



I Can Finally Breathe Again: Paul's Story of Courage and a New Beginning



By David Hegarty, Irish Homes

There are moments in my work that stay with you. Paul's story is one of them. He agreed to sit down in front of a camera and share something deeply personal the kind of thing most of us would struggle to put into words, let alone record for the world to see. For that alone, he deserves enormous respect. But what he shared, and the quiet dignity with which he shared it, is something I genuinely believe more people in Ireland need to hear.



When Life Doesn't Go to Plan

Paul from Cork, had done everything right. He had a home, a family, and a mortgage he had every intention of repaying. Then his health deteriorated.

Illness has a way of arriving without warning and dismantling everything around it. For Paul, it didn't just affect his body it affected his ability to work, his finances, and ultimately, his ability to keep up with the mortgage on his family's home. What followed were years of that particular kind of stress that those who've experienced it describe almost identically: the weight that sits on your chest when you wake up in the morning. The conversations you dread. The letters you don't open. The feeling that there is no way out.

He carried that weight not just for himself, but for his family



The Moment Everything Changed

When Paul came into the Mortgage to Rent process, he wasn't sure what to expect. Like so many people we work with, the fear of the unknown was almost as overwhelming as the financial pressure itself.

What he didn't expect was how human the process would feel.

He talks about the moment the burden lifted, the point at which the mortgage was gone, the stress was gone, and he could finally look forward instead of backward. As he puts it himself: "I can actually move on with my life now."

He stayed in his home. His family stayed in their community. "And thanks to a full refurbishment of the property, the house he's lived in for years has been given a new lease of life, a genuinely fresh start in a home that now reflects the future ahead of him, rather than the struggles behind him."



Why Stories Like This Matter

We work hard at Irish Homes to make the Mortgage to Rent process as transparent and personal as possible. But no matter how well we describe what we do, nothing communicates the reality of it better than someone who has lived it.

Paul didn't have to do this. He chose to because he hopes that someone else sitting in the same darkness he was once sitting in might see his story and realise that there is a way forward.

That is a remarkable act of generosity. And it's one we don't take lightly.

If you know someone who is struggling with long-term mortgage arrears, someone carrying that same invisible weight, please share Paul's story with them.

The Mortgage to Rent scheme exists precisely for situations like Paul's. You don't have to face it alone, and you don't have to lose your home.

Watch Paul's story here:

<https://www.youtube.com/watch?v=NlpRgtCS2zE>

There are few things more powerful than hearing it in someone's own words.

Irish Homes manages Mortgage to Rent schemes across Ireland. If you or someone you know may be eligible, visit www.mortgagetorent.com or reach out directly.

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