



**Irish Homes**  
PROVIDING QUALITY HOUSING



# Mortgage to Rent Scheme

[www.mortgagetorent.com](http://www.mortgagetorent.com)

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# INTRODUCTION

Mortgage-to-Rent is a government supported housing solution designed to help homeowners who can no longer afford their mortgage repayments, but who qualify for social housing.

The scheme allows eligible households to remain living in their home as a long-term social housing tenant, providing certainty, dignity and stability at a time of financial stress.

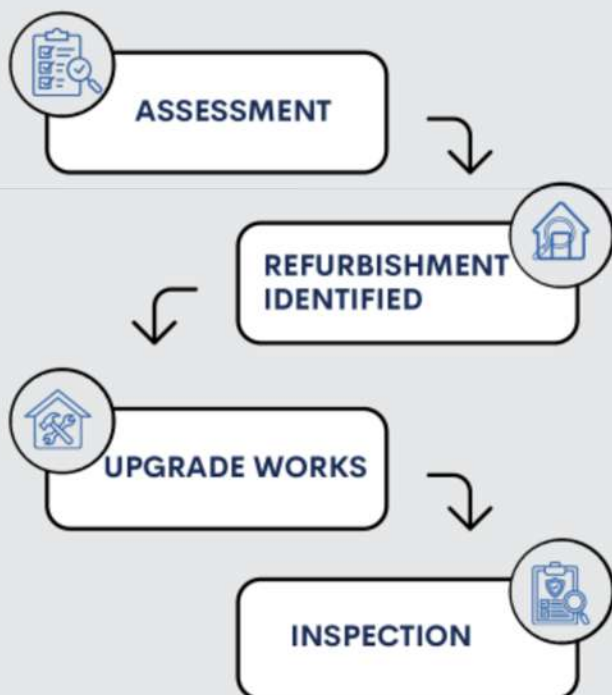
## WHAT IS MORTGAGE-TO-RENT?

- A government supported social housing solution.
- Designed for households with unsustainable mortgages.
- You become a social housing tenant of your Local Authority.
- Rent is affordable and based on household income.
- You gain long-term housing security.
- No risk of repossession once completed.

## WHO IS THE SCHEME FOR?

- Homeowners who can no longer sustainably afford their mortgage repayments.
- Households actively engaging with their lender to explore a long-term solution.
- People who meet the eligibility criteria for social housing support.
- Families seeking stability, certainty and long-term housing security.
- Homeowners looking to avoid forced sale, repossession or homelessness.

# WHAT HAPPENS TO YOUR HOME?



- We do a review of your property.
- Necessary refurbishment works are identified.
- Your home is upgraded to modern rental standards.
- Works are inspected and approved.

## WHAT SHOULD YOU DO NEXT?

If you are experiencing mortgage difficulty, speak to your:

- Lender.
- Personal Insolvency Practitioner (PIP).
- MABS adviser.
- Insolvency Services of Ireland.

They can advise whether Mortgage-to-Rent may be suitable for you and help guide you through the process.

# HOW DOES THE PROCESS WORK?



# OUR EXPERIENCE

- Dedicated team of 100+ full-time employees across the wider group.
- 15+ years' experience delivering social and supported housing in Ireland.
- Ireland's only fully vertically integrated social housing platform.
- 1,000+ homes refurbished to date to modern rental standards.
- 250 homes acquired annually, with a live pipeline of 250 properties at any time.

## Our in-house teams manage the full process, including

- Case coordination and homeowner support.
- Property assessment and inspections.
- Refurbishment and upgrade works.
- Ongoing property management and maintenance.

## What are minimum rental standards?

- ⚡ Electrical Certified and safe.
- 🔥 Tenant-controlled, fixed heating appliances in habitable rooms.
- 🔍 Fully fitted with a 4-ring hob, oven, microwave, and fridge-freezer.
- 🚿 Private bath / shower and toilet with controllable hot & cold water.
- 🌬️ Proper airflow in all rooms to prevent mould and condensation.
- 🚒 Equipped with smoke alarms, CO2 monitors, and fire blankets.

# OUR TEAM



# TESTIMONIALS

The biggest relief was knowing we could stay in our home. Once everything was completed, the pressure lifted. The house was refurbished and we finally felt secure again.



**John Co. Cork**

It was very difficult process, but I felt that Irish Homes cared about my situation. They (Irish Homes) were very supportive throughout the whole process.



**Patricia Co. Limerick**

We are grateful for the house renovation and the opportunity to stay in our Home and for the ease with our financial difficulties. I really appreciate that I could contact you with any questions. You are easy to communicate with, and you are always ready to help.



**Alda Co. Kildare**

I've never done anything like that before, and I didn't know what to expect. The whole process was very well handled, and my circumstances were taken in consideration. I would certainly recommend Irish Homes as a Mortgage to Rent provider.

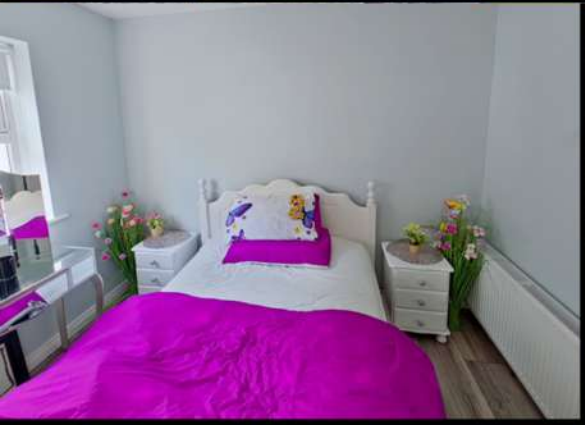


**Jacinta Co. Mayo**



# AFTER REFURBISHMENT







# Contact Us

## Irish Homes

We're here to support you every step of the way.

Should you have any questions, please don't hesitate to reach out at:



Website

[www.mortgagetorent.com](http://www.mortgagetorent.com)

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Phone

01 525 2537

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E-mail

[mtr@irishhomes.ie](mailto:mtr@irishhomes.ie)

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