



THRESHOLD

National Housing Organisation



ANNUAL REPORT 2003

Threshold Bridges the Gap Between Housing and Homelessness

Threshold provides independent advice and advocacy services through our advice centres in Dublin, Cork and Galway, and via our outreach clinics in their outlying regions. Through these services, Threshold offers support to people experiencing housing problems. We help those who are homeless, as well as those who are living in private rented accommodation and social housing. Similarly, homeowners and landlords who are experiencing problems are welcome to consult Threshold's advice centres. We focus on those who are in greatest need of our support - the marginalised and those suffering from poverty and inequality, in particular.

We offer an accommodation placement service to homeless clients seeking housing in the private rented sector. Threshold's Access Housing Unit (sponsored by the Homeless Agency) and similar, regional programmes act as unique accommodation agencies, giving landlords access to suitable homeless tenants. Following a placement, the Unit then works with the tenant to ensure that a sustainable tenancy is created.

Threshold's advice centres run a variety of outreach education programmes targeting 2nd and 3rd-level schools and colleges, with an emphasis on disadvantaged areas. We offer information and training sessions to community groups including the YMCA and probationary services, at the same time educating landlords and other housing providers on the provisions of equality legislation.

By campaigning for appropriate housing as a right, Threshold promotes the vision of an Ireland in which everyone has a right to access secure, affordable and appropriate housing. We campaign for policies that develop sustainable communities and, by such, hope to create and contribute to a society of integration and inclusion.

In carrying out various pieces of research on issues identified through our Housing Research Unit, and presenting our findings at local and national levels, Threshold pushes the case for housing reform to key policy makers. Recent research publications include *An Analysis of Local Authority Housing Strategies and Homeless Action Plans*, published papers on the right to housing in *Housing Rights – the New Agenda*, *Rent Supplement: A Social Policy Report*, and *Accommodation Disadvantage: A Study to Identify Women's Accommodation Experiences, Useful Data Sources and Major Research Gaps*, commissioned jointly by Threshold and the National Women's Council of Ireland. In addition, Threshold published its *Annual Report 2002* and its *25-Year Review* in 2003.

Threshold works with others in the social, community and voluntary sectors by carrying out joint research projects with Focus Ireland, the Simon Communities of Ireland and the Society of St Vincent de Paul. We also participate in the Homeless Fora and Community and Voluntary Pillars, sit on the Private Residential Tenancies Board and work with Citizens Information Centres (CICs). We also work with Foras Áiseanna Saothair (FÁS) to employ over 43 people throughout Ireland on community employment and job initiative schemes. We are members of the European Anti-Poverty Network (EAPN), which operates at the European level to improve the lot of those experiencing poverty and social exclusion.

Threshold creates new housing models, particularly the Gilabbey Court Housing Project, established in 1985 to provide an opportunity of homeownership for first-time buyers. The project targets individuals who have limited financial means and aspire to be homeowners. A new and innovative capital development project is currently at the early planning stage.



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Chairperson Aileen Hayden

Chairperson's Statement:

Serious problems need serious solutions

Threshold is an organisation which has put the right to housing at the forefront of its agenda. While housing has been prominent in public policy debate in recent years, this debate has focussed on issues of housing cost. We believe the focus of this debate must now move to examine the reasons why actions to increase housing output have had little or no effect on the position of those on low incomes and who are unable to provide for housing from their own resources. As the numbers on the housing list grow at a rate that seems insurmountable and the problems of affordability threaten the stability of community life, only a strategy that places a right to a home at its centre will lead to the decisions necessary to tackle this crisis.

Looking more closely at the patterns that emerged over recent years, the growth of the private rented sector is one of the most dramatic. Moving from 8% to close on 12% of housing stock in a very short period, the sector has also - through the rent supplement system - become a form of social housing for close on 60,000 households. While legislation to reform the sector is not just necessary and long overdue (the Private Residential Tenancies Bill is currently before the Oireachtas), when enacted, the proposed changes will undoubtedly lead to significant improvement in the sector. Serious difficulties remain however, in particular, the failure to enforce existing minimum standards legislation. In addition to sufficiently resourcing the enforcement of any newly introduced legislation, government must commit to enforcing legislation already on the statute books. It is of major concern that many people living in rented accommodation paid for by the State are living in squalor.

As stated, proposed changes to the legislative framework in the rental sector, particularly in the areas of security of tenure, will dramatically improve the position of many tenants. The rented sector is not the answer, however, to the long-term housing needs of many currently living there, particularly those on the housing waiting list. There is a danger that this may be forgotten. Serious thought must now be given to the treatment and provision of social housing. The pattern that has emerged in recent years has seen social housing shrink as a proportion of the housing stock. Of greater concern than the absolute numbers housed has been the residualisation of the sector.

More and more, those living in social housing have become marginalised, and problems of poverty in the sector have deepened. The reasons for this are varied, but particular blame must be placed on the points system which limits social housing to those with special needs. This policy must change. Given that 85% of those on the waiting list have incomes of under €15,000, and many others on low incomes are not even on the list of 48,000 households, government must accept that it will have to return to the times when general-needs housing was built by the State in the quantities built in the 1930's.

While this may seem a dramatic solution, conjuring up images of large local authority housing estates, there is no reason why the provision of social housing cannot be cross-subsidised by the State, developing private housing side by side. There is precedent for this format in the legislation introduced under Part V of the Planning and Development Act (as amended), which permits local authorities to require that up to 20% of all significant private developments be social and affordable, thereby mixing private and public housing. That this provision is, at present, not used to anything like its fullest effect is something that must be immediately remedied.

Serious problems need serious solutions. The alternative to taking radical action will be the further weakening of communities. According to a recent review of the housing strategies of the local authorities carried out by Threshold and others, almost 50% of all homeowners living in this state could not afford to buy a home if they did not already own one.

If this situation is not tackled effectively as a matter of urgency, we face a future where the physical polarisation of our society by income group becomes even more extreme, where whole communities are uprooted and moved long distances from where they have grown up, and even more people are left without adequate homes. It is because of this that Threshold will intensify its efforts to have a right to housing placed at the centre of government's policy and actions.

I would like to thank all of Threshold's Board and staff members for their commitment and dedication over the past year. It has been a year when much has been achieved, and Threshold has been able to move forward with our work of helping those in housing need. We owe a debt of gratitude to all of our funders, who have been loyal to us for many years and without whose support our contribution would not be possible.

Board of Directors 2003



(Top row, pictured from left to right) PJ Drudy, Des Byrne, Stephen Large, Brian Murphy
(Bottom row, pictured from left to right) Ted Crosbie, Patrick Burke (Director), Aideen Hayden, Clare O'Flynn
Missing from photograph: Lance O'Brien, Trócaire Joye and Malachy Walsh

Chairperson Aideen Hayden
Secretary Lance O'Brien
Treasurer Brian Murphy
Des Byrne
Ted Crosbie
PJ Drudy
Trócaire Joye
Stephen Large
Clare O'Flynn
Malachy Walsh

Ross:

“Threshold has been invaluable in advising me to help a friend who did not know how to help herself. We feel we can turn a dangerous situation around with your quick, courteous and to-the-point advice. God Bless Threshold!”



Director Patrick Burke

Director's Report:

What kind of an Ireland do we want?

These days, everyone knows a “Marian.” Marian lives in private rented accommodation along with her disabled husband and their youngest son. Recently, Marian’s 2 grown sons moved back into her home to save for their own homes. Due to her “increased means,” Marian’s rent supplement has been drastically reduced. Local authority affordable housing is not an option, as Marian and her household are temporarily over the €19,000¹ threshold on eligibility. So, as it stands, she and her husband will never be able to afford their own home. They are, in effect, being penalised because their children have moved home having been unable to subsist on their own in the private rented sector.

Threshold’s experienced and dedicated advocacy and project workers meet people like Marian everyday. Day in and day out, we hear from people struggling to pay for their housing. We meet adult sons and daughters who, because they cannot afford their own accommodation, have no alternative but to remain in their family homes.

Many of our clients are also spending years on social housing waiting lists. In spite of the current shortage of units, reduced amounts are being built. The government is showing no real commitment to changing this and to ensuring that some of the most vulnerable members of society are protected. Like Marian and her husband, many of our clients have become victims of Ireland’s incoherent housing policy and lack of “joint-up thinking” between governmental departments.

While the government has been increasing the number of affordable housing units available - and Threshold welcomes this - we are only too aware that the vast majority of people on housing waiting lists will never benefit from this measure. Most are surviving on incomes well below what is needed to apply for the affordable housing schemes. Many of our clients have no alternative but to settle for accommodation in the currently under-regulated private rented sector - which is in some cases substandard, insecure, inappropriate to their needs and, in all cases, financially burdensome.

People in Ireland are finding it increasingly difficult to pay for housing. While the economy continues to perform well, many of our citizens remain caught in the ‘poverty trap.’ This is even more evident when we consider housing poverty. As a developed nation, we must ask ourselves, “What kind of an Ireland do we want?” Can we really consider ourselves civilised, modern and developed while homelessness, housing shortages and people’s financial housing burdens are all on the increase?

Threshold’s service makes a real difference to thousands and thousands of people each year. Our Housing Research Unit analyses the experience of those challenged by the Irish housing system and devises innovative solutions to their problems. Sadly, we can only do so much. In this report, we make specific recommendations to government that will directly and effectively address the current housing crisis. Fundamentally, we call on government to immediately develop a comprehensive and integrated housing policy which prioritises the right of individuals and families to afford decent accommodation.

There is nothing inevitable about homelessness and housing deprivation. With the right political will, the current housing crisis could be avoided.

¹ Fingal County Council

Housing Affordability Problems in Ireland: A Symptom of Policy Failure

Problems of housing affordability have become the perennial 'hot' topic in Ireland, but Threshold's perspective has a different slant than that portrayed in popular media. Who faces affordability problems? What are the most serious consequences? How can these problems be addressed? These are all questions about which Threshold considers the popular debate too narrowly focussed.

High housing costs and low incomes have forced people without work or in low-paid jobs into tenuous, vulnerable housing situations. As a consequence, their ability to participate in social and economic life in Ireland has been hugely compromised.

Housing Costs: A Social and Economic Problem

Both Threshold and the media approach the issue from same point: rapid rises in incomes after 1994 generated an increasing demand for goods and services. However, the economy couldn't respond quickly enough, and there developed enormous price increases for houses and land.

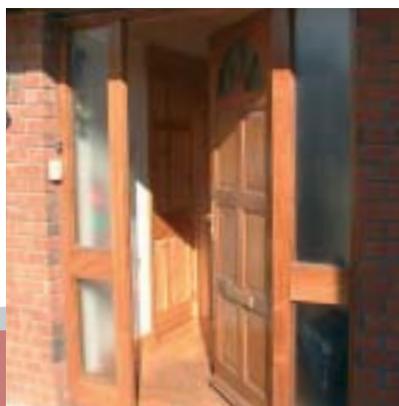
The majority of people who are established property owners and developers have become wealthier, while first-time buyers and renters struggle to stay financially afloat. Another concern has come to the fore, namely to prevent any significant drop in property prices, partly because of reverberations across the economy.

In today's Ireland, people are more concerned with housing as an investment, about getting onto the 'property ladder,' gaining wealth and private, personal benefit (rather than community benefit) from increases in rents or sales. However, the basic issue is the failure of Irish policies to ensure housing, social or otherwise, for people. This policy failure is evident in the rising number of homeless families and individuals with widespread affordability problems.

Expert commentary now stresses that the market is working, that new housing generation is reaching record levels, and that supply is meeting demand. The problem, of course, is that production is at a high level, yet affordability problems persist. That rents are declining is a frequent observation. Indeed, the Central Statistics Office's index of private sector rents fell by 3% between 2003 and 2002, but this came after a rise of 30% between 2002 and 1999. The relief for tenants is, therefore, extremely limited.

Housing is Different

The prices of new and used cars have gone up 13% since 1994. Consumer prices have generally risen by 32%. By comparison, the average price of new Irish houses sold in 2003 was 209% above the price in 1994.





Threshold's Clients and Affordability Problems

In 2003, Threshold's advice centres helped large numbers of people in relation to their housing difficulties. For the vast majority of our clients, the high cost of housing remains the most significant issue.

- Sixty-six percent (66%) of Threshold's clients have incomes of less than €15,000 per year (€1,250 per month).
 - According to Threshold's sample survey, renting a single room in Dublin in 2003 cost €342 per month.
-

Children suffer as a result of the high cost of housing in Ireland.

- There were 8,374 children amongst the households coming to Threshold for help.
-

Many of Threshold's clients have no alternative but to find the cheapest possible accommodation. This often means living in substandard conditions.

- There were 1,132 telephone calls to Threshold about flats or apartments that were non-compliant with minimum standards or repairs.
-

Threshold's clients seek homes with no risk of immediate eviction.

- More than 1,000 telephone calls were about notices to quit from landlords.
 - One hundred and ninety-two (192) telephone calls were about illegal evictions.
-

With rents and the cost of living so high, many of Threshold's clients struggle to make ends meet.

- Rent arrears were the reason for 613 telephone calls from private rented sector tenants.
 - Landlords retaining tenants' deposits prompted 1,845 cases.
-

Further Evidence about Housing Affordability Problems

While most Irish people can buy a car or groceries without making a major monetary sacrifice, for too many others, buying or renting a home does impose a heavy financial burden. An Economic and Social Research Institute (ESRI) survey, sponsored by the Department of Environment, Heritage and Local Government, indicates how affordability problems spread across the Irish population.² Survey respondents were asked if housing costs were a heavy burden for their households. The results reveal a number of problems amongst renters.

Households Finding Housing Costs a Heavy Burden

- 11% owning their homes outright
- 13% purchasing their home (with a mortgage)
- 33% local authority tenants
- 20% private renters

² Irish National Survey of Housing Quality, 2001-2002

In the ESRI housing survey, 35% of lone parents reported that their housing costs are a heavy burden. The ways in which they adapt usually has adverse consequences for them, their families, and society at large. These consequences include longer commutes, living in areas lacking schools and facilities, longer involuntary stays with parents, living in substandard accommodation, and going without other necessities in life.

Government's Affordability Policies

As the Irish government sees it, it has developed an array of policies to “enable households experiencing poverty and disadvantage to have available to them housing or accommodation, which is affordable, accessible, of good quality, suitable to their needs, culturally accessible, located in a sustainable community and, as far as possible, in a secure tenure of their choice.”³ It is worth briefly examining these policies, and judging the extent to which they impact on housing disadvantage.

Housing for sale at subsidised prices, or so-called ‘affordable housing,’ has been a prime policy focus. Indeed, the one housing initiative in the new partnership agreement, Sustaining Progress, is for 10,000 extra houses to be sold at below-market prices. These programmes affect the length of local authority waiting lists, but the impact on reducing housing need is minor. Eighty-five percent (85%) of those households assessed to be legitimately on local authority waiting lists had annual incomes of below €15,000. This is well below the income limit of €30-32,000 for a single income household applying for Dublin’s ‘affordable housing’ purchase schemes. In any event, the various ‘affordable’ initiatives have achieved modest results to date. In 2003, only 4% of private housing output was produced under affordable housing schemes.

Social housing investment had slumped to very low levels when the ‘Celtic Tiger’ took off. The National Development Plan (NDP), followed closely by the Department of the Environment’s Action on Housing, committed to reviving activity. Unfortunately, the rise in land and construction costs - combined with a temporary deterioration in public finances - compromised achievements. By the end of 2003, social housing output had fallen by 3,331 units below what had been promised, yet persistently high housing costs mean housing need continues to grow.

The waiting list for social housing (where rents are indexed to incomes or abilities to pay) climbed 24% to 48,413 households between 1999 and 2002. Despite the widening gap between social housing supply and need, the issue received very little attention in the social partnership negotiations. Social housing comprised 9% of total housing output in 2003 - well below the 12% share achieved in 1994.

A single person dependent on social welfare may qualify for **rent supplement** to protect a basic amount of income (€121.80), after paying rent in the private sector. Although the number of recipients has escalated and the size of the rent supplement budget has expanded, the impact on well-being is problematic. There were 1,461 telephone calls to Threshold about rent supplement in 2003 - 42% higher than in 2002.



Joanne:

“The service provided is excellent. I was delighted with the advice I was given. Very professional. Thanks.”

³ Building an Inclusive Society: Review of the National Anti-Poverty Strategy Under the Programme for Prosperity and Fairness



Frequent changes in the rules of the scheme create uncertainty for administrators and applicants alike. The 'caps' on the allowable rents, implemented without consultation at the start of 2003, make it difficult for some of those eligible to find accommodation and for others to keep their homes in the face of higher rent demands from landlords. Secret top-ups to landlords are one way by which people on rent supplement try to adjust to the new rules, but only at the price of even tighter household budgeting. Another unexpected announcement at the end of 2003, of cutbacks in eligibility for rent supplement, promises further difficulties for the most vulnerable groups in society.

After more than a decade of 'study' of the rent supplement scheme and its flaws, the government is no further ahead in reforming housing benefits. The determination of the Department of Social and Family Affairs to cut back on its responsibilities for housing support, without putting a replacement programme in place, has created a damaging hole in the social safety net. As a consequence, homelessness is a real risk for more people. In addition, many working poor continue to struggle to pay private sector rents because no housing support is available to them.

Homeless action plans are in place and their funding has increased, although private landlords providing emergency accommodation get more than half of this money in the Dublin area, at least. For homeless people able to live independently in Dublin, the Access Housing Unit (AHU) is offering a route to housing in the private rented sector. Although only starting up as a pilot programme in 2003, the Unit managed to establish tenancies for over 80 households. [More information on the Unit is contained further on into this report.] There remains the major challenge of housing homeless individuals and families with multiple disadvantages and who require extra service supports. The plight of single males is particularly grim, partly because there are few appropriate units in the social housing stock.

Housing repair and adaptation grants are designed to help owner-occupiers, older people or those with disabilities, for example, who lack the income to finance improvements. Funding for the programmes falls far short of what is required. The total value paid by local authorities for disabled persons' grants fell by 4% between 2002 and 2003, while the value for essential repair grants fell by 17%. It makes no sense to force frail and ill people to wait for essential repairs and adaptations because they cannot afford to pay for them.

Land policies came under scrutiny in 2003 with 2 government-supported investigations.⁴ There is no doubt that the shortage of reasonably-priced land in urban areas undermines efforts to expand low-cost housing, including social housing. A considerable variety of statutory arrangements attempt to direct the benefits of urban development fairly between society at large and owners of land. The test will be whether the government is willing to implement re-distributional measures. Otherwise, there is little hope of new social housing.

⁴ NESAC and the All-Party Oireachtas Committee on the Constitution were both looking at such issues.

Low income support policies are simply not generous enough for households to manage, even when their rent is subsidised. One-third of local authority tenants surveyed by ESRI find housing costs burdensome, highlighting the marginal situation of those excluded from the mainstream economy and the fact that many low income households reside in local authority housing.



Ireland is no longer growing at the hectic pace of the late 1990s, but economic prospects still look good. It is time to take stock and find a means of including everyone in the welcome prosperity. Supplementary interventions into the housing market should give way to comprehensive reform. The housing market will, understandably, be the indicator of economic change, but it should not result in financial hardship for those least able to cope.

Conclusion

Threshold calls on the government to:

- 🏠 Double the number of social housing completions by local authorities, particularly concentrating on increasing accommodation for single persons;
- 🏠 Withdraw restrictions imposed on the rent supplement scheme until comprehensive housing benefit reforms are implemented;
- 🏠 Speedily enact and implement the Residential Tenancies Bill;
- 🏠 Carry out the land reforms recommended by the All-Party Oireachtas Committee on the Constitution to give local authorities access to inexpensive land for housing people on low incomes;
- 🏠 Put homeless action plans on a statutory basis to oblige local authorities and other agencies to eliminate homelessness;
- 🏠 Reform the housing grants schemes for low income owner-occupiers;
- 🏠 Raise welfare benefit levels and remove 'poverty traps;'
- 🏠 Instruct the All-Party Oireachtas Committee on the Constitution to examine the establishment of housing as a fundamental right.



Chairperson Aileen Hayden



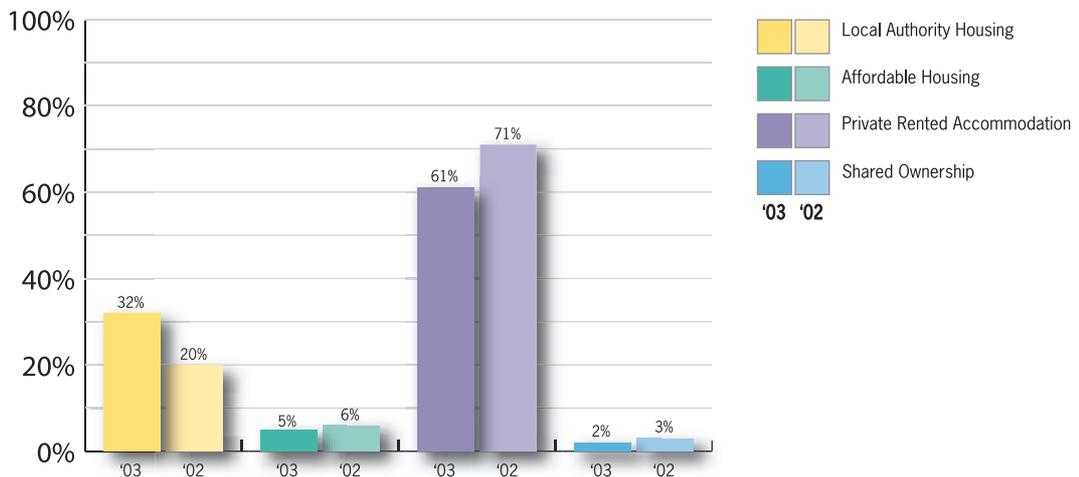
Providing Threshold's Services

Threshold monitors the problems people encounter when seeking a home and whilst living there. Figure 5.1 presents a breakdown of the types of accommodation sought by those using Threshold's services in 2003/2002. This chapter details some of the issues most frequently raised by those using our advice services, particularly in relation to the private rented sector.

Threshold has detected changes in the housing problems experienced by our clients over the last year(s). We have grouped issues that have a common theme, and an increase in the percentage(s) in 2003 over 2002 indicates a growing incidence of the problem(s). The information in this chapter combines the result(s) of information garnered by all of our regional advice centres.

FIGURE 5.1

**Breakdown of Accommodation Sought in 2003/2002
by Those Using Threshold's Advice Services**



Stonebatter Premises' Official Opening

Despite a significant increase in the number of people contacting Threshold in 2003 over the previous year, the number of those specifically seeking accommodation in the private rented sector declined by 30%. The problem of affordability in the private rented sector is revealed by the shift in the balance of queries about other, different types of accommodation between 2002 and 2003. An increase in queries about access to local authority housing indicates that more people are seeking the only available alternative, as private renting becomes unaffordable.

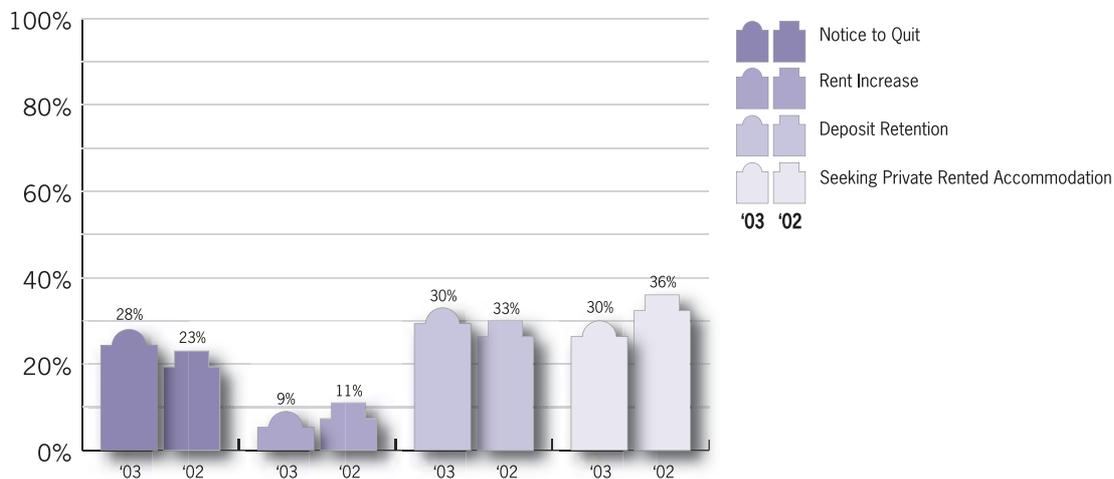
Gilabbey Court



In 2003, 66% of our callers indicated that they had gross household incomes of €15,000 or less. There is also a drop in the proportion of people seeking information about affordable housing and shared ownership housing. This is an indication that these forms of housing are becoming increasingly expensive and beyond the aspirations of Threshold's clients.

FIGURE 5.2

Four Private Rented Sector Issues for Threshold's Clients in 2003



The work of Threshold's advice centres exposes the burdensome housing costs of many tenants in the private rented sector. Shifts in the kinds of problems about which people are seeking help reveal pervasive affordability problems.

Almost 1/3 of the people contacting Threshold in 2003 were concerned about 4 major private rented sector issues, reflecting the range of ways in which housing affordability problems manifest themselves. Comparing Threshold's activity in 2003 and 2002, it is apparent that amongst the 4 issues, notice to quit and deposit retention are increasing in relative importance. In particular, the difficulties that tenants encounter when retrieving their deposits from landlords has become the issue most frequently cited.

Threshold has lobbied to have deposits held by the Private Residential Tenancies Board. We remain of the opinion that some independent body should hold deposits and return them promptly to tenants at the end of their tenancies. This would enable tenants to access their next tenancies without experiencing financial hardship.

Phil:

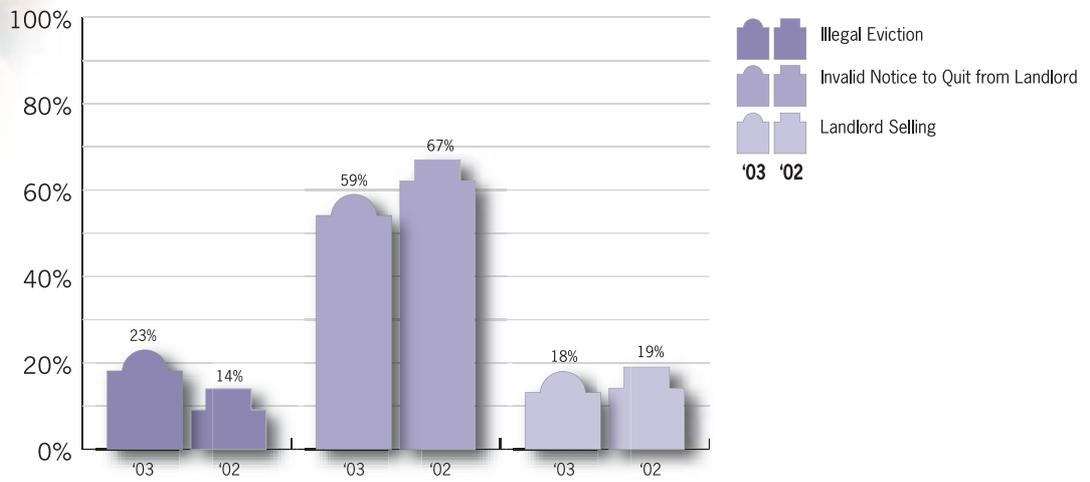
“ I came onto your website to offer my house for rent, and took some time to read your information.

It's good to know there are people taking care of people's needs. ”



FIGURE 5.3

Security of Tenure in the Private Rented Sector in 2003/2002



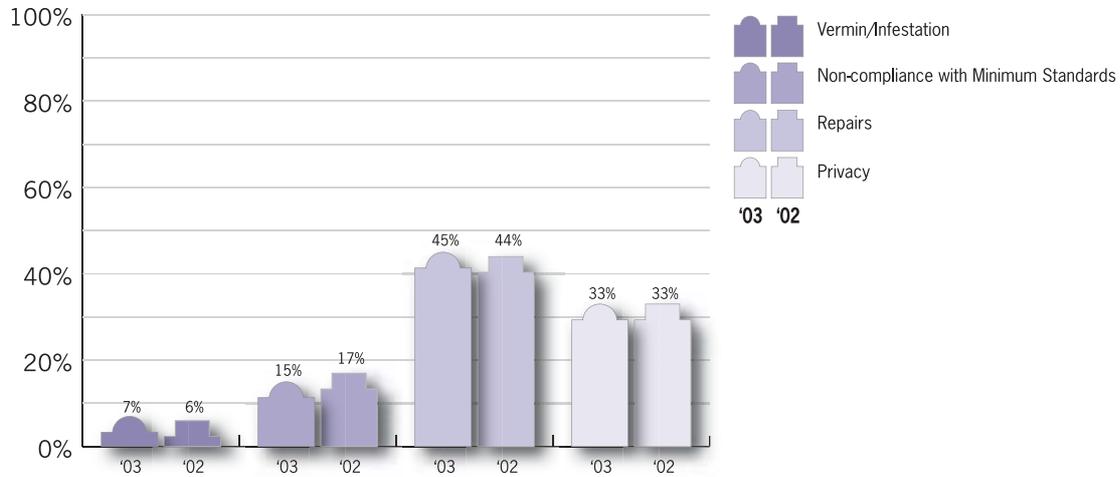
Threshold’s advice centres have noted an increase in the number of calls about illegal evictions in 2003 over 2002. This extreme crisis situation accounts for a larger share of queries about security of tenure in 2003 than in 2002. An illegal eviction is where the landlord or his agent changes the lock and denies the tenant access to his home. Sometimes the tenant returns home to find his belongings outside the dwelling. The increase in illegal evictions demonstrates a need for landlord education and a speedy dispute resolution mechanism to be put in place. Threshold has called on the government to enact the Residential Tenancies Bill 2003, and we continue to make this call.



Residential Tenancies Bill 2003

FIGURE 5.4

Condition of Accommodation in the Private Rented Sector in 2003/2002



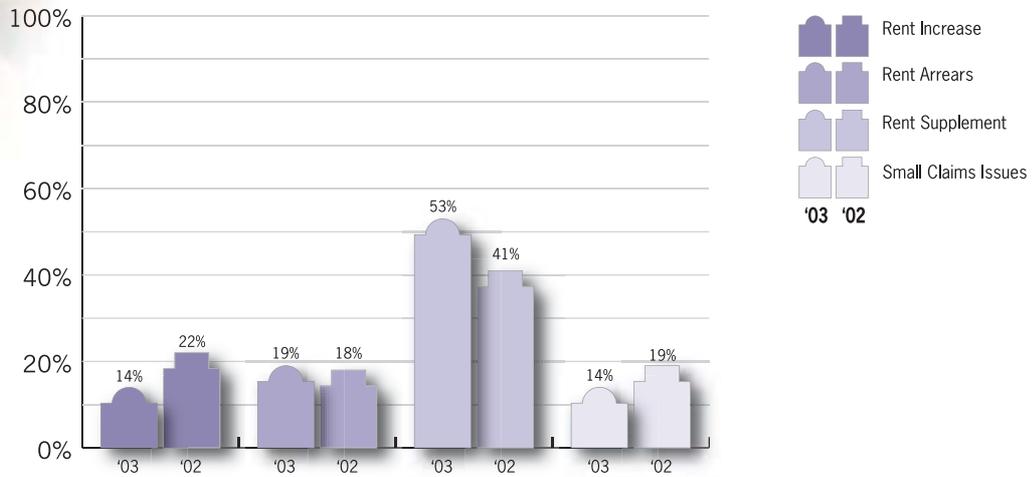
Repairs and non-compliance with minimum standards remain important issues for Threshold's clients. Repairs include issues like broken domestic appliances, but non-compliance with minimum standards is much more vital, as the landlord is legally obliged to ensure the dwelling meets minimum standards. Minimum standards include things such as a supply of hot and cold running water. Local authorities are charged with the responsibility of carrying out inspections. Few properties are inspected, however, and no landlords were prosecuted for failing to ensure their dwellings complied with the minimum standards regulations. Threshold calls on the government to fund local authorities to carry out this function effectively.

Despite Threshold's campaigning for minimum standards, privacy and tenants' rights, there is no decrease in the number of people seeking our assistance between the years 2002 and 2003.



FIGURE 5.5

Affordability Issues in the Private Rented Sector in 2003/2002



A huge increase (42%) was noted in the number of people approaching Threshold with rent supplement queries. This upswing in the rent supplement dimension within the affordability issue [as illustrated above] is linked to the freeze in the maximum rents allowed under the rent supplement scheme.

The rent 'cap' is the level of rent that the health board in the region deems reasonable, so that a tenant dependent on social welfare payments as a main source of income must seek accommodation where the rent is at or below the relevant cap. In November 2002, the Minister for Social and Family Affairs froze the rent caps at their current levels until January 2004.

Threshold has campaigned for the withdrawal of the restrictions on rent supplement until the scheme can be replaced by an integrated programme for supporting households in housing need. For people in desperate housing situations, rent supplement is their last resort in order to avoid homelessness.



Eastern Region Advice Worker

Western Region Advice Centre

Services provided by the Western Region Advice Centre in Galway continued to grow with an 8% increase in the number of callers during 2003. The office dealt with 5,645 queries from 4,679 clients during the year. Some of the issues are expanded below and some sample cases are included.

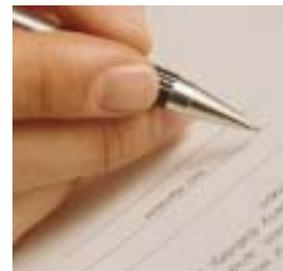
There was an increase of 17.5% in the number of landlords contacting the Western Region Advice Centre for advice and assistance. We see this as recognition that the environment surrounding the private rented sector is changing, and landlords are seeking information about the Residential Tenancies Bill 2003.

'Capping' of the Rent Supplement

In the first 3 months of 2003, queries regarding rent supplement at Threshold's Western Region Advice Centre showed an increase of 174% on the previous year. This figure levelled out over the year, and the overall increase in the number of rent supplement queries for the year was 52%. This new regulation caused significant but invisible distress to our clients. By "invisible," we mean that most of our clients did not show up on any homeless lists or in homeless hostels. However, accessing private rented accommodation was much more difficult, and they spent much longer searching for suitable accommodation. During this time, they predominantly bunked-in with friends and relations, putting significant strain on their relationships and stress upon themselves. The uncertainty for many was appalling.

Ultimately many people, with the co-operation of landlords who had a lot to gain, understated their rents to the authorities, and were allowed to move into higher-priced accommodation. The community welfare officers were unaware that these people agreed to pay higher rents than displayed on their social welfare forms, and so were unable to advise them about affordability. The more vulnerable clients often agreed to pay the landlord significantly more than they would be able to afford, and ended up homeless in a very short period of time.

Added to this, the Western Health Board unilaterally decided in October 2003 that tenants in receipt of rent supplement could not change their accommodation without citing serious reasons. Clients do not appear to have been informed of this change until January 2004. Some gave notice to their current landlords and were then informed by community welfare officers that they should have asked permission before giving notice to leave, and that their reasons for changing accommodation were not sufficiently serious. Over the year, Threshold's Western Region Advice Centre dealt with many clients who were caused significant hardship because of this new rule.



Darragh:

“Every time I have a problem, an issue, a concern, a question or just even a need for information, I go to Threshold. It is, without a doubt, one of the most helpful, enthusiastic and professional organisations in Ireland today.”



Rent Supplement: Elaine's Story

In her hometown of Tralee, Elaine's community welfare officer (CWO) supported her decision to move to Galway in search of work. Unfortunately, when Elaine couldn't find a job immediately, she had to contact her new CWO in Galway for rent supplement. Because of the changes in the Western Health Board rules, Elaine was refused support because she had moved, even though the Tralee CWO had supported her relocation. When Elaine contacted Threshold, we negotiated with the Galway CWO on her behalf. Following our intervention, Elaine was allowed 3 months' rent supplement to help her continue her search for employment.

Deposit Retention

In 2003, under 10% of our queries involved deposit retention. It is interesting to note that, in 2003, 44% of the deposit retentions involved non-national tenants. Given that only 32% of the clients who divulged their countries of origin to Threshold were non-nationals, there is a greater possibility that a client's deposit will be retained if he or she is not Irish.

Threshold's Western Region Advice Centre has non-national clients including students, asylum seekers, refugees and people from the third world who have work permits, but all of whom had their deposits improperly retained. We have found that the danger of a non-national having his or her deposit retained is greater if the landlord knows that the tenant will be moving out at the end of the tenancy. Such is the case with students, intern doctors and other mobile workers.

Deposit Retention: Jacob's Story

When Jacob eventually found a suitable house for his family, he made sure to give his new landlord a deposit on the spot - he didn't want to risk losing the place. He was even careful to get a receipt for his €600 and to make an appointment to get the keys the following week. The next week was 'Race Week' in Galway, and the city was crowded with people from all over the world. For the first time since he had come to Ireland, Jacob felt that he didn't stand out. Unfortunately, that feeling didn't last long. Jacob's new landlord didn't keep his appointment, nor could he be contacted for weeks. Jacob and his family were forced to go back to the drawing board, and stayed with friends while desperately searching for a suitable place to live.

After trying unsuccessfully to retrieve his deposit from the landlord, Threshold assisted Jacob in taking his case to Small Claims Court. Following a lengthy process, the Sheriff collected the deposit, which was returned to Jacob in full.

Local Authority Access

Five point two percent (5.2%) of our clients informed us that they were local authority tenants, and 5.5% of our clients came into our office with a query regarding their places on the local authority housing list. Add to this the clients in receipt of rent supplement who are, in the vast majority of cases, on local authority housing waiting lists, and it is clear that we deal with large numbers of local authority tenants, both existing and prospective. Our clients endure inordinately long waits for allocation of a local council dwelling. They typically are told by the authorities to expect a 4¹/₂ to 5-year wait. Problems in local authority houses concerning repairs, maintenance and rent arrears were ones with which we dealt the most in cases of existing tenants. In addition, many clients visit our office regarding the status of their applications for local authority housing.

Local Authority Access: Tony's Story

Tony was distressed to find a solid-fuel heating system in the local authority house he'd just been allocated. With his disability, he wouldn't be able to use it. As well as making sure that Tony's disabled persons grant for storage heating was fast-tracked, Threshold's advice worker arranged that this type of error would never happen again. The Council agreed that the application form for local authority housing should, in future, have questions regarding special needs.

Local Authority Access: Lorraine's Story

When Lorraine told Threshold that she had been on the local authority waiting list for 6 years, we thought that there must be something wrong. On investigation, we discovered that the local authority had removed Lorraine from the waiting list when she moved rented accommodation – even though she had been in receipt of rent supplement at her new address. Following Threshold's intervention, the housing officer reinstated Lorraine so that she would be eligible for housing that was being allocated in her area. We did this with the co-operation of her community welfare officer (CWO), and Lorraine was housed in December 2003.

Homeless Forum and Housing Strategic Policy Committee (SPC)

At a policy level, we continue to be active on the Galway City Homeless Forum and the Housing SPC of the Galway City Council, where we are involved in drafting policy on housing issues in the city, with particular emphasis on social housing policy. During 2003 it was decided, as a result of Threshold's lobbying at the SPC, that the City Council would inspect the private rented accommodation of all new housing applicants. This commenced during 2003, and a significant number of improvement notices have been issued to landlords whose accommodation fell short of the minimum standards set by the Housing (Miscellaneous Provisions) Act 1992.



As well as making sure that Tony's disabled persons grant for storage heating was fast-tracked, Threshold's advice worker arranged that this type of error would never happen again.



Eastern Region Advice Centre

The Eastern Region Advice Centre in Dublin dealt with 13,210 queries in the year. Demand for our services increased by 15% from 2002, as 8,012 clients from the eastern regional counties of Dublin, Kildare, Meath, Wexford, Laois and Louth contacted us. In addition to advice, 1 in 3 clients availed of further support and advocacy work.

To meet this increased demand, an evening clinic was set up every Thursday evening from 5.30-7.30pm. We also provided 2 outreach services to meet the growing demand for housing advice and advocacy:

Ballymun Community Law Centre

34 Shangan Road
Ballymun
Dublin 9
Tel No. (01) 862 5805

Dolebusters

18a Adelaide Road
Dublin 2
Tel No. (01) 661 5922

“This service has been invaluable to the community, and Claire Lane, the advice worker, has provided Ballymun with a top quality service.”

- Trisha Scanlon,
Ballymun Community Law Centre

Below are 2 examples of the work carried out by the Eastern Region Advice Centre:

Minimum Standards: Deborah’s Story

Deborah’s home was damp, and when her family started getting electric shocks from the light switch and mould began to grow on her children’s toys, she contacted Threshold for help. Thanks to our intervention, Deborah was able to get her deposit back from her landlord and access suitable alternative accommodation.

Accommodation that fails to reach the minimum standards set by the Housing (Miscellaneous Provisions) Act 1992 accounts for 6% of the queries received by our advice workers in the Eastern Region Advice Centre. In response to this, Threshold carried out a project to raise tenants’ awareness of their rights regarding minimum standards and to encourage reporting of breaches of the legislation.

Illegal Eviction: Jennifer’s Story

Can you imagine how horrendous it would be to get home from work and find the locks changed on your apartment door? This happened to our client, Jennifer, and only after Threshold instructed a barrister on her behalf, was she able to get a court order requiring the letting agents to provide her with new keys so that she could return home. The judge also signed an order preventing harassment of Jennifer following the decision, and awarded costs in her favour.

This kind of case on illegal evictions is not unique. Fourteen percent (14%) of the queries received by the Eastern Region Advice Centre concerned insecure tenancies, and 10% of those were about illegal evictions. Threshold welcomes the forthcoming private rented tenancies legislation, and calls for its speedy enactment and enforcement. The new legislation will provide improved security of tenure for these marginalised tenants, while - at the same time - balancing their rights against those of the landlord.



- 86% of housing consumers were living in private rented accommodation.
- 11% of those contacting us were landlords.
- 42% of clients were not in full-time employment.
- 10.5% of clients were single parents.
- Almost 55% of our clients had annual incomes of less than €15,000.
- 46% of queries in relation to lease agreements concerned breach of a lease.
- Over 60% of queries on money matters were related to deposits and deposit retention.
- 35.5% of general queries were from clients seeking information on the Residential Tenancies Bill 2003.
- 1 in 4 queries concerned money problems such as rent increases, rent arrears and rent supplement.
- 77 clients complained about vermin in their accommodation.

Deborah's home was damp, and when her family started getting electric shocks from the light switch and mould began to grow on her children's toys, she contacted Threshold for help. Thanks to our intervention, Deborah was able to get her deposit back from her landlord and access suitable alternative accommodation.



Eastern Region Advice Workers



Southern Region Advice Centre

It has been a busy year for Threshold's Southern Region Advice Centre in Cork, with 4,576 clients contacting us during 2003 with a total of 6,699 individual queries. There was a substantial increase in the total number of queries regarding money problems, up by 42% from 2002 to over 1,500. Affordability has become an additional barrier to accessing accommodation for so many of our clients.

As prevention, rather than intervention, is our ultimate aim, we continue to develop our outreach programme in the greater Cork area to encompass 2nd and 3rd-level schools and colleges, youth groups, prisoners' pre-release programmes and other groups identified as being at risk of housing difficulties. These information sessions are of benefit to our target groups in that they equip them with the skills and knowledge needed to manage their housing problems. The knowledge gained increases the individual's confidence when the time comes for him or her to leave home or full-time institutional care.

Placement/Rent Supplement Cap Levels

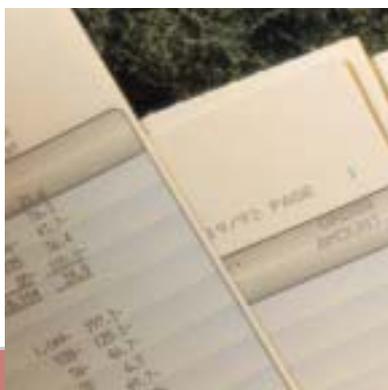
This year, many of our clients were affected by the government directive to keep rent supplement payments down. This decision effectively put an end to any discretionary payments being made by individual community welfare officers, and has had a profound effect on those dependent on rent supplement for their housing during 2003.

There is now a huge discrepancy between the rents being asked and the supplementary payments available for certain types of dwellings. It is a worrying fact that many tenants are forced to make a private arrangement with landlords in order to secure accommodation. Landlords officially declare that the rent falls within cap restrictions, but unofficially, tenants are making additional payments from their other social welfare payments. This is driving the problem underground, allowing the government to claim that this policy is having the desired effect. The net result of this practice means that the most vulnerable members of society have less to spend than ever, and are falling deeper into the 'poverty trap.'

Placement/Rent Supplement Cap Levels: Kelly's Story

Kelly and her daughter had been staying in a local emergency hostel. They needed Threshold to help them find a suitable flat, near Kelly's family. The rent on the flat we found was slightly over the rent cap for a single parent with one child, and Kelly would also need money for a deposit. We helped Kelly to make an application for rent allowance, and when her application was refused because the rent was too high, we supported her in appealing the decision. Threshold spoke to the local community welfare officer (CWO) on Kelly's behalf and wrote a letter in support of her application.

Threshold helped Kelly get property letting lists from other local estate agents, supporting her case with the Southern Health Board by proving that the flat she wanted was competitively priced. Kelly's appeal was successful, and she moved into the property with her daughter, relieved to have secured a home.



Deposit Retention

Money matters were the issue in more than 33% of the queries that the Southern Region Advice Centre dealt with during 2003, and over 660 of those queries related directly to deposits/deposit retention. This is a significant increase on the figures for 2002, when the queries regarding money matters totalled just under 25% of the total queries.

Losing a deposit or having a landlord unfairly withhold the deposit can mean the difference between housing and homelessness for many of our clients.

Deposit Retention: Geraldine's Story

Geraldine had been renting a flat in Limerick but, following a career change, she needed to move to Tralee. While her landlord accepted her notice to quit, and agreed that the property was in good order at the end of the tenancy, she still had not received her deposit in return, and her landlord was refusing to accept her telephone calls. Geraldine was forced to stay with friends, and she eventually phoned Threshold for help.

When we contacted Geraldine's former landlord, explaining her legal entitlement to receive her deposit back in full, explaining that she could pursue it in Small Claims Court, he responded by returning the deposit in full. Thankfully, Geraldine could now afford to rent somewhere new.

Placement

Nearly 2,000 clients contacted the Southern Region Advice Centre seeking assistance to secure accommodation in 2003. Four hundred and seventy-six (476) of these clients were classed as 'homeless' and looking for accommodation, whilst a further 798 clients came from the private rented sector and were in immediate danger of becoming homeless.

Placement: Joseph's Story

Threshold first met Joseph, a homeless client in his forties, at one of our housing clinics at a homeless day care centre in Cork. Joseph had lost his wife, family and home some years earlier due to an addiction problem, and had been living on the streets and in homeless shelters before finally entering a residential addiction centre.

Joseph was determined to rebuild his life, and one of his first priorities was to re-establish a relationship with his children. He saw securing a home of his own as the first step. He used Threshold's placement service for a number of weeks and came to our office every day. We helped Joseph to identify suitable properties within his budget, and telephoned potential landlords to arrange viewings. Three (3) weeks after his initial contact with Threshold, Joseph moved into the first place he could call 'home' in years.

Anti-Social Behaviour

The Southern Region Advice Centre received 95 queries regarding anti-social behaviour during 2003. The level of human misery behind each query is incalculable. Clients came from all walks of life, including the private rented sector, local authority housing, voluntary housing schemes, and some were owner-occupiers. We find that people who are experiencing problems with anti-social behaviour are often too stressed to have properly considered the options available to them. An experienced Threshold housing advisor will clarify the options and support the client in all legal action they decide to take.

Threshold helped Kelly get property letting lists from other local estate agents, supporting her case with the Southern Health Board by proving that the flat she wanted was competitively priced. Kelly's appeal was successful, and she moved into the property with her daughter, relieved to have secured a home.



Anti-Social Behaviour: Margaret's Story

Margaret was a quiet, reserved individual who came to us because of difficulties she was having with the anti-social behaviour of her neighbours at her local authority property. Her problems had started some years before when she had complained about noise from a neighbour's house. The situation had escalated - Margaret and her children had stones thrown at them, insults hurled at them, her neighbours even threatened to poison the family pet. Whenever Margaret left her home, she was subjected to taunts and abuse which she found intimidating and isolating. She had applied for a local authority transfer 2 years previously.

Margaret was at the end of her tether. Her doctor was treating her for depression, and she felt like walking away from her home and returning the keys to the local authority. Threshold helped Margaret to realise that this would not be in her best interests. Should she willingly leave her local authority home, she could not claim rent supplement, possibly resulting in the family becoming homeless.

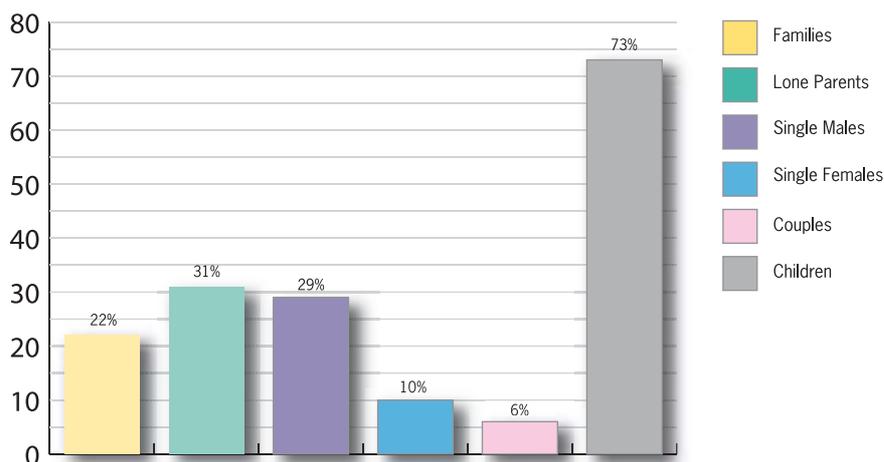
Threshold made several representations to the local authority on Margaret's behalf. We helped her to acquire copies of the Garda's and doctor's reports supporting her case and, following 10 months of work on her behalf, Margaret and her family were finally transferred to another local authority property in a different area.

Access Housing Unit

In 2001, The Homeless Agency identified the need for a service to help homeless people to access private rented accommodation in the Dublin area. "Shaping the Future," the Dublin action plan on homelessness, set out the requirements for such a service, and Threshold successfully tendered to establish and operate it.

The Access Housing Unit has been helping people who are homeless to find and sustain private rented accommodation since January 2003, but after a media launch in June 2003, the Unit really began to be effective. In 2003, a total of **84 tenancies** were created. This represents **171 people** who are no longer in temporary accommodation and have somewhere they can call home.

Number of People Placed by AHU in Private Rented Accommodation



The Unit works by taking referrals from other homeless services that have identified people they feel are capable of sustaining private rented accommodation, but need help accessing it and require further support in adjusting to an independent lifestyle (post-settlement support). The Unit interviews these people and, if we concur with the referral agents, we place the potential tenants in our database and begin the process of finding accommodation for them.

The other side of our work is contacting landlords to explain our service, and try to match properties with referred clients.

In August of 2003, an independent evaluation of the service was conducted by Simon Brooke, a housing and social policy consultant. The conclusion was that the Unit had established itself as "... an effective and efficient means of assisting people to move out of emergency accommodation and into private rented housing," and the consultant's recommendations were for mainstreaming and expanding the service.

'There is such a need for a service like this in Dublin.' - Landlord

'...would be lost without it.' - Tenant

'Can't understand why more landlords don't do it.' - Landlord

'I get nervous – they were really helpful.' - Tenant

'If it wasn't for Áine, I don't know what I would have done.' - Tenant

Towards the end of the summer, it became clear to the Unit that the maximum rent supplement levels set for single people living alone were far too low (€107 per week), and considering that most homeless people were single, it presented us with very real difficulties in accessing the required number of this kind of accommodation for those referred to us. In September, we began a survey which ran for 2 months, where we tracked and recorded every bed-sit advertised in Dublin. We contacted 523 landlords and the average rent asked was €123, significantly higher than the rent 'cap.' Senior officials from the Department of Environment, Heritage and Local Government met us to discuss this issue. Subsequently, the maximum rent level for single people was raised to €115. This made it much easier for us to access bed-sits.

Our service worked well through 2003, and met an obvious need to help people to access and sustain long-term accommodation. To some extent, we have been too successful, in that post-settlement support services are stretched to capacity. We are finding that some organisations cannot refer eligible homeless people to us because there is no support service to work with them once they are housed. There is a clear need for a tenancy sustainability service to work for the initial 2-3 months with newly-accommodated people and to look at practical ways to help keep people out of homelessness. This service would help with people's adjustment to independent living, and would ensure that they have opportunities to engage actively in society. They then can look at homelessness as something from their past, rather than something for their future.

Mr Kelly's Story

We contacted Mr Kelly in an effort to source accommodation for a single man who had been referred to the Unit. As Mr Kelly had very bad experiences with tenants receiving rent allowance, he was unwilling to get involved. When we explained the support plan that we ensure is in place for tenants and the facility for landlords and tenants to consult the Unit for advice on any disputes or problems arising during tenancies, Mr Kelly offered a tenancy to our client on a trial basis.

That tenant has since found employment, and is now living independently and paying his own rent without assistance. Mr Kelly was so impressed with the Unit that he has since contacted us with other vacancies before advertising them. In this way, we have successfully created 2 more tenancies.

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Jenny's Story

Jenny, a single parent, was referred to the Unit in March 2003. At the time, she was living with her 3 children in emergency accommodation. She had initially become homeless as a result of relationship breakdown and domestic abuse, and was forced into emergency services by leaving the family home to protect herself and her children. The Access Housing Unit found her a 3-bed house, her children are doing well at school, and Jenny has since started a FÁS training course to help her get back into the workforce.

Mr Joyce's Story

Mr Joyce was a 3rd-level qualified professional who returned to Ireland after a number of years abroad. He had originally been staying in a bed and breakfast, had fallen out of touch with friends and had no surviving family. During this time, he was seeking employment and funding his accommodation through his savings. When he could not find suitable employment before his money ran out, Mr Joyce became street-homeless. After linking into homeless services, he was referred to the Access Housing Unit, which sourced private rented accommodation for Mr Joyce. He has since then secured employment in an international financial services company.

Promoting Housing Reform through Research and Publicity

Threshold's Research Unit analyses housing difficulties and proposes innovative solutions to people's housing needs. The department also has important campaigning and lobbying functions. The Centre for Urban and Regional Studies (CURS) at Trinity College helps to guide and conduct Threshold's research while substantial financial support for projects is contributed by the Irish Bankers' Federation (IBF).



(Pictured from left to right) Eimer O'Rourke, Secretary, Irish Mortgage Council; Patrick Burke, Director of Threshold; Felix O'Regan, Head of PR and Communications, Irish Bankers' Federation

Residential Tenancies Bill

A major preoccupation of the Research Unit was to produce briefings, comments and proposed amendments to the Residential Tenancies Bill as it was debated in the Dáil and the Committee on the Environment and Local Government. While broadly welcoming the provisions in the government's bill, Threshold identified a number of changes that would strengthen and protect tenants' rights. Threshold held a seminar on the new legislation in Buswell's Hotel in September.

Institutional Investment

Further investigation was undertaken on the potential for financial institutions to invest directly in the private rented sector, thereby increasing supply and offering models of good management practice. A seminar attended by Irish bankers was held in September, with presentations by renowned experts on this type of investment and on the UK experience. This work is due for publication in 2004.



(Pictured from left to right) Peter Williams, General Director, General Council of Mortgage Lenders; James Bardon, Director General, Irish Bankers' Federation; Aideen Hayden, Chairperson of Threshold; Dr Robin Goodchild, European Director, Research & Strategy, LaSalle Investment Management

Gender and Accommodation

A scoping study identifying issues of housing disadvantage relevant to women, and the information pertinent to addressing those issues, was launched in June. The report, commissioned jointly by Threshold and the National Women's Council of Ireland is entitled, *Accommodation Disadvantage: A study to identify women's accommodation experiences, useful data sources and major research gaps.*



Sustaining Progress

Threshold played an active role within the Community and Voluntary Platform in the negotiations of a new social partnership agreement. Fourteen (14) basic demands, including housing policy reforms, were identified and published, and a comprehensive case developed for an agreement that would effectively combat social exclusion. Unfortunately, such initiatives proved not to be on the government's agenda, and the resulting agreement, Sustaining Progress, was not endorsed by Threshold and the Platform. The one new housing measure in the agreement was the promise of 10,000 additional homes for purchase at a discount. This measure will do little to reduce housing disadvantage, since 85% of those on waiting lists for social housing have annual incomes of under €15,000. In order to apply for Dublin's 'affordable housing' purchase schemes, they would need to be on annual incomes of €30-32,000.

National Action Plan (NAPs)

Threshold led several non-profit organisations in drafting a substantial submission on housing and accommodation for the National Action Plan Against Poverty and Social Exclusion 2003-2005 (NAPs/incl), when the government was drafting Ireland's commitments under this European Union project. As it turned out, the government's plan contained no new housing initiatives, only a review of existing policies. Indeed, the promise of a commitment to set targets for access to social housing, made in Building an Inclusive Society, was deleted.

Housing Strategies and Homeless Action Plans

With our project partners, we followed up on the publication of *Access for All: An analysis of housing strategies and homeless action plans*, holding meetings with a variety of policy makers. We also made a submission to the Department of the Environment, Heritage and Local Government in view of the amendments to Part V of the Planning and Development Act 2000. This post-project consultation experience highlighted the challenges faced in overcoming the negative perceptions associated with social housing.

Campaigning

Much of the Research Unit's efforts during 2003 focussed on policy analysis, particularly as access to affordable housing was under attack on several fronts. Considerable time had to be devoted to fighting against cutbacks in existing programmes and commitments. Despite the series of good economic and fiscal news emerging during the year, the environment remained inhospitable to social inclusion measures.

Oireachtas Committee on the Constitution

Policy papers on private property rights were submitted to the Oireachtas Committee on the Constitution. The Committee's enquiry had been prompted by the perception that land issues were contributing to housing affordability problems. Threshold made an oral presentation highlighting the case for limiting private property 'rights' to give greater local authority control over land use and thereby facilitate more investment in low-cost housing. Recognition of housing as a social good and a basic human right were emphasised as key ingredients of good policy.

Growth in Affordability Problem

Percentage increase in number of households between 1999 and 2002

Total in Ireland	Total assessed in need of social housing	Total in housing need because unable to meet costs of existing accommodation
3%	24%	61%

Source: DOELG Housing Statistics Bulletin September Quarter 2002 and CSO Households and Family Units and 2002 Census

Pre-Budget Submission

Threshold's submission to the Department of Finance focussed on the shortfall of social housing investment below the government's own published commitments. We emphasised the stress endured by people waiting for social housing and the prevalence of affordability problems amongst households renting private accommodation, despite the escalating expenditure on rent supplement. Departmental statistics reveal that the number of households assessed to be in need of social housing and waiting for placements, due to affordability problems in their existing accommodation, grew by 61% between 1999 and 2002, accounting for 44% of households in need by the later year.

Cuts to Rent Supplement

Budget-related programme changes designed to cut rent supplement expenditure prompted campaign work. We highlighted the adverse impact of the rent 'caps' instituted in 2003, for example, causing some tenants to hide rent top-up payments in order to avoid homelessness. At the end of the year, Threshold built a large coalition of organisations to explain the consequences of, and fight against, the rent supplement eligibility restrictions announced in the Estimates for 2004. Where the research and policy analysis underpinned campaign efforts, media work became an integral element of project.

Threshold made an oral presentation highlighting the case for limiting private property 'rights' to give greater local authority control over land use and thereby facilitate more investment in low-cost housing.



Gilabbey Court

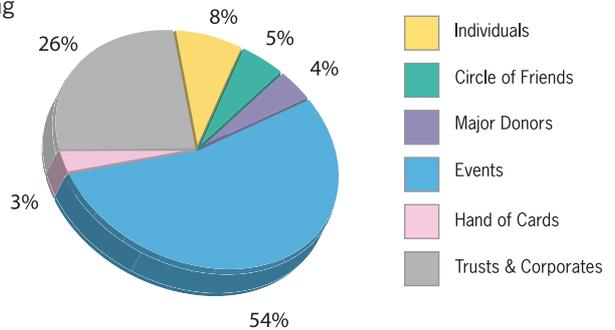


Fundraising

Threshold could not continue to operate without the vital support of our donors, who contributed €589,849 in support of our work in 2003. This essential funding from the private sector amounted to 46% of our total income for the year.

Threshold sincerely thanks everyone who supported our appeals, events and campaigns throughout the country. Their positive response to our requests for sponsorship and assistance has helped us to see so many of our projects become realities. We cannot thank them enough for their ongoing commitment to our cause. Their support helps Threshold to make a difference.

Sources of Private Sector Funding 2003



IPHA Golf Classic

The Irish Pharmaceutical Healthcare Association's (IPHA) Charity Golf Classic and sponsored walk took place on Friday, 27th June and raised €27,680 for Threshold's work. The golfers took the opportunity to demonstrate their skills at the Glen of the Downs Golf Club, Delgany, in County Wicklow. The sponsored walkers grabbed their hiking boots and took to the Wicklow Way. The outing concluded with a barbecue and prize-giving at the Club, which was thoroughly enjoyed by all participants. Our sincere thanks go to everyone involved.



(Pictured from left to right) Philip Chambers, Chambers Chartered Surveyors; Chris Fitzgerald, Principal Officer, Department of Health and Children; Aideen Hayden, Chairperson of Threshold; Anne Nolan, Chief Executive, IPHA; Tom Mooney, Deputy Secretary, Department of Health and Children; Patrick Burke, Director of Threshold

The Choir at the Spire

Threshold's "Choir at the Spire" took place on O'Connell Street on Friday, 12th December, and we collected €3,500 from the good people who were shopping in the City that day. The Garda Band and Dublin Welsh Male Voice Choir generously donated their time and voices for the occasion, performing with gusto at the foot of the Spire. The gig was launched by the Lord Mayor of Dublin, Counsellor Royston Brady and - as the Access Housing Unit housed a homeless family of 5 on the day - there was a lot of media coverage surrounding the event. Thanks go to all members of the Band and Choir and to the volunteers who stood for hours in the cold shaking buckets and singing along.

The Garda Band



Shelbourne Park Dogs Night

Threshold's 6th annual benefit night took place in association with the Irish Home Builders' Association (IHBA) on Thursday, 27th November, at Shelbourne Park, Dublin. The night was our most successful to date, raising over €25,000 for Threshold's work. Over 200 guests participated in the pre-Christmas festivities, and there were quite a few winners on the night - many thanks go to Colm Murray for his great sporting tips. Thanks also to those who helped to make it a wonderful night out: the participants, raffle prize donors and the organisers in the background.

Threshold in the Market

We held our 5th annual fundraising event at The Farmgate Café in the English Market, Cork, in December 2003. This event was one of our most successful ever, with funds raised exceeding €8,500. Thanks go to the continued support of local businesses, our hardworking fundraising committee and especially to Kay Harte, who generously hosted the evening.

Gala Bowling Night

In March 2003, the Western Region Advice Centre held its annual "Gala Bowling Night" at Galway Leisure World. A total of 28 teams participated, there was a monster rolling raffle throughout the night, and superb prizes were on offer. The night was very successful, with all of the lanes being sponsored by local companies and many teams planning to participate in 2004. We would like to express our thanks to the companies for their generous donations.

Hand of Cards Appeal

Threshold's Hand of Cards appeal, supported by the *Sunday Business Post* and Sherry FitzGerald, once again encouraged companies to donate their Christmas card budgets to Threshold, who then proudly published holiday greetings to the companies' clients in a full-page advertisement in the *Sunday Business Post*. The appeal was generously supported by a wide variety of Irish companies, and thanks go to everyone who helped to make the appeal a great success. Income raised through the appeal reached €31,794, making it Threshold's most successful Hand of Cards so far.

Threshold's Circle of Friends

Many of our supporters now make regular monthly donations to Threshold by standing order. Their long-term support enables us to plan our work with the knowledge that we have a regular income stream. In addition, standing orders are a low cost method of fundraising, as well as an easy method of donating for our supporters. Threshold thanks our Circle of Friends for their commitment and ongoing support for our work - we really appreciate it.

Tax Refunds

Threshold qualifies to receive refunds under the scheme for tax relief on donations to eligible charities. This means that if a PAYE donor gives €250 or more during the tax year, we can reclaim the tax he or she has already paid on his or her gift. This allows Threshold to increase the value of donations received by up to 42%. In 2003 for donations received during 2002, we received a tax refund of €10,739 under this scheme. Our sincere thanks go to everyone who completed their CHY2 forms and returned them to us for refunding. Threshold is also a member of the Irish Charities Tax Reform Group (ICTRG), and supports its campaign to have the minimum threshold for relief reduced from €250 to €100.

Charity Shops

Threshold was delighted to launch our 4th shop, which opened in Tralee, County Kerry, in June 2003.

Not only do our charity shops perform the important function of fundraising, but they also provide a valuable social service, particularly for people on low incomes. From an environmental perspective, the shops encourage the recycling of goods and products.

Threshold is grateful to the thousands of people who donate regularly to our charity shops, and to our many customers who buy from them.



(Pictured) Geraldine McLoughlin, Manager, and staff members of Threshold's Ballincollig charity shop

Special Thanks

It would be impossible for Threshold to mention everyone who donated throughout the year, but the following deserve special mentions for their ongoing commitment and generous support. Threshold would like to thank and acknowledge contributions from:

Bank of Ireland, Bovale Developments, Cavan Developments, CRH, Cyril O'Neill, Dorville Homes, ESB Electric Aid, Gannon Homes, Irish Bankers' Federation, *The Irish Times*, Kell Marketing Design, Loreto Sisters Beaufort, Maplewood Developments, Mountbrook Homes, McGarrell Reilly, NCB Stockbrokers, Sherry FitzGerald and Treasury Holdings.

Threshold would not survive without the substantial core funding we receive from the Department of the Environment, Heritage and Local Government and the help we receive from Foras Áiseanna Saothair (FÁS), which employs over 43 of our staff members on community employment and job initiative schemes.

For the grants we receive, Threshold is also grateful to the following local authorities, health boards and organisations, among others:

Homeless Agency, Dublin City Council, Cork County Council, Cork City Council, Galway City Council, Galway County Council, Dún Laoghaire-Rathdown County Council, South Dublin County Council, Fingal County Council, Kildare County Council, Southern Health Board and Western Health Board.



Choir at the Spire Event

Robb:

“ I have been experiencing problems with an old landlady. Threshold has been of invaluable help during this time - the service is both professional and friendly. I would recommend Threshold for anyone who needs advice, regardless of any circumstances.”

Financial Report 2003

INCOME

	€
Total	1,362,000
Donations and Fundraising	490,000
Grants	600,000
Exceptional Income	50,000
Charity Shops	55,000
Rental Income	39,000
Miscellaneous	28,000

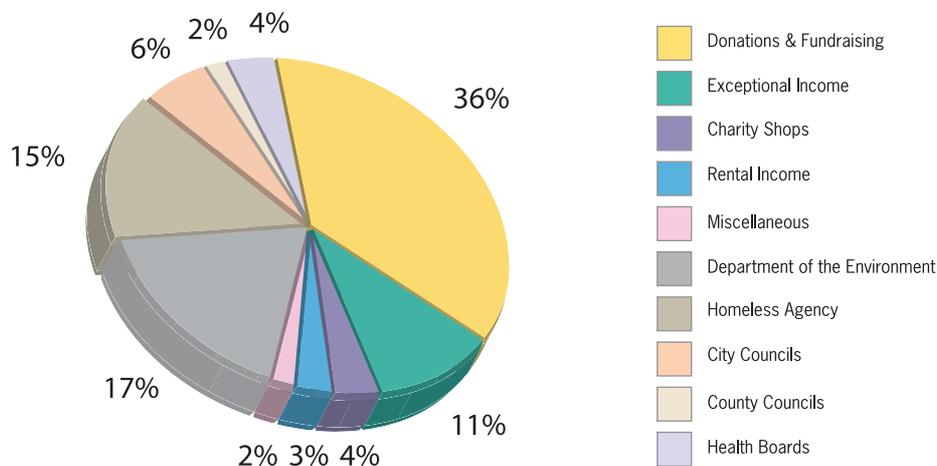
EXPENDITURE

	€
Total	1,109,000
Salaries and Pensions	584,000
Fundraising	122,000
Administration/Research	234,000
Premises	101,000
Publications/Printing/Postage/Stationery	59,000
Transitional Housing (Gilabbey Court) Expenses	9,000

STATUTORY FUNDING/GRANTS

	€
Total	600,210
Department of the Environment	230,000
Homeless Agency	206,515
Dublin City Council	60,000
Cork County Council	20,000
Cork City Council	8,930
Galway City Council	10,000
Galway County Council	3,300
Dún Laoghaire-Rathdown County Council	3,500
South Dublin County Council	3,000
Fingal County Council	1,500
Kildare County Council	250
Southern Health Board	27,000
Western Health Board	26,215

Sources of Income 2003



Contact Details and Staff Members 2003

Head Office

21 Stoneybatter
Dublin 7
Ph: 01 678 63 10
headoffice@threshold.ie

Director	Patrick Burke
Administrative Officer/PA to Director	Lucy Deegan Leirião
Head of Research	Michael Punch
Research Officer	Lillian Buchanan
Head of Services	Louise Mullen
Accountant	Edward Kiernan
Fundraising Consultant	Thora Mackey

Fundraising

21 Stoneybatter
Dublin 7
Ph: 01 678 60 97
andrea@threshold.ie

Fundraising Manager Andrea O'Reilly

ADVICE CENTRES

Threshold's Western Region Advice Centre

Augustine House
St Augustine Street
Galway
Ph: 091 563 080
thresholdgalway@eircom.net

Services Co-ordinator	Deirdre Murphy
Community Employment (CE) Supervisor	Anne Walshe
Advice Workers	Patricia Carr, Eileen Kilkenny, Catriona Maher and Julie Shaughnessy
Volunteer	Ronke Oludapo

Threshold's Eastern Region Advice Centre

21 Stoneybatter
Dublin 7
Ph: 01 678 60 98
info@threshold.ie

Services Co-ordinator	Stephen Large
Community Employment (CE) Supervisor	Carol Fitzmaurice
Advice Workers	Claire Lane, Olive Hawthorne, Fionna Fox, Monica Caffery, Linda Duggan, Sandra Foley, Patricia Martin, Jennifer McAdams, Susan Gorman, Mary Metcalfe and Myra McGuirk
Receptionists	Julia Boylan, Carrie Daly and June St Ledger

Threshold's Southern Region Advice Centre

8 Father Matthew Quay
Cork
Ph: 021 427 12 50
threshold@eircom.net

Services Co-ordinator	Margaret O'Neill
Advice Workers	Cíara O'Gorman, Joanne Kiely, Ross Crowley, Majella McMorro, Gerard Staunton, Christina Farmer and Helena Crotty

Threshold's Access Housing Unit

21 Stoneybatter
Dublin 7
Ph: 01 678 60 94
ahu@threshold.ie

Project Co-ordinator	Russell Chapman
Project Workers	Bernadette Boylan, Aine Daly and Thomas Hanlon

CHARITY SHOPS

Project Manager Ita McTigue

14 Patrick Street
Dún Laoghaire
Co Dublin

Manager Maura Whelan

Employees Maureen O'Sullivan and Larry Doran

Volunteers Betty Carroll, Flo Brady, Hazel Wynne, Marian Walshe, Phil Dawson and Tony Walsh

Unit 5
Ballincollig Shopping Centre
West Village
Ballincollig
Co Cork

Manager Geraldine McLoughlin

Employees Mary Doyle, Christine O'Callaghan and Helen Murphy

Volunteers Betty Penny, Geraldine Hynes, Aoife McLoughlin, May Howe, Eileen Corkery, Regina Mulcahy, Helen Walsh, Sheila Kellher, John Kellher, Eileen Barry and Matt McGrath

11 Edward Street
Tralee
Co Kerry

Manager Cara Wallace Costello

Employees Mary Egan, Eileen O'Flaherty, Celine Daly and Eileen Molloy

Volunteers Marie Duffy, Anne Brosnan, Jenny Sullivan, Amal Safar and Tara O'Brien

1 Dominick Street
Galway

Manager Dympna Maughan

Employees Breege Noone, Patricia Boyle, Helen Conole and Mary Togher

Volunteers Angela O'Loughlin, Ywona Wolska, Helena Lumvumima Goncalves and Cathy Nicholas



Southern Region Advice Workers



Threshold moved into its new Eastern Region Advice Centre and Head Office in Stoneybatter, Dublin 7.
The premises were officially opened by An Taoiseach, Mr Bertie Ahern, on 3rd November 2003.

