner (PIP), the consultation solicitor, the duty solicitor and/or the accountant who are providing you with advice and assistance within Abhaile.

Sharing relevant data between the advisers working with you under Abhaile helps them to give you the best advice they can, without unnecessary duplication or delays.

Your data sharing consent also allows an adviser's relevant employees or staff to process your data, on his or her instructions, for the purposes of providing you with that advice and help.

c. Will my data be given to any person or body outside Abhaile?

You will be asked when you apply for Abhaile to consent to your personal data being used and shared **only within** Abhaile.

Your personal data will **not** be provided to any body or person outside Abhaile, unless you give an additional written agreement to that being done. Two examples of this are:

- Your adviser (the MABS adviser, PIP, consultation solicitor, duty solicitor or accountant, advising or helping you under Abhaile) may need to share your Standard Financial Statement or Prescribed Financial Statement with your creditors, in order to negotiate with them on your behalf. This can only be done if you give an additional written agreement.
- If you are involved in court proceedings and/or if you decide to take up some types of debt solution, there may be a legal requirement for your adviser to make public some of your personal information. Again, this can only be done if you give an additional written agreement.

d. How long will my data be kept?

Any personal data of yours which has been collected for the purposes of Abhaile will be deleted, or securely disposed of, three years after the termination of Abhaile. There is an exception to this rule for any personal data which the body or adviser has a legal requirement to keep for a longer period. For example, a solicitor or personal insolvency practitioner is obliged under professional oversight regulations to keep client files securely for a minimum period (seven years and six years respectively).

e. Who will be responsible for my data under Abhaile?

The name and contact details of the Data Controller nominated by each of the bodies sharing data within the service will be published on that body's website.

11. Who is involved in Abhaile?

Abhaile is jointly coordinated and funded by the Department of Justice and Equality and the Department of Employment Affairs and Social Protection.

MABS, the Insolvency Service of Ireland, the Citizens Information Board and the Legal Aid Board are working together to implement Abhaile.

MABS (www.mabs.ie) the Money Advice and Budgeting Service, funded and supported by the Citizens Information Board, is a free, independent and confidential service for people who are in debt or at risk of getting into debt. MABS has offices at over 60 locations nationwide and has a Helpline 0761 07 2000, Monday to Friday from 9am to 8pm.

MABS has a role in providing direct support and advice to homeowners in mortgage arrears and directing them to free advice under Abhaile.

The Insolvency Service of Ireland (ISI) (www.backontrack.ie) is an independent government body set up to help tackle personal debt problems. The ISI has a range of debt solutions, including a regulated network of qualified professionals, which can help you to restructure and even write off debt that you cannot repay.

The Legal Aid Board (www.legalaidboard.ie) provides civil legal aid and advice to people who cannot afford a solicitor. The Legal Aid Board has set up a panel of solicitors to provide free advice to homeowners in mortgage arrears under Abhaile.

12. What should I do next?

If you think you are eligible or have any further questions about Abhaile, then contact MABS on 0761 07 2000, visit your local MABS office or your local PIP from the panel, information available on www.mabs.ie/abhaile

Remember, the sooner you engage or seek support, the better your chances of keeping your home and finding a solution to your financial difficulties.

Please note:

This booklet is provided as a plain language aid to explain the basic features of Abhaile. It does not constitute a legal interpretation of Abhaile, or legal advice on relevant legislation, and should not be relied on as such. Information accurate as of October 2019.

Glossary of Terms

PIP	Personal Insolvency Practitioner
PIA	Personal Insolvency Arrangement
Insolvency	This means that you are unable to pay your debts in full as they fall due
Court Mentor	A MABS staff member who assists you in court
Duty Solicitor	The Duty Solicitor may be able to speak for you in court to explain the steps you are taking and offer a limited amount of advice and help in court
SFS	Standard Financial Statement
PFS	Prescribed Financial Statement
DMA	MABS Dedicated Mortgage Arrears Adviser
MA	MABS Money Adviser
HELPLINE	MABS national Helpline Adviser
PPR	Principal Private Residence – your home
S115A	A specific section of the Personal Insolvency Act that allows borrowers to seek an independent review by the courts of their lenders refusal to accept a proposed PIA.

ABHAILE

FREE MORTGAGE ARREARS SUPPORT

Abhaile is the State-funded service for people whose home is in mortgage arrears. It provides a range of services to help you deal with your situation, including financial advice, legal advice and insolvency service. It is jointly coordinated and funded by the Department of Justice and Equality and the Department of Employment Affairs and Social Protection. MABS, the Insolvency Service of Ireland, the Legal Aid Board and the Citizens Information Board are working together to provide the Abhaile services.

This booklet explains who can get help under Abhaile, how Abhaile works, and what sort of free, expert, financial and legal advice and help Abhaile can give you. If you have any questions about Abhaile, or about whether it can help you with your home mortgage arrears, call MABS on 0761 07 2000 from 9am to 8pm Monday-Friday.



An Roinn Gnóthaí Fostaíochta
agus Coimreac 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 Dócmhainneachta na hÉireann
Insolvency Service of Ireland

Debt Relief Notice (DRN)

A solution for people with
problem debt under €35,000



ISI

Tackling problem debt together



ISI

Tackling problem debt together

What is the ISI?

The Insolvency Service of Ireland (ISI) is an independent government body set up to help tackle personal debt problems.

It has a range of debt solutions, including a regulated network of qualified professionals, that can help you to restructure and even write off debt that you cannot repay.

How do I know if a DRN is the right insolvency solution for me?

If you have a **low income, few assets and debts of less than €35,000** that you can't repay, then a DRN could be the right solution for you.

A DRN is a formal agreement that allows you to write off your debt in full.

Debts such as **personal loans, credit card loans, store cards, credit union loans and overdrafts** could be included in a DRN.



You may be eligible for a DRN if...

- Your unsecured debts are €35,000 or less.
- You do not have a mortgage or own a property or other large asset.
- You have €60 or less left after reasonable living expenses each month – the Approved Intermediary will go through this with you.
- You meet the criteria for having very little assets apart from some essential items of value.
- You have not been granted a DRN before.



If you have a mortgage, a DRN is not a suitable solution, as you would be considered to have a considerable asset, even if you are not currently meeting mortgage repayments.

However, you may be eligible for a DSA/PIA. There are separate booklets available for those solutions.

What are the benefits for me?

- Protection from your creditors



The creditors included in the DRN **can no longer contact you** asking you to repay debts that are included in your DRN – no more phone calls, letters or visits.

- Debts written off after 3 years



A DRN will **last for up to 3 years**. It is a formal, **legally binding solution** whereby unmanageable debt is completely written off after 3 years.

- Reasonable standard of living guaranteed



When a DRN is in place, you are **entitled to a reasonable standard of living that includes food, clothing, education, health care and a modest allowance for savings**. You will not be told how you should spend your allocated reasonable living expenses, so you are still in control of your spending. A professional debt advisor called an **AI (Approved Intermediary)**, will go through all of this with you should you enquire about applying.

If I get a DRN would I be expected to make payments to creditors?

If you are granted a DRN you **do not make payments** to the creditors named in the DRN unless your financial circumstances improve considerably, in which case you would need to inform the ISI.

What if my circumstances improve during the period that a DRN lasts?

If your **circumstances improve** during the supervision period you must tell the ISI and depending on the level of change, you may be asked to make some contribution to what you owe. This would be done through the ISI; you would not make payments to your creditors directly.

If I receive a DRN will I ever be able to get credit again?

If you are currently in arrears on payments this could already be known to credit rating reference agencies. Similarly, when you are struggling to make payments on debts such as your credit card, term loan or hire purchase agreement, you may not have the capacity to take on additional debt and this would be evident to a prospective lender.

Entering into an agreement such as a DRN should indicate to potential lenders that **you are proactively addressing your financial situation** and on completion of the DRN you will be solvent, which could make you more eligible to obtain credit in the future. However, the decision on whether or not to give credit is up to the lender and this is always the case.

How do I apply for a DRN?

First, make an appointment to meet with an **AI** – these are a network of qualified debt advice professionals appointed by the ISI to deal with DRNs and are experts in the area of debt advice.

Approved Intermediaries are located around the country and contact details can be found on the 'Registers' page of the ISI's website **www.isi.gov.ie** or by calling the ISI's information line **076 106 4200**.

What should I do to prepare for the meeting with an AI?

Start gathering details of your debt – including a list of how much you owe and to whom, details of payments you have missed, as well as details of your income, average spending needs and any assets you may have. Bring these with you to your meeting with the AI, and they will let you know if a DRN is the right solution to tackle your debt.

How much will it cost me to apply for a DRN?



There is no cost for a DRN. **AIs cannot charge a fee** for their advice and assistance with the application. There is no application fee as the **ISI has waived its application fees**.

How long will the process last?



A DRN will **last for up to 3 years** and after that time the debts named in your DRN will be written off. However, **you can exit the process at any time by paying 50%** of the total amount that you owe and the remainder of the debt would still be written off.

You can only avail of one DRN in your lifetime and you must act in good faith throughout the process.

Take the first step to getting back on track financially



Call ISI on
076 106 4200



Visit
www.backontrack.ie



Freetext ISI to
50015 for an
information pack

A detailed guide to the Debt Relief Notice is available on the publications section of the ISI's website www.isi.gov.ie

This guide has been produced by the Insolvency Service of Ireland (ISI) and is intended as a general, introductory, non-technical guide for interested debtors in relation to the availability of, and the process involved in seeking a Debt Relief Notice under the Personal Insolvency Act 2012. If you require further information of a general nature, please consult the ISI website, www.isi.gov.ie, or contact the ISI's office by the various means detailed in this guide.

The ISI has no role in providing legal advice or interpreting the law and this guide is not an interpretation of, or advice on the law. In addition, the ISI has no role in providing financial advice. If you are in doubt in relation to your legal or financial position, please take appropriate professional advice or contact an Approved Intermediary/Personal Insolvency Practitioner, as appropriate.



ISI Tackling problem debt together

The Back on Track publications available are:

Dealing with Problem Debt

Debt Relief Notice (DRN)

Debt Settlement Arrangement (DSA)

Personal Insolvency Arrangement (PIA)

Information about Bankruptcy

After you are made bankrupt

A Debtor's Guide to the role of a PIP

Debt Settlement Arrangement (DSA)

A solution for people with
unmanageable unsecured debt



ISI

Tackling problem debt together



ISI

Tackling problem debt together

What is the ISI?

The Insolvency Service of Ireland (ISI) is an independent government body set up to help tackle personal debt problems.

It has a range of debt solutions, including a regulated network of qualified professionals, that can help you to restructure and even write off debt that you cannot repay.

How do I know if a DSA is the right insolvency solution for me?

If you have **unsecured debt** such as credit cards, loans and overdrafts, a DSA could be the right choice for you. A DSA is a formal agreement with all your creditors that will write off some of your debt.

If you have a mortgage see our booklet about PIAs. If you have debts of less than €35,000 see our booklet about DRNs.

What are the benefits of a DSA for me?

Protection from your creditors



A professional advisor (see overleaf for more information) will arrange the DSA for you and negotiate with your creditors on your behalf. This should **put an end to any demands from your creditors** for unpaid debt – no more phone calls, letters or visits.

Affordable repayments



Under the DSA you may agree to **repay a percentage of your overall debt that you can afford** in monthly payments over a given period of time.

No surprise changes



A DSA is a **legally binding** agreement between you and your creditors; this means that it cannot be changed without the agreement of both parties, so there will be **no surprise changes** such as additional interest or charges added along the way.

Reasonable standard of living guaranteed



While you are making these repayments you are **entitled to a reasonable standard of living. This includes food, clothing, education, health care and a modest allowance for savings.** Under the ISI model, this means a higher standard than merely living at a subsistence level, which people often exist on when in debt. You will not be told how you should spend your allocated reasonable living expenses, so you are still in control of your spending.

Peace of mind



Once your final agreed monthly repayment is made and you have kept to the terms of the agreement, your creditors will **write off your remaining unsecured debt.**

How do I apply for a DSA?

First, arrange to meet with a **PIP (Personal Insolvency Practitioner)**. Part of a network of qualified professional advisors regulated by the ISI, each PIP is an expert in debt advice, so don't feel embarrassed about your situation; **they can and want to help you reach a solution**. They will assess your options and prepare a tailored solution that best suits your needs.

PIPs are located around the country and their contact details can be found on **www.backontrack.ie** or by calling the ISI's information line **076 106 4200**.



What should I do to prepare for the meeting?

Start gathering details of your debt – including a list of how much you owe and to whom, details of payments you have missed, as well as details of your income, average spending needs and any assets you may have. Bring these with you to your meeting with the PIP, and they will let you know if a DSA is the right solution for your situation.

What are the costs to apply for a DSA?

Like any other professional providing a service, a PIP may charge a **consultation fee** to go through your financial situation to determine if you are eligible to apply. After that, any PIP fees are usually built into the DSA repayment plan.

There is no application fee as the ISI has waived its fees.

What are the advantages for all the parties involved?

DEBTOR:	CREDITOR:	PIP:
<ul style="list-style-type: none">• gets protection from creditors• gets a solution that has certainty• is entitled to a reasonable standard of living• gets a write down and/or write off of debt• gets back on track financially.	<ul style="list-style-type: none">• gets engagement with the debtor through their intermediary (the PIP)• gets a solution to the backlog of debt• gets certainty of a resolution• is guaranteed some return on money lent as opposed to if the person went bankrupt• the majority of creditors are agreeing to proposals.	<ul style="list-style-type: none">• assists distressed debtors in reaching a long-term debt solution• may charge a consultation fee to advise the debtor• is usually paid out of the overall sum the debtor agrees to pay to the creditor.• deals with all creditors on the person's behalf.

If I decide to apply what will happen?

- 1** Your chosen PIP will help you to complete a form that gathers **details of your financial situation**. If the PIP agrees that you are suitable for a DSA, they will help you fill out the necessary forms.
- 2** Your PIP will then apply to the court for a **protective certificate** on your behalf. You are not required to go to court. Once you get this you will have court protection against your creditors while your DSA is being put in place. This means that **they cannot contact you** during this time – no more phone calls, letters or visits.
- 3** Your PIP will put forward the proposed DSA to your creditors. If they agree to it, and the court is happy with your application, your DSA is formally agreed. Of the thousands of cases that have already gone through the ISI's system, **the majority of creditors are accepting proposals**.

What happens if my circumstances change during the arrangement?

If your circumstances change during the term of your arrangement, affecting it either positively or negatively, **the DSA can be amended by your PIP as necessary**.

Continued overleaf.

For example, if you can no longer afford the agreed repayments due to a change in circumstances, your PIP can apply for a change to the arrangement terms. Equally, if your financial situation improves, the terms can be amended. You will have a say in any changes made to the arrangement.

You will also participate in **reviews of your DSA at least once a year.**

Will I ever be able to get credit again?



If you are currently in arrears on payments this could already be known to credit rating reference agencies. Similarly, when you are struggling to make payments on debts such as your credit card, term loan or hire purchase agreement, you may not have the capacity to take on additional debt and this would be evident to a prospective lender.

Entering into a DSA should indicate to potential lenders that **you are proactively addressing your financial situation**, and on completion of the arrangement you will be solvent, which means you could be more eligible to obtain credit in the future.

The decision on whether or not to give credit is up to the lender and this is always the case.

How long will the process last?



A DSA can be put in place to cover any period of time **up to 5 years**. The length of an arrangement is to be agreed by all parties involved and will depend on your personal circumstances and what is being proposed by your PIP.

At the end of the process you will be free from your unsecured debt.

Take the first step to getting back on track financially



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A detailed guide to the Debt Settlement Arrangement is available on the publications section of the ISI's website www.isi.gov.ie

This guide has been produced by the Insolvency Service of Ireland (ISI) and is intended as a general, introductory, non-technical guide for interested debtors in relation to the availability of, and the process involved in seeking a Debt Settlement Arrangement under the Personal Insolvency Act 2012. If you require further information of a general nature, please consult the ISI website, www.isi.gov.ie, or contact the ISI's office by the various means detailed in this guide.

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ISI Tackling problem debt together

The Back on Track publications available are:

Dealing with Problem Debt

Debt Relief Notice (DRN)

Debt Settlement Arrangement (DSA)

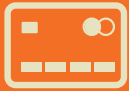
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What is the ISI?

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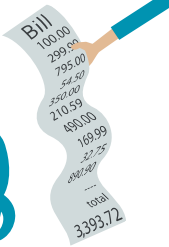
The ISI has a range of solutions available to help you tackle your problem debt, one of which is bankruptcy.

I am in debt but how do I know if I am insolvent?

The word insolvency is often associated with companies but insolvency is really just another term that describes serious financial problems.

You might not realise it but you could be insolvent if:

- You are not able to pay your bills in full when they are due.
- You are paying a little off each bill trying to keep creditors (the people you owe money to) at bay.
- You are reluctant to set up direct debits to pay bills in case your money cannot stretch to meet them.
- You are receiving calls and letters from creditors about missed payments and threats of repossession.
- You have made personal sacrifices to pay your debts.



How do I know if bankruptcy is the right debt solution for me?

Bankruptcy is a formal, High Court process for people in debt over €20,000. Before you consider applying for bankruptcy you must first have explored the alternative solutions to bankruptcy, which are contained in the Personal Insolvency Act 2012. The alternatives to bankruptcy are:

- 1 **Debt Relief Notice (DRN)**
- 2 **Debt Settlement Arrangement (DSA)**
- 3 **Personal Insolvency Arrangement (PIA)**



More details on those solutions are available on the ISI's website www.backontrack.ie

If these alternative solutions are not suitable then bankruptcy could be the right solution for you.

A **Personal Insolvency Practitioner (PIP)** can help you identify the most appropriate option for you. PIPs are part of a network of qualified professional advisors regulated by the ISI. A list of PIPs is available on www.backontrack.ie or by calling the ISI's information line on **076 106 4200**.

All of the debt solutions overseen by the ISI, including bankruptcy, are designed to get you back on track financially and if you enter into any of them, you will be solvent at the end of the process.

What does it mean to be declared bankrupt?

When you are declared bankrupt, your property and possessions are transferred to a person called the Official Assignee, who is based in the Bankruptcy Division of the ISI. The Official Assignee then arranges for those items to be sold and the money generated from the sale is distributed to the people you owe money to – your creditors.

The Official Assignee will also deal with your creditors for you, so this will put an end to any demands from your unsecured creditors for unpaid debt – no more calls, letters or visits.

When you are made bankrupt you are entitled to have a reasonable standard of living. This includes food, clothing, education, healthcare and a modest allowance for savings. Under the ISI model, this means a higher standard than merely living at a subsistence level, which people often exist on when in debt.

If you have money left over after what is defined as a reasonable standard of living, you will have to contribute that remaining money to the Official Assignee for a period of up to 3 years and they will transfer it to your creditors. This is known as an 'Income Payment Order'.

Usually, after one year you will be discharged from bankruptcy and all of your debts will be written off. You will then be solvent and able to regain some financial independence.

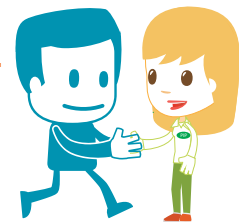


What type of debt could be included in a bankruptcy?

Unsecured and secured debt such as mortgages for family homes or buy-to-let properties, business loans and credit card loans can be included in your bankruptcy. Examples of debt that cannot be included would be court fines in respect of criminal offences, or any new debts you accumulate after the date you are made bankrupt.

Can I apply for bankruptcy on my own or do I need the help of a solicitor?

You are not required to use the services of a solicitor in applying for your bankruptcy; however, it is advisable to seek some professional advice in advance of declaring yourself bankrupt.



If you decide to hire a professional advisor to assist you through the bankruptcy process, you should carry out the same checks as you would when engaging the services of any other professional e.g. are they suitably qualified; regulated by anyone; what are their fees and charges; and are they likely to act in your best interests as opposed to for their own financial gain.

What are the consequences of bankruptcy?

What happens to...



My family home?



In bankruptcy, your interest or share in the family home will transfer to the Official Assignee. While it is a possibility, you should not assume you will lose your family home in bankruptcy. You may be able to agree a schedule of mortgage payments with your bank and the Official Assignee. These payments would have to be factored into calculation of your Reasonable Living Expenses as approved by the Official Assignee.

If your home is in negative equity – which means its market value is less than any outstanding mortgage on it – there is no immediate reason for the Official Assignee to sell.

If your home is in positive equity – which means its market value is more than any outstanding mortgage on it – the Official Assignee will first seek to sell what has become their share in the family home to your spouse or civil partner (where there is one). The Official Assignee cannot sell the family home without firstly obtaining permission from the High Court. If the Official Assignee has decided not to sell your home within 3 years of your bankruptcy adjudication, ownership may automatically transfer back to you, unless otherwise agreed.

My vehicle?



You are entitled to keep a vehicle of a reasonable value, if it is a necessity. In bankruptcy, all of your assets are transferred to the Official Assignee, with the exception of essential assets up to a value of €6,000 – this includes a vehicle.

My employment?



Usually, you can continue in current employment or seek a new job while you are bankrupt. However, there are some professions that do not allow employees to continue in their employment once bankrupt, so it is advisable to make enquiries to your professional/regulatory body in this regard.

My income?



During bankruptcy you are still entitled to earn an income. However, as mentioned earlier, the Official Assignee may seek a contribution from your income for the benefit of your creditors. These income payment orders can last up to 3 years and are usually put in place as soon as your bankruptcy begins.

My pension?



If your pension is a relevant pension arrangement as defined by the Bankruptcy Act 1988 then it will remain yours. Most pension arrangements will not be transferred to the Official Assignee, but if you have an Approved Retirement Fund (ARF) it can be claimed by the Official Assignee.

Continued overleaf.

My bank account?



Money held in your bank accounts becomes the property of the Official Assignee on the day you are made bankrupt. However, you will be permitted to retain up to €1,000 in one working current account, to allow for Reasonable Living Expenses.

Any joint debts that I have?



If two or more parties have joint and several liabilities for a loan, they are each liable for the full amount of the loan. For example, if a couple takes a loan from a bank, the loan agreement will normally state that they are to be “jointly liable” for the full amount. If one party is declared bankrupt, the other remains fully liable for the full amount of the loan.

What impact could going bankrupt have on other people in my life such as...



My spouse/civil partner?



Your bankruptcy could have consequences for your spouse/civil partner but it will depend on your particular circumstances. For example, if there is equity in the family home (i.e. surplus in the value of your property above the amount of mortgage owed), the Official Assignee will firstly seek to sell what has become their half share to your spouse or civil partner.

My business partner?



When a partner is declared bankrupt, the partnership is automatically dissolved unless the partnership agreement provides otherwise. Partnership assets are first used to pay partnership debts and any remaining surplus would be used to pay your personal debts.

My tenants?



The Official Assignee effectively takes over as landlord of any rented property you may own and there is no break in the lease agreement for the tenant. The ISI will write to the tenant and provide them with new bank account details into which they will pay their rent.

My employees?



If you are in business and stop trading due to bankruptcy, your employee(s) are entitled to claim statutory redundancy from the Department of Social Protection. The Department of Social Protection is also responsible for the Insolvency Payments Scheme which provides for the payment of certain outstanding entitlements in relation to their pay (including holiday pay). More details are available on the Department of Social Protection's website www.welfare.ie

How long will the process last?

Bankruptcy will normally last for 1 year. This term could be shorter if you can come to a settlement with your creditors; you can find out more about this on the bankruptcy section of the ISI website. The term of your bankruptcy could be longer if you do not fully cooperate or if you fail to disclose all necessary details. After discharge from bankruptcy all your assets that existed at the time of your bankruptcy continue to be owned by the Official Assignee until sold.

What if my circumstances change during my bankruptcy?

If your financial circumstances change you must tell the Official Assignee and the terms of your Income Payment Order may be altered accordingly. Your financial circumstances will be reviewed periodically throughout your bankruptcy.

Remember, the ISI is here to help you to get back on track financially. If you need more information or are unclear about the steps involved in the bankruptcy process, don't hesitate to contact the ISI on **076 106 4200** or visit **www.backontrack.ie**

This booklet is intended to provide you with general information about bankruptcy. There are additional guides available in this series, which also gives a brief overview of the bankruptcy process itself. There are also more in-depth guides to bankruptcy available on the ISI website.

GET BACK ON TRACK FINANCIALLY WITH ISI



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Personal Insolvency Arrangement (PIA)

A solution for people
with unmanageable debts
including mortgages



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What is the ISI?

The Insolvency Service of Ireland (ISI) is an independent government body set up to help tackle personal debt problems.

It has a range of debt solutions, including a regulated network of qualified professionals, that can help you to restructure and even write off debt that you cannot repay.

How do I know if a PIA is the right solution for me?

If you have **secured debt** (debt backed by an asset such as a mortgage) **and unsecured debt** (e.g. credit cards, loans and overdrafts) that you cannot repay, a PIA could be the right choice for you.

A PIA is a formal agreement with all your creditors that will write off some of your unsecured debt and restructure any remaining secured debt. A key feature of a PIA is that, in the majority of cases, a debtor will be able to remain in their home.

If you have unsecured debt only, see our booklet about DSAs. If you have debts of less than €35,000 see our booklet about DRNs.

What are the benefits of a PIA for me?

Protection from your creditors



A professional advisor (see overleaf for more information) will arrange the PIA for you and negotiate with your creditors on your behalf. This should **put an end to any demands from your creditors** for unpaid debt – no more phone calls, letters or visits.

Affordable repayments



Under the PIA you may agree to **repay a percentage of your overall debts that you can afford** in one monthly payment over a given period of time.

No surprise changes



A PIA is a **legally binding** agreement between you and your creditors; this means that it cannot be changed without the agreement of both parties, so there will be **no surprise changes** such as additional interest or charges added along the way.

Reasonable standard of living guaranteed



While you are making these repayments you are **entitled to a reasonable standard of living. This includes food, clothing, education, health care and a modest allowance for savings.** Under the ISI model, this means a higher standard than merely at a subsistence level, which people often exist on when in debt. You will not be told how you should spend your allocated reasonable living expenses, so you are still in control of your spending.

Peace of mind



Once your final agreed monthly repayment is made and you have kept to the terms of the agreement, your creditors will **write off your remaining unsecured debt** and what is left of your secured debt will be restructured.

How do I apply for a PIA?

First, arrange to meet with a **PIP (Personal Insolvency Practitioner)**. Part of a network of qualified professional advisors regulated by the ISI, each PIP is an expert in debt advice, so don't feel embarrassed about your situation; **they can and want to help you reach a solution**. They will assess your options and prepare a tailored solution that best suits your needs.

PIPs are located around the country and their contact details can be found on **www.backontrack.ie** or by calling the ISI's information line **076 106 4200**.



What should I do to prepare for the meeting?

Start gathering details of your debt – including a list of how much you owe and to whom, details of payments you have missed, as well as details of your income, average spending needs and any assets you may have. Bring these with you to your meeting with the PIP, and they will let you know if a PIA is the right solution for your situation.

What are the costs to apply for a PIA?

Like any other professional providing a service, a PIP may charge a consultation fee to go through your financial situation to determine if you are eligible to apply. After that, any PIP fees are usually built into the PIA repayment plan.

There is no application fee as the ISI has waived its fees.

FREE

If you are in arrears on your home mortgage you could be eligible for a free PIP consultation under a new State-funded scheme. For more details on the scheme visit www.backontrack.ie

What are the advantages for all the parties involved?

DEBTOR:	CREDITOR:	PIP:
<ul style="list-style-type: none">• gets protection from creditors• gets a solution that has certainty• is entitled to a reasonable standard of living• gets write down and/or write off of debt• gets remaining secured debt restructured• gets back on track financially.	<ul style="list-style-type: none">• gets engagement with the debtor through their intermediary (the PIP)• gets a solution to the backlog of debt• gets certainty of a resolution• is guaranteed some return on money lent as opposed to if the person went bankrupt• the majority of creditors are agreeing to proposals.	<ul style="list-style-type: none">• assists distressed debtors in reaching a long-term debt solution• may charge a consultation fee to advise the debtor• is usually paid out of the overall sum the debtor agrees to pay to the creditor• deals with all creditors on the person's behalf.

If I decide to apply what will happen?

- 1** Your chosen PIP will help you complete a form that gathers **details of your financial situation**. If the PIP agrees that you are suitable for a PIA, they will help you fill out the necessary forms.
- 2** Your PIP will then apply to the court for a **protective certificate** on your behalf. You are not required to go to court. Once you get this you will have court protection against your creditors while your PIA is being put in place. This means that **they cannot contact you** during this time – no more phone calls, letters or visits.
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What happens if my circumstances change during the arrangement?

If your circumstances change during the term of your arrangement, affecting it either positively or negatively, the **PIA can be amended by your PIP as necessary**.

Continued overleaf.

For example, if you can no longer afford the agreed repayments due to a change in circumstances, your PIP can apply for a change to the arrangement terms. Equally, if your financial situation improves, the terms can be amended. You will have a say in any changes made to the arrangement.

You will also participate in **reviews of your PIA at least once a year.**

Will I ever be able to get credit again?

If you are currently in arrears on payments this could already be known to credit rating reference agencies. Similarly, when you are struggling to make payments on debts such as your mortgage, credit card, term loan or hire purchase agreement, you may not have the capacity to take on additional debt and this would be evident to the prospective lender.

Entering into a PIA should indicate to potential lenders that **you are proactively addressing your financial situation**, and on completion of the arrangement you will be solvent, with your debts having been restructured with a write-down and/or write-off, which means you could be more eligible to obtain credit in the future.

The decision on whether or not to give credit is up to the lender and this is always the case.

How long will the process last?

A PIA can be put in place to cover any period of time **up to 6 years.** The length of an arrangement is to be agreed by all parties involved and will depend on what is being proposed by your PIP and your personal circumstances.

At the end of the process you will be free from your unsecured debt and from your remaining secured debt to the extent agreed under the terms of your PIA. After a PIA you may still have a mortgage but the repayments will be manageable.

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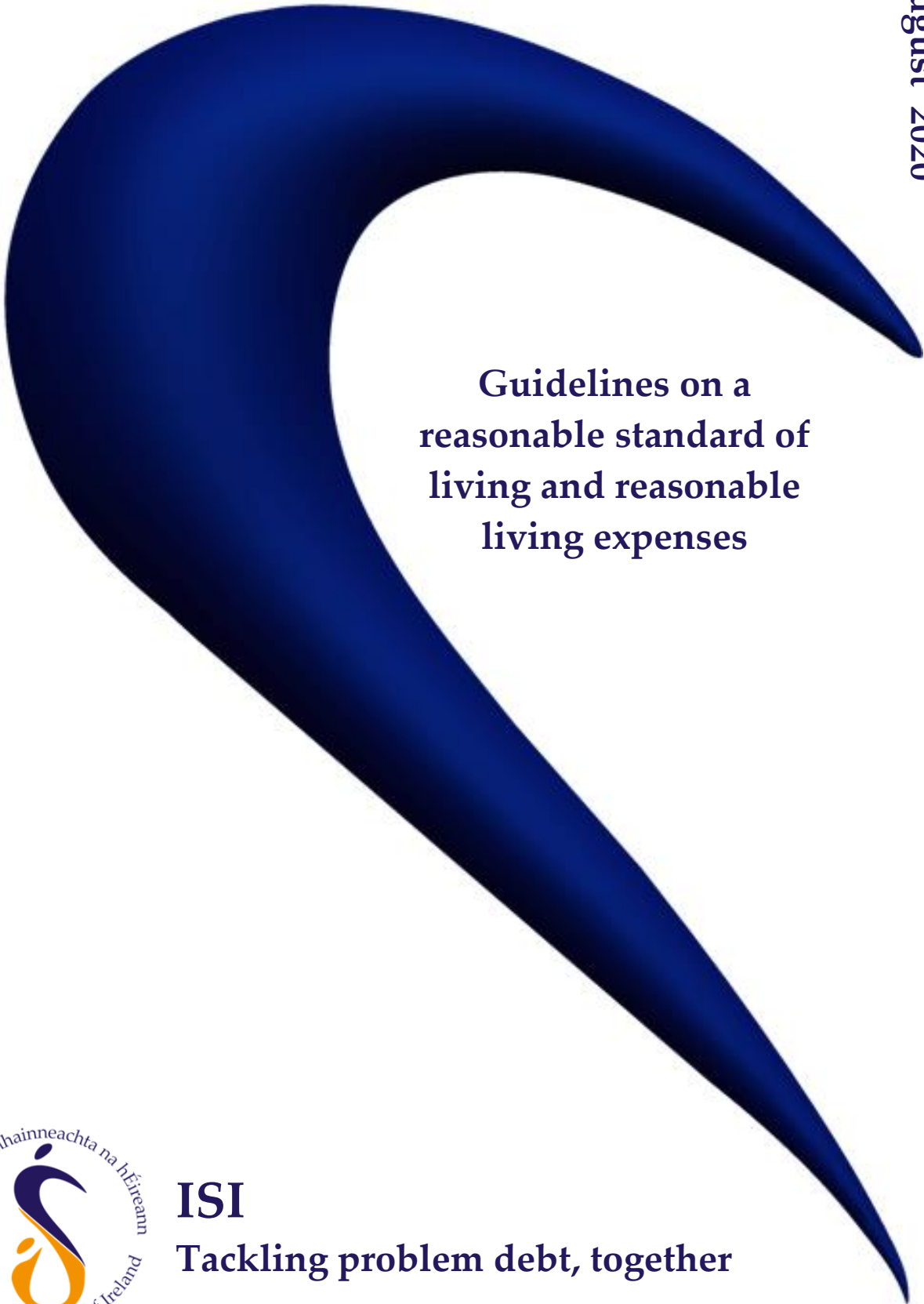
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August 2020



**Guidelines on a
reasonable standard of
living and reasonable
living expenses**



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DISCLAIMER

The Insolvency Service of Ireland (“ISI”), following consultation with the Minister for Justice and Equality, the Minister for Finance, the Minister for Employment Affairs and Social Protection and such other persons or bodies as the ISI has considered appropriate, has pursuant to section 23 of the Personal Insolvency Act 2012, prepared and is issuing these guidelines as to what constitutes a reasonable standard of living and reasonable living expenses.

These guidelines have been prepared and issued by the ISI for the purposes of sections 26, 65(4) and 99(4) of the [Personal Insolvency Act 2012](#) and section 85D of the [Bankruptcy Act 1988](#) (as inserted by section 157 of the Personal Insolvency Act 2012) and for no other purpose. The ISI does not authorise or take any responsibility for the use of these guidelines for any other purpose.

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These guidelines are effective from 1st August 2020.

Insolvency Service of Ireland

Guidelines on a reasonable standard of living and reasonable living expenses

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1. Reasonable Living Expenses

The ISI believes that you are entitled to a reasonable standard of living while you address your debt problem. If you tackle your debt using one of the ISI’s solutions, there is a minimum standard of living that you are entitled to which allows for expenses such as food, clothing, health, household goods and services, communications, socialising, education, transport, household energy, childcare, insurance and modest allowances for savings and contingencies.

The ISI considers that a reasonable standard of living is one which meets your physical, psychological and social needs. It does not mean that you should live at a luxury level but neither does it mean that you should only live at subsistence level. You should be able to participate in the life of the community, as other citizens do.

It follows that ‘reasonable living expenses’ (“RLEs”) are the expenses you will necessarily incur in achieving a ‘reasonable standard of living’. Reasonable living expenses are made up of: set costs, housing, childcare and special circumstances.

Reasonable Living Expenses		
Set Costs	Housing	Special circumstances
	Childcare	

Icons designed by Freepik

Set costs include necessities such as food, clothing, transport, utilities and social participation as well as other categories which have been identified by the ISI as necessary to maintain a reasonable standard of living.

Housing (mortgage or rent payments) and childcare costs vary across the country and cannot be applied universally like the set costs. These costs will be added to your set costs provided they are determined to be reasonable by your approved intermediary (“AI”) or personal insolvency practitioner (“PIP”). These AIs and PIPs are qualified professionals, appointed and regulated by the ISI, with the relevant expertise to help you reach a permanent solution for your debt problems. They will advise you of all the products, options and solutions available to get you back on track financially.

The Personal Insolvency Act (“the Act”) contains a requirement to take account of the differing needs of people, in regard to matters such as their age, health and whether they have a disability. In order to satisfy that requirement, any special circumstances you may have will also be added to your set costs. Examples of such circumstances may include caring for an elderly relative who is financially dependent or having a college going child.

An online calculator was created in 2015 and placed on our website www.backontrack.ie so you can calculate your own RLEs in a few simple steps.

2. How are the figures arrived at?

Bearing in mind the requirements under the Act set out above, the ISI decided to use as its model (“ISI model”) a modified version of the consensual budgeting model originally developed in Ireland by the Vincentian Partnership for Social Justice¹ (“VPSJ”).

The VPSJ conducts extensive research in the area using a consensual budgeting approach. This entails people forming focus groups and separately determining what they need to spend their money on to achieve a reasonable standard of living.

The ISI model allows for food for a nutritionally balanced diet, clothing, personal care, health, household goods, household services, communications, social inclusion and participation, education, transport, household energy, insurance and modest allowances for savings and contingencies. The expenses associated with these items have been called ‘Set Costs’. The ISI model is based on the VPSJ model but is not identical.

3. Set Cost table

The Set Cost Table at 3.2 below covers most household types and all child age groups.

The figures are monthly and any amendments made to child benefit in annual budgets have been taken into account.











3.1. Note in relation to children costs

Some additions are applied if your family has more than two children. In addition to their set costs, approximately €10 extra each for the third and fourth child are added. The exact amounts are listed in our [background information document](#) and will be captured by your AI or PIP and by our [online calculator](#).

If you have more than six children any additional expenses (beyond the set costs of the children) should be captured under the special circumstances category.

¹ www.budgeting.ie

3.2. Set Cost Table

Monthly figures	Car required?	
		
Household Composition:	Adult Set Costs	
 Single Adult (No Children)	€938.14	€1050.48
 Couple (No Children)	€1,509.59	€1,486.62
 Single Adult (With Children)	€944.71	€1,096.15
 Couple (With Children)	€1,373.63	€1,420.83
Icons designed by Freepik	Children Set Costs	
 Infant	€232.26	€232.26
 Pre-school	€68.52	€56.27
 Primary School	€209.37	€197.12
 Secondary School	€422.16	€409.91

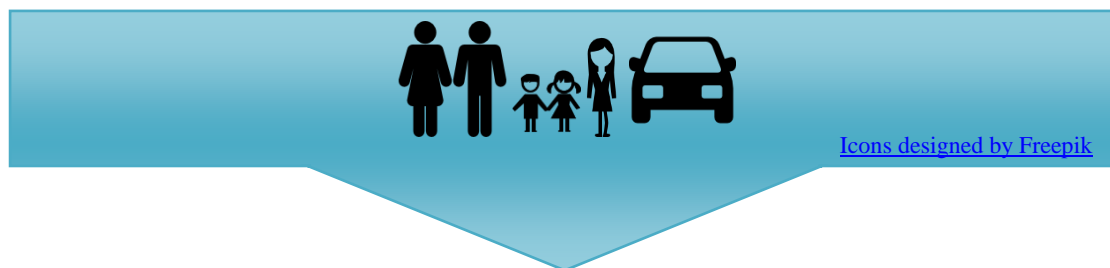
4. Examples

4.1. Example 1a: Couple with children

Mary and Stephen live in Cobh, Co Cork in a three bedroom house which they rent for €800 per month. Mary requires a car to get to work and drop the kids to school as public transport is inadequate for their needs.

They have three children; twins, Marley and Bonnie who are six years old and in primary school and a 13 year old daughter, Martina, who is in secondary school. Martina has learning difficulties and requires additional tuition. This costs €200 per month.

Mary pays all (100%) of the household's costs as Stephen is in full time education.

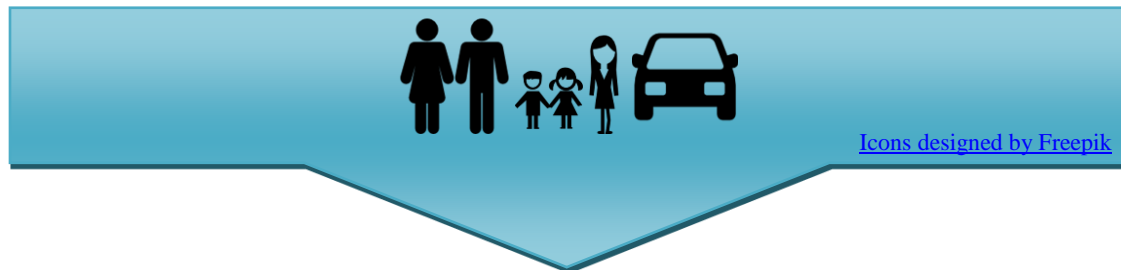


* includes adjustment for third child

4.1.1. Example 1b: Couple with children (split RLEs)

This example uses the same family scenario as 4.1 with the exception that Stephen is in employment and contributing to the household expenditure needs.

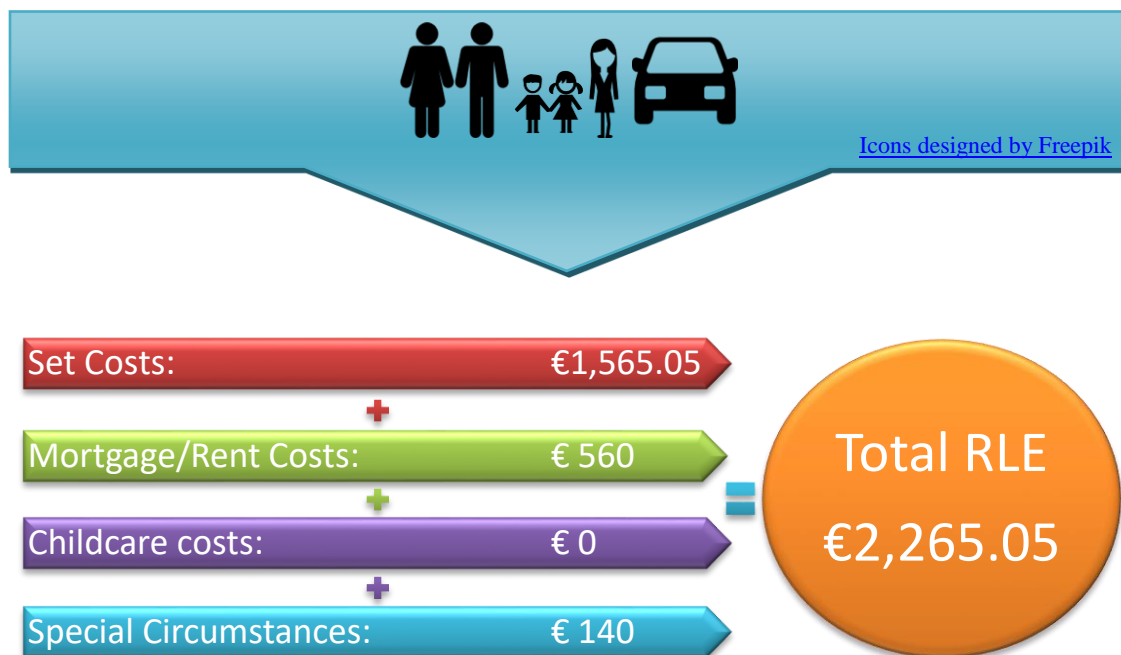
For the purposes of calculating Mary's reasonable living expenses it is presumed that she and Stephen split all payments 50:50. As such her RLEs are calculated as before, and then divided by two to obtain Mary's RLE.



4.1.2. Example 1c: Couple with children (split RLEs)

This example uses the same family scenario as 4.1. The presumption that costs are split equally can be rebutted by Mary and the RLE will be adjusted accordingly.

Mary will have to provide her AI or PIP with some evidence that she pays more (or less) of the RLEs. For example, evidence that Stephen only works part time meaning she has to pay more of the expenses, making the split 70:30.



4.2. Example 2: Single Adult (with children)

Jason lives in Dublin 5 in a two bedroom apartment which he rents for €1,200 per month. He does not require a car as public transport is adequate for his needs.

He has one child, Mark, who is five years old and in primary school. Jason shares joint custody of Mark and can claim **50% of the cost of a primary school child.**

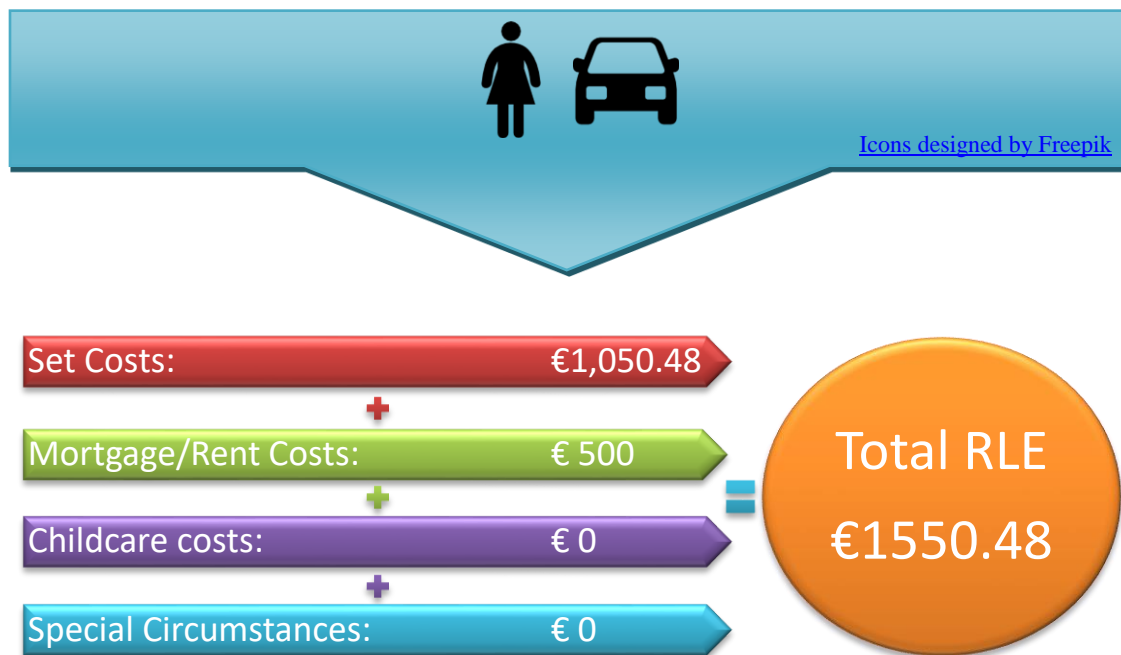
As Jason works full time he requires childcare for Mark after school for two hours per day on the days he has access which is ten school days per month. This costs Jason €400 per month.



4.3. Example 3: Single Adult (no children)

Lorna lives in Dublin 9 in a three-bedroom house which she shares with flatmates. The rent for the entire house is €1,400 per month and Lorna pays €500 per month for her room. She requires a car as her job is in an industrial estate with no transport links. She has no children.

As Lorna is in a house share situation she is seen as a single adult and allowed her portion of the rent, rather than the full rent for the entire house.



5. FAQs

5.1. What's the point of RLEs?

The ISI believes that you are entitled to a reasonable standard of living while you address your debt problem. If you tackle your debt using one of the ISI's solutions, there is a reasonable standard of living that you are entitled to. The RLEs cover the costs of this standard and includes housing, utilities, food, transport and other needs. They help to determine if you are eligible to apply for a DRN and help PIPs to determine the level of spare income available for your creditors.

5.2. How does it protect me?

You are entitled to a reasonable standard of living for the duration of your arrangement. Under the ISI model, this means a higher standard than merely living at a subsistence level, which people often exist on when in debt. See what your RLEs are [here](#).

You will not be told how you should spend your allocated reasonable living expenses, so you are still in complete control of your spending.

The RLE set a standard that has been accepted by creditor and debtor groups. The RLEs ensure that you have enough money to be able to participate in the community. Your AI or PIP will go through all of this with you.

5.3. Can I really live at this level?

Yes. The reasonable living expenses figure is often higher than the amount people in serious debt live on before seeking an insolvency solution. The ISI believes that all debtors should be able to participate in the community, as others do.

You will not be told how you should spend your allocated reasonable living expenses, and it will be managed by you so you are still in control of your spending. As long as you still make your agreed payments under an arrangement you can spend your money however you like.

5.4. What are special circumstances?

Special circumstances cover instances where your family may have higher than normal expenditure due to a variety of reasons. This can include the care of an elderly relative who is financially dependent or a college-going child. It can also be utilised if you or your dependants have a requirement for additional medical costs or equipment or if you have more than six children. Normal everyday items should not be included in this category.



Detailed information on the research behind these guidelines and an in depth category breakdown can be found in the [background information section](#) on the website of the ISI www.isi.gov.ie.

The ISI welcomes comments on these guidelines by email to rle@isi.gov.ie