

we've  
never  
had it  
so good

SO TAKE A CLOSER LOOK

# threshold bridges the gap between housing and homelessness

Threshold is a national not-for-profit organisation established in 1978. Our mission is to solve people's housing problems and to campaign for a better housing system. We focus on those who are in greatest need of our support - the marginalised and those suffering from poverty and inequality.

Over the past 27 years, Threshold has helped more than 500,000 people move from inadequate housing and homelessness to becoming successful members of sustainable communities. We influence housing policy in Ireland and provide an independent voice on housing issues. We significantly contributed to the introduction of the Residential Tenancies Act 2004, which provides increased protections for tenants and landlords in the private rented sector.

Threshold provides independent advice and advocacy services through our regional centres in Dublin, Cork and Galway, and via outreach clinics in outlying areas. Through these services, Threshold offers support to people experiencing housing problems. We help people who are homeless, as well as those who are living in private rented accommodation and social housing. Homeowners and landlords who are experiencing problems are also welcome to consult Threshold's advice centres.

We offer unique accommodation placement services to homeless people seeking housing in the private rented sector. Threshold's Access Housing Unit in Dublin, sponsored by the Homeless Agency, and our regional placement services based in Galway and Cork help people to move out of homeless hostels and shelters by linking landlords with suitable homeless tenants. We also provide follow-up support to ensure that tenants are successful in their new home. We plan to expand these services to other local authority areas around the country.

Threshold's advice centres run education programmes in secondary schools and third-level colleges, with an emphasis on students in disadvantaged areas. We offer information and training to community groups, while at the same time informing landlords and other housing

providers about the provisions of housing legislation.

By campaigning for appropriate housing as a right, Threshold promotes the vision that everyone in Ireland has access to an affordable, secure and suitable home. We campaign for policies that develop vibrant neighbourhoods and sustainable communities that promote an inclusive society.

In carrying out research through our Housing Research Unit, and presenting our findings at local and national levels, Threshold makes the case for housing reform. A major report Opportunity Knocks: Institutional Investment in the Private Rented Sector in Ireland, supported by the Irish Bankers Federation, looked at ways of encouraging Irish financial institutions to directly invest in the private rented property market, especially at the end of the market providing for households on modest or low incomes. Reports under completion in 2006 include an investigation of how the government's tenant purchase schemes have worked in Dublin and a joint research report with OPEN (One Parent Exchange and Network) looking at accommodation standards required for lone parent families living long-term in the private rented sector.

Threshold works with other organisations in the social, community and voluntary sector and has carried out joint research and lobbying work with Focus Ireland, the Simon Communities of Ireland and the Society of St. Vincent de Paul. We also participate in Homeless Fora and the Community Platform, sit on the Private Residential Tenancies Board and work with Citizens Information Services. We also work with FÁS and employ 28 people on Community Employment and Job Initiative schemes. We are members of the European Anti-Poverty Network (EAPN), which campaigns at European level to end poverty and social exclusion.

Threshold creates new housing models, particularly the Gilabbey Court Housing Project in Cork city. Established in 1985, this project helps couples and families with limited financial means to save towards buying a new home.

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## board of directors & management team 2005

CHAIRPERSON **Aideen Hayden**

SECRETARY **Lance O'Brien**

TREASURER **Brian Murphy**



Left to Right: Aideen Hayden, Lance O'Brien, Des Byrne, Brian Murphy, Thora Mackey, Patrick Burke (Director),  
Missing from photograph: Ted Crosbie, PJ Drudy, Trócaire Joye, Stephen Large, Martini Molloy, Malachy Walsh.



PATRICK BURKE  
DIRECTOR



BOB JORDAN  
RESEARCH & COMMUNICATIONS



EDWARD KIERNAN  
ACCOUNTANT



RUSSELL CHAPMAN  
ACCESS HOUSING UNIT



DECLAN WHITE  
FUNDRAISING



MARGARET O'NEILL  
SOUTHERN REGION



STEPHEN LARGE  
EASTERN REGION



DEIRDRE MURPHY  
WESTERN REGION

## chairperson's statement



AIDEEN HAYDEN

A worrying trend emerging in Threshold's advice services over the past few years has been the steady number of older people seeking our help. Many older people, who have been unable to buy a home, get a local authority house, or who have returned to Ireland after many years abroad, are now forced to compete for scarce accommodation. Over 1,300 people aged 50 and over sought Threshold's advice in 2005. Small fixed pensions, higher housing costs, increased fuel costs and a generally more expensive country have forced some of them to live in squalor. The case studies of David, John and Michael in this report illustrate the difficulties they face. Threshold provides one-to-one support to ensure that this vulnerable group get the help they deserve. But the real answer lies in ensuring decent housing for all and, as a first step, ensuring that standards of rented accommodation are rigorously enforced.

Substandard accommodation is not just an issue for Threshold's older clients. The overall number of people contacting us about poor quality accommodation doubled between 2004 and 2005. Problems of damp, vermin infestation, or a lack of hot and cold running water undermine people's quality of life. In a recent Threshold survey of rent supplement tenants in Cork, half of the people surveyed faced issues of standards in their rented homes. As 57% of Threshold's have annual incomes of less than €15,000, the problem of poor standard accommodation is clearly linked with poverty and the resulting lack of choice.

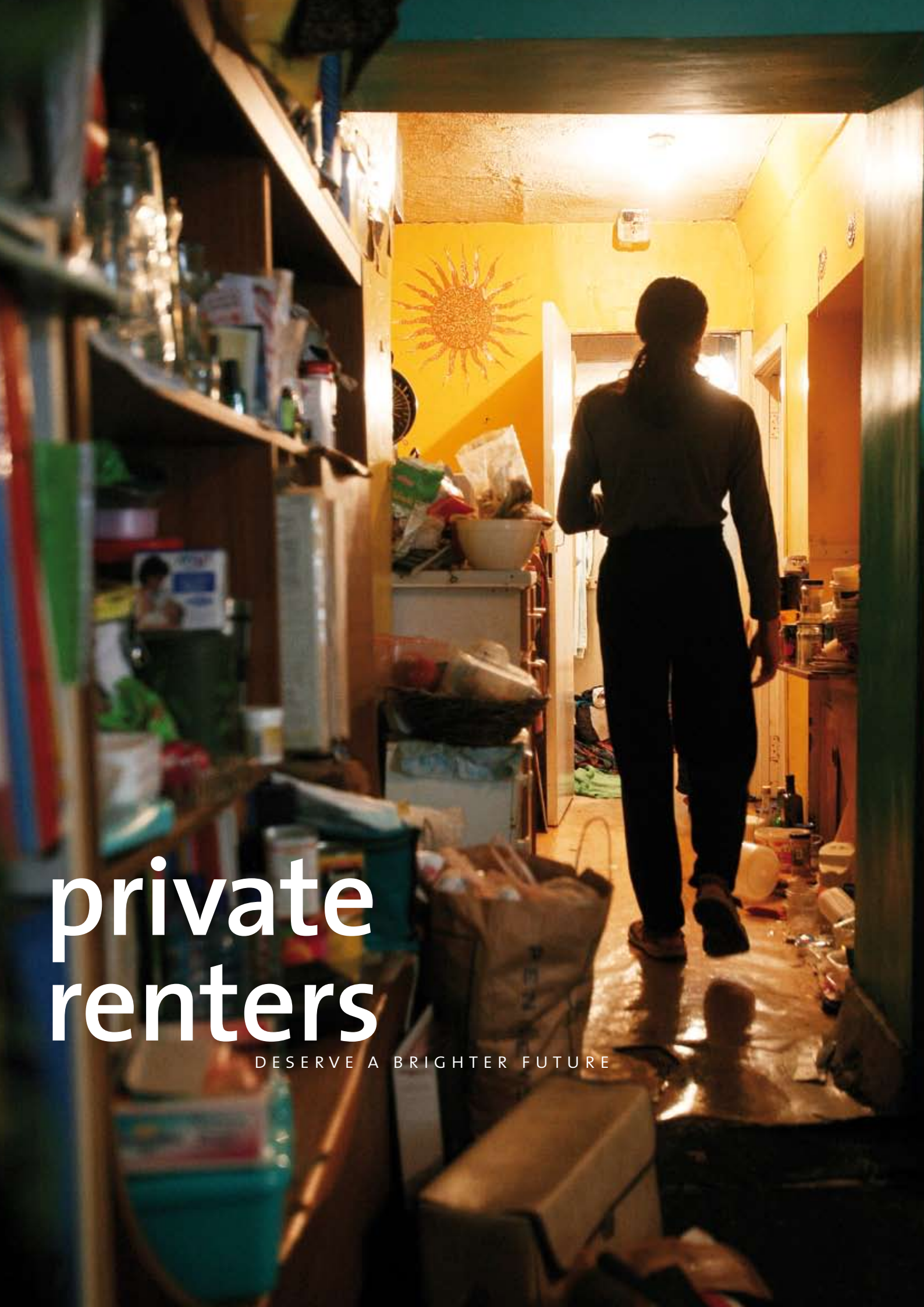
Existing minimum standards legislation has not worked. There is more protection and careful inspection of premises for someone who can afford to eat in a restaurant than for someone on low income renting a home. While local authorities are obliged to inspect rented properties, some carry out no inspections whatsoever despite receiving government funding to do so. Another urgent need is to update what we mean by minimum standards. The day when a two-ring camping stove complies with the requirement for adequate cooking facilities and one toilet on the landing is shared between four bed-sits must end. Threshold is drafting a proposal to Government for a system of certification to ensure that all rented property is fit to live in. We believe such a system should be welcomed by every compliant landlord in the country.

I would like to thank Threshold's Board and staff members for their commitment and dedication over the past year. I would also like to thank our funders and all those who support our work to create a better housing system in Ireland.

**Aideen Hayden**

Chairperson





# private renters

DESERVE A BRIGHTER FUTURE

## director's report



PATRICK BURKE

**Threshold's clients come mainly from the low-priced end of the private rented sector, single people who cannot get into social housing, families in receipt of rent supplement, workers employed on low wages, and migrants who have come to Ireland to work.**

"We've never had it so good". These days we can hardly listen to a news programme or take up a newspaper without somebody telling us just how good we have got it in Ireland today. The economy is booming, unemployment is at an all time low, and people have more disposable income than ever. Thankfully for many of us all this is true – we have never had it so good. There is however another side to the story that Threshold staff hear day in and day out in our advice and advocacy services throughout the country.

Threshold's clients come mainly from the low-priced end of the private rented sector, single people who cannot get into social housing, families in receipt of rent supplement, workers employed on low wages, and migrants who have come to Ireland to work. Our clients numbered 20,000 in 2005, over half (57%) of whom had incomes less than €15,000 which is below minimum wage levels (€15,912 pa). Many of our clients spend up to 44% of their weekly income on rent. The traditional housing route in Ireland, home ownership, is open to few of our clients, even with the government's 'affordable' home ownership schemes.

Conditions in the private rented sector really matter to the many people who have no alternative place to find a home. Implementation of the Residential Tenancies Act 2004 and the establishment of the Private Residential Tenancies Board has been a welcome initiative. The rights and obligations of both landlords and tenants are now enshrined in law. Vulnerable people facing illegal eviction, invalid notice to quit, unreasonable rent increases, invasion of privacy have recourse to a new dispute resolution mechanism.

To realise the improved protection possible under the legislation, Threshold's timely intervention is crucial for vulnerable tenants. Our staff support clients, many of whom lack confidence and have limited self-advocacy skills, low literacy skills, or poor English language skills, that impede their ability to claim their legal rights on their own. Assistance and guidance through unfamiliar and complex regulations can make the difference between housing and homelessness. Sometimes Threshold advocates for our client right through the process, but other times, because the law spells out the landlord's obligations, we can mediate a solution directly between the parties.

Legislation and policy for the private rented sector needs to go still further if the sector is to provide adequate housing for those unable or unwilling to purchase homes. Threshold is concerned about the number of deposit retention disputes that occur, with 2,325 people asking us for help in 2005. A landlord who unfairly withholds a rent deposit can make it impossible for a vulnerable tenant to afford new accommodation and puts them at risk of homelessness. Substandard accommodation is another problem that threatens well being and family stability.

## director's report

Almost 800 people contacted us for help with regard to the poor standard of their accommodation last year. Rent allowances that fail to cover the actual cost of renting compromise people's capacity to buy other necessities. Money worries about rent supplement prompted over a quarter (27%) of the queries to Threshold's Western Region Advice Centre in Galway last year.

Threshold has been improving its capacity to advise and advocate for people with housing problems. A strategic plan was developed for the western region, and work is underway to open an office in Limerick as well as locate larger premises in Galway City. Refurbishment of a fine office on South Mall in Cork City was completed by year end, and staff will move early in 2006. In Dublin additional outreach services were established and an out-of-hour service open on Thursday evenings makes it easier for people to get our help.

It is unacceptable in an economy such as ours that poverty persists and people continue to live in substandard and inappropriate housing. Threshold is trying to make better the other side of the story in Ireland. A secure place to call home is a fundamental social good and something we all aspire to. When it is threatened in any way Threshold is there to support and advocate on people's behalf and to campaign for reform of the housing system.

**Patrick Burke**

**Director**





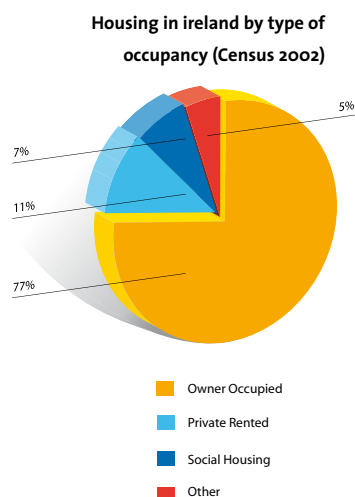


# renting in poverty

WHILE LIVING COSTS RISE

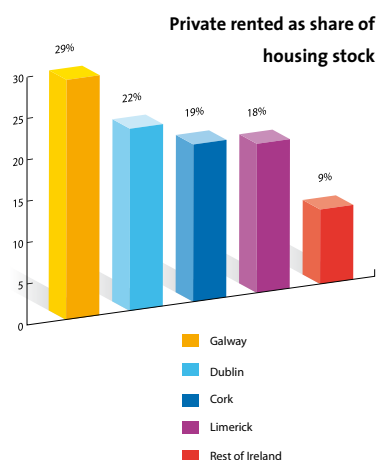
## some of the poorest families live in rented homes

Approximately one in five Irish households live in either social rented or private rented accommodation. Renters are concentrated in urban areas with over two-fifths (41%) living in the Dublin area. Renters are much more likely than owner occupiers to live in a bedsitter or apartment, with 29% of renters compared with 1% of owners in this type of accommodation. A disproportionate number of renters live in poverty; over a third (35%) have incomes below the poverty line used by the EU, and over a fifth (21%) live in consistent poverty.



As revealed by the 2002 Census the private sector has become the predominant source of rental accommodation, accounting for 141,459 units in that year. While catering for moderate and higher income groups, the private rented sector is also playing an increasing role in housing people surviving on very low incomes. At the end of 2005, 60,000 recipients of rent supplement were living in the sector. In addition, the new Rental Accommodation Scheme (RAS) which is gradually being extended to recipients in long term need of housing will rely heavily on private rented housing.

Current information shows that rents are high and that they increased during 2005. The 'privately owned rent index' published by the Central Statistics Office shows rents nationally were 4.3% higher in December 2005 than 12 months earlier. The DAFT.ie index confirms the upward trend and reports stronger inflation in Galway City and Dublin than elsewhere. More detailed information about regional variations in rent should become available through the Private Residential Tenancies Board (PRTB).



Renting privately continues to strain the budgets of less well off households. According to 2005 rental market statistics from DAFT.ie, a single person seeking a studio unit in Dublin 1 paid €581 per month on average. Assuming the tenant earned €15,912 annually, equivalent to the minimum wage on a 39 hour week, 44% of their gross income would be spent on housing. Even if they were in a position to share two-bedroom accommodation, the average rent remained high at €421 per person per month. Threshold's 2004 survey of rent supplement recipients in Cork City revealed that some rent ceilings under that scheme were too low, with one in five paying more to the landlord than the contribution required out of their welfare benefits.

Despite the high cost of renting, a lot of accommodation particularly at the lower end of the rented market is of poor quality. It has long been illegal for landlords to let substandard property below the requirements of the Housing (Standards for Rented Houses) Regulations, 1993 or the fire safety provisions for multiple property units in the Fire Safety Act 1981. But high demand for rented accommodation combined with poor enforcement of regulations by local authorities means that



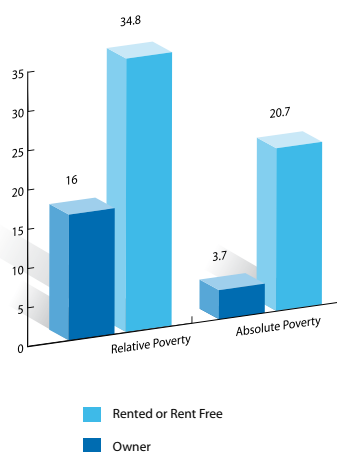
many landlords continue to get away with renting substandard accommodation to vulnerable people. However it is likely that the requirements of the new Rental Accommodation Scheme will prompt local authorities to increase the numbers of inspections of private rental properties.

### **Demand for affordable private rented accommodation is strong**

The pressure at the lower end of the private rented market remained strong during 2005, with a number of factors playing a part:

- Total social housing output and acquisitions in 2005 was only 6,500 units, providing a small contribution to the available stock of low cost housing, and much less than the 10,000 units per year proposed by National Economic and Social Council in 'Housing in Ireland: Performance and Policy'.

**Relative and absolute poverty  
by tenure (Owner versus  
rented or rent free)**



- The number of households assessed in need of social housing in March 2005 was 43,684 families, which is roughly equivalent to the total number of households in Cork city.
- Immigration was high, especially of young workers from the EU-10 countries.
- Almost half (47%) of all Irish households contained one or two persons by 2002. The decline in household size, which is still well above the EU average, adds to demand for rented accommodation.

### **Positive developments for people living in the private rented sector**

A number of policy developments in 2005 should benefit vulnerable tenants living in the private rented sector:

- The Department of the Environment, Heritage and Local Government has promised a national housing policy framework in 2006 that will expand social housing provision and thereby help to ease market pressure.
- An independent review of Ireland's national homelessness strategies outlines the way forward for eliminating homelessness, which includes providing longer-term accommodation for single homeless people in the private rented sector based on Threshold's Access Housing Unit model.
- The Residential Tenancies Act 2004 which was implemented in full at the start of 2005 gives many households greater security of tenure.
- The dispute resolution service established under the new Private Residential Tenancies Board makes it easier for tenants and landlords to resolve disputes.
- The new Rental Accommodation Scheme is pioneering innovative approaches to providing quality and affordable private rented housing for long-term rent supplement recipients.



# a cry for help

LOOKING FOR A SAFER PLACE TO LIVE



## threshold's advice and advocacy work

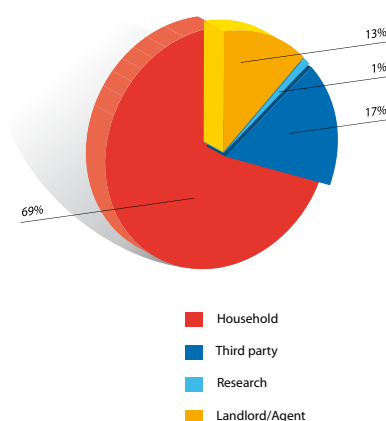
This section describes the main problems faced by tenants contacting Threshold's three regional centres in 2005. The centres offer information and advice about housing, especially private rental accommodation, and they advocate on behalf of clients who are at risk of homelessness.

### Profile of Threshold's clients

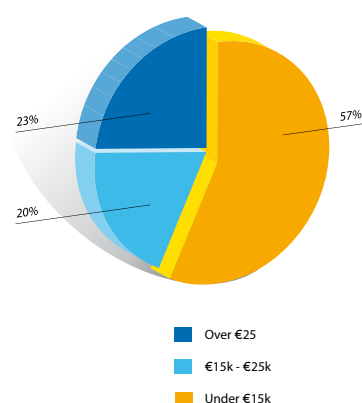
Threshold provided information, advice and advocacy services to a total of 19,512 people in 2005. It is also worth noting that on average over 10,000 unique visitors sought information from the Threshold website every month in 2005. Over half (57%) of Threshold's household clients have an income of less than €15,000 [compared with Average Industrial Earnings of €30,125 and Annual Minimum Wage of €15,912] and a third (33%) are families with children.

The proportion of landlords contacting Threshold was higher than before the introduction of the Residential Tenancies Act in 2004 with many queries related to the new regulatory regime and their responsibilities under the Act. But the vast majority of clients were households (69%), typically tenants. Most third party contacts were from staff in Citizens Information Centres who were making enquiries on behalf of tenants.

Threshold's clients by type



Threshold's clients by household income



### Current accommodation of household clients

Current Accommodation	Percentage (%)
Private Rented	78%
Homeless	6%
Local Authority	5%
Family Home	2%
Owner Occupied	2%
Licensee	1%
Direct Provision	1%
Decontrolled	1%
Housing Association	-
Tied	-
Other	4%
<b>Total</b>	<b>100%</b>

Over three-quarters of the households coming to Threshold (78%) were living in the private rented sector, 6% were homeless, and 5% were living in social housing.

An increasing proportion of Threshold's clients are from new communities in Ireland, including migrant workers, refugees, and asylum seekers. A growing proportion (15%) of households seeking help do not have English as a first language and without Threshold's help would be unable to solve their housing difficulties.

### Main problems affecting Threshold clients

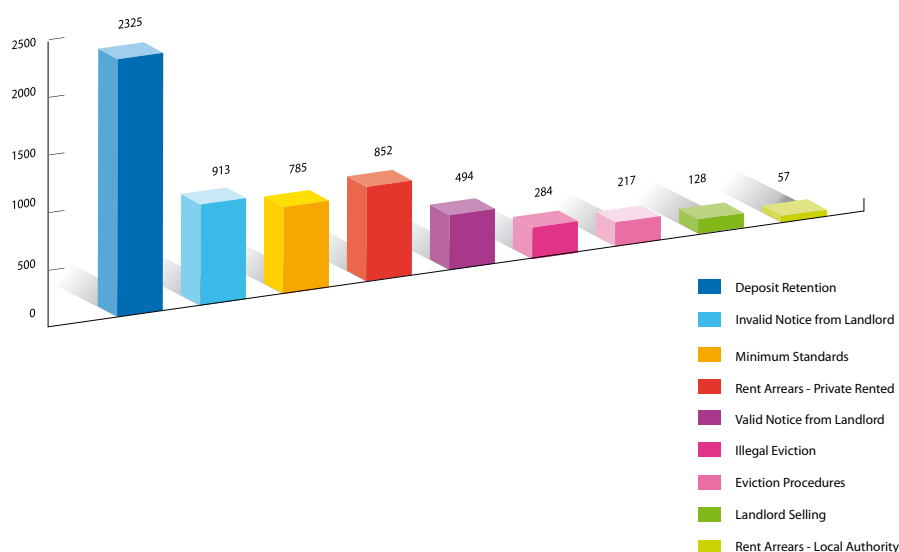
The main problems faced by Threshold clients in 2005 concerned security, affordability, housing access and adequacy (see chart below).

The appalling standard of some accommodation in the private rented sector, particularly at the lower end of the market, is a major problem which Threshold highlighted in its media and policy statements in 2005. The scale of this problem is starkly highlighted by Threshold's end of year statistics. The number of tenants living in substandard accommodation seeking Threshold's help doubled last year, from 386 in 2004 to 785 in 2005.

Illegal evictions literally deprive families of their homes, for example, where locks are changed to exclude them. These households face a high risk of homelessness. The number of illegal evictions remained at the same high levels in 2005, with 284 illegal eviction cases in 2005 compared with 271 in 2004.

Many landlords are also failing to comply with the notice periods and procedures

Household problem by number of clients



set out in the Residential Tenancies Act 2004. The number of cases where tenants received invalid notice of termination from landlords increased by over a third (39%) from 658 in 2004 to 913 in 2005.

Deposit retention has long been a major problem for Threshold's clients. Many clients each year are placed at risk of homelessness because they cannot move on to new accommodation unless they recover their rent deposit. While the total number of cases fell to 2,325 in 2005 from a record number of 2,648 in 2004, they remained alarmingly high.

Problems with rent arrears is a concern that places a considerable number of private rented tenants at risk of homelessness. The number of clients with this problem increased from 815 in 2004 to 852 in 2005.

## Case studies

### **Danger to child in substandard accommodation**

Patricia, a 27 year old lone parent, approached Threshold about problems with dampness and exposed electrical wiring in her rented flat. She feared for the health and safety of her young child. An Environmental Health Officer had visited her home months previously and found that it needed urgent repairs. But the landlord had still not acted. Threshold persistently contacted the EHO over the next two months until the landlord carried out all of the repairs needed.

### **Rent arrears due to ill health**

Joan, a lone parent with four young children, had problems making ends meet due to ill health and was about to be evicted from her rented home. Threshold pleaded her case with the landlord and helped her obtain the outstanding sum from a charitable organisation. Threshold is now helping her to secure a local authority home more appropriate to her needs.

### **Fear of losing rent deposit**

A low income family with two children contacted Threshold because they wished to move home but feared losing their rent deposit. Based on previous dealings with the landlady, the tenant was afraid to pay the last month's utility bills because he did not trust the landlady to return the deposit. Threshold helped by enabling the tenant to make the exchange of bill receipts in return for the rent deposit in Threshold's offices. The completed transaction was witnessed by a Threshold advice worker and the family was able to move.





# unsuitable accommodation

BORN OF DESPERATION

## southern region advice centre

During 2005 the Southern Region Office helped 5,426 people deal with 7,900 problems, covering a wide range of issues. Most of our clients were households (73%) coming to us for help; they were mainly from the private rented sector (66%) and aged between 25 and 49 years old (63%).

This report focuses on Threshold's placement service which has been growing since its inception 2002. The service assists vulnerable people who need help accessing private rented accommodation primarily, but also social housing. It targets people who are homeless and people on rent supplement. Clients either come themselves to Threshold or are referred by another agency such as Cork University Hospital, Cork Prison and The Society of St Vincent de Paul. The placement service is the only one of its kind in the Cork area.

### Placement service: How it works

The aim of the Threshold's placement service in Cork is to assist clients by increasing the efficiency of their housing search and by helping them to communicate effectively with landlords. In 2005 the placement service helped 722 persons look for accommodation. Forty four percent were homeless and 10% were asylum seekers moving out of direct provision accommodation. Almost all (96%) had annual incomes of less than €15,000. For 22% English was not their first language and many others had a low level of literacy. People coming to Threshold with housing problems typically are in unstable housing situations; 45% had been in their tenancy for less than six months.

If the most vulnerable people can be helped to find a home, they are more likely to take up opportunities to improve their quality of life. But homeless persons often lack the self-advocacy skills needed to persuade a landlord to rent to them. Threshold can help clients to make their case and prepare the documentation required to get rent supplement and a deposit. By improving the client's awareness of the rental market and advocating on their behalf, Threshold ensures that vulnerable people do not feel pressured to accept unsuitable accommodation out of desperation. For example, clients are discouraged from taking on substandard accommodation or rent commitments that exceed the relevant rent supplement ceiling. According to a 2004 Threshold survey, one fifth of rent supplement recipients were topping up their rent and getting into financial difficulties as a consequence.

The main task of an advice worker is to create a personal housing plan based on the client's history, preferred location, and resources. These include short and long-term housing options including private rented accommodation and social housing. The key challenge is identifying landlords willing to let to households dependent on

**The service assists vulnerable people who need help accessing private rented accommodation primarily, but also social housing.**

rent supplement. As a means of securing accommodation, the advice worker will often link with local Community Welfare Officers, social workers, local authorities or housing association officials.

### **Placement service: Need for additional supports**

While the placement service is in great demand, it is currently limited in what it can offer. Many clients with poor literacy and communication skills need practical help in setting up a home and returning to the community. If further resources were available, Threshold could provide additional support by expanding its database of landlords to create further housing options. It could also accompany the most vulnerable clients to property viewings and ensure that the basic essentials of a home were in place before they moved in. This additional service would act as a support to landlords if difficulties arose in the initial stages of a tenancy. It would help clients by preventing a housing problem escalating into a homeless situation. The extra resources required to settle vulnerable clients in homes would be a 'value for money' investment.

### **Gilabbey Court Housing Scheme**

With Threshold's support three participants succeeded in purchasing their own homes during 2005 despite the continuing escalation in house prices. Two new participants commenced their tenancy during 2005. The refurbishment which commenced in 2004 was completed in 2005. New wardrobes, curtains and fireplaces were fitted in all seven properties. Additionally wiring and insulation was upgraded to comply with current regulations. The shrubbery in the interior courtyard area was replaced by a low maintenance modern design layout in keeping with the refurbishments. A new information brochure on Gilabbey Court was published which included colour interior photographs and relevant information for interested couples and individuals.

### **Policy Fora**

Services Co-ordinator, Margaret O'Neill, continued in her role as Chairperson of the Cork Social Housing Forum in 2005. She was elected as the Community Forum Representative on Cork City Council's Housing and Community Services Strategic Policy Committee. Threshold also continued to contribute as a member of the Homeless Forum which is currently working on the Cork 2005-2007 Homeless Action Plan. Threshold participates on a variety of task groups established to implement the plan.

## Research

In September 2005, Threshold's Southern Region Advice Centre launched a report 'Seeking a Home on Rent Supplement – Experience in Cork City'. The research highlighted the situation of persons dependent on rent supplement living in the private rented sector in Cork City. It documented problems for people on low incomes in finding suitable and affordable accommodation and it also highlighted the poor standard of accommodation that some people were forced to live in. The research found that over a fifth (21%) of respondents were making 'top-up' payments to their landlord because they could not secure accommodation priced within the Health Service Executive rent ceilings.

## New office premises

The development work at Threshold's new premises at 22 South Mall was completed in December 2005 and the existing offices on 8 Fr. Mathew Quay were closed on 22 December. Considerable time and effort was given to ensuring the new premises were refurbished to effectively meet the needs of clients and staff.

## Case studies

### Keeping homelessness at bay

Mary, an ex-offender in her early forties, contacted Threshold's placement service in May when she was served with a valid notice of termination. Threshold found Mary temporary accommodation and obtained the return of her deposit from the landlord. Since Mary did not cope well in the communal atmosphere of emergency accommodation, it was important that a private rented unit be found as quickly as possible. With single person accommodation so scarce in Cork, a lot of searching and ringing around was done by the advisor, as well as using both the *Evening Echo* and Threshold's own list of landlords as an accommodation resource. By the end of June, a one bedroom apartment in the city centre had been secured for Mary.

### A suitable home

Sheila was referred to Threshold by the Good Shepherd Services of Edel House, an emergency hostel for homeless girls, women and children. A placement worker assisted Sheila in securing rent supplement and a deposit so that she could seek private rented accommodation. Viewings of rental properties were arranged by the Placement Officer but Sheila failed to obtain a suitable place during a two week search.

During this period Threshold's placement worker became aware that supported accommodation would be more appropriate for Sheila, who was recovering from an addiction problem. The worker helped her complete the application form for Sophia Housing Association and arranged an interview. Sheila is now in supported accommodation with Sophia Housing.





# lack of space

MAKING A MESS OF FAMILY LIFE

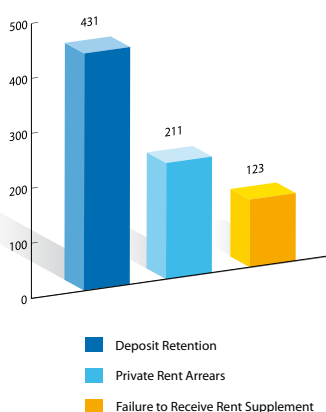
## western region advice centre

During 2005, 5,234 clients contacted Threshold's Western Region Advice Centre: 70% were tenants and other people with housing problems; 17% were third parties including Citizens Information Centres, homeless services and parents of young people; 12% were landlords or agents; and 1% were researchers. Of those people who informed us about their current housing, 70% (2,409 clients) were private renters, 8% (266 clients) were homeless, 8% (282 clients) were social housing tenants, while the remainder (14%) were in other arrangements, including people living in the family home; people living in lodgings or as a guest of a tenant (licensees); people living in accommodation tied to their employment; and older people living in decontrolled tenancies.

### Main problems affecting clients

The advice centre dealt with 9,225 different information and advice issues in 2005. Tenants came to Threshold with a variety of problems. For example amongst the financial issues addressed were landlords failing to return rent deposits (431 cases), problems with rent arrears (211 cases), and failure to receive rent supplement (123 cases). While mobility can be an advantage of private renting, many renters in the Western region appear to live in insecure accommodation. More than two-thirds (71%) of private tenants who contacted Threshold had been in their current accommodation for twelve months or less, while over half (57%) of the people on rent supplement were in their accommodation for a short period. A lack of secure accommodation is likely to negatively impact on quality of life and the ability of tenants to feel settled in the community.

**Main financial problems affecting tenants in western region**



### Difficulties with rent supplement scheme

The way the rent supplement scheme currently operates is creating problems around insecurity for tenants. Over a quarter (27%) of all queries to the Galway advice centre were about rent supplement. Many tenants find it hard to get accommodation because a lot of landlords do not accept rent supplement. Rent supplement can be financially unappealing to landlords because it is paid in arrears rather than in advance which is the norm for the rented sector. In addition, the procedure for tenants accessing rent supplement is complicated and it can take up to six weeks to get a decision. This is a long time for a landlord to potentially wait for payment. Some tenants who experienced delays in 2005 were threatened with eviction or received insufficient notice to leave. Much of Threshold's work involves mediating and advocating in these situations.

### Other service developments

In September 2005 the Advice Centre moved into temporary offices pending the completion of Threshold's Western regional development plan. New premises are

being sought to meet the growing demand for Threshold's services in Galway and to accommodate the planned development of services in the region.

Threshold is a member of the Galway City Homeless Forum and the Galway City Community Forum and has members on the Steering Group of both. Threshold is also a member of the Mayo Accommodation Programme.

## Case Studies

### Illegal eviction costs landlord

Elaine was illegally evicted due to a dispute about rent payments. Threshold contacted her landlord who refused to reconsider. A Threshold advice worker helped the client make a complaint to the Private Residential Tenancies Board (PRTB) and supported her through the procedure. When the adjudication did not yield an outcome satisfactory to the tenant, it was appealed to a PRTB Tribunal. The tenant was happy with the compensation determined by the Tribunal but the landlord then appealed the Tribunal's decision to the High Court on a point of law. Threshold with the help of the Bar Council Voluntary Assistance Scheme was able to organise a legal team for the tenant. The decision of the Tribunal was upheld by the High Court.

### Landlord must respect terms of lease

John and Mary had signed a 12 month lease with the landlord. Mary was pregnant with their second child. After just two weeks, the landlord contacted them saying that he wished to terminate the tenancy because he was being transferred by his employer from Dublin to the town where they were living. No clause in the lease allowed the landlord to do this. Threshold contacted the landlord on the client's behalf and explained that he could not terminate the tenancy. He agreed and the client remained in occupation.

### Rent allowance delay puts tenancy at risk

David and his family returned to live in Ireland. They needed to claim rent supplement as they were unable to afford the rent. However, they could not get rent supplement until they were on the local authority housing waiting list. It takes six weeks to be put on the housing waiting list because a housing needs assessment must be carried out. They could not get any rent supplement in the mean time. The landlord was very annoyed about being owed so much rent and wanted to terminate the tenancy. Threshold contacted the landlord, explained why the family were in arrears and persuaded him not to end their tenancy.

Over a quarter (27%) of all queries to the Galway advice centre were about rent supplement. Many tenants find it hard to get accommodation because a lot of landlords do not accept rent supplement.

**Homeless after marriage breakdown**

Following the break up of his marriage, 55 year old Michael returned to Ireland to live with his mother. His mother got ill and it was no longer practical for Michael to live with her. He moved out, but finding it hard to cope, he became homeless. Threshold found him temporary emergency accommodation and then managed to secure for him a local authority house in his home town. Because he seemed to have some difficulty settling in, the advice worker kept in contact with him until he had a system in place to ensure that his rent and bills were paid and he had accessed his entitlements.





# lack of affordable accommodation

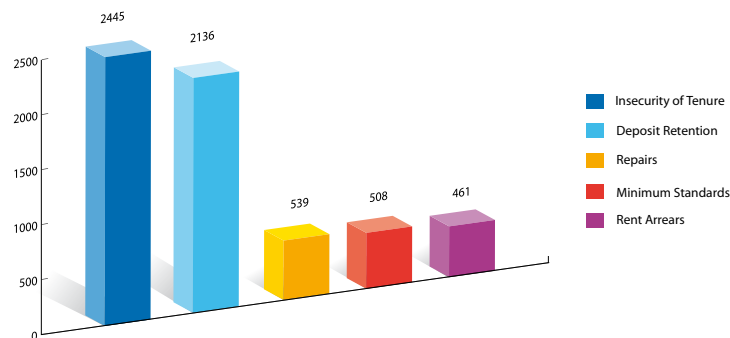
IMPOVERISHING FAMILIES

## eastern region advice centre

Threshold's Eastern Region Advice Centre helped 8,852 clients with 13,624 queries on issues such as notice of termination, deposit retention, lease problems, standards and repairs. Almost two thirds (65%) of clients were households and 15% were landlords. Third parties including Citizens Information Centres, homeless services and parents of young people accounted for 18% of clients.

The vast majority of clients were tenants living in private rented accommodation. Almost 46% (1,947) of these clients did not work full time. Thirty-seven percent (1,500) stated that they had an income of less than €15,000 per annum.

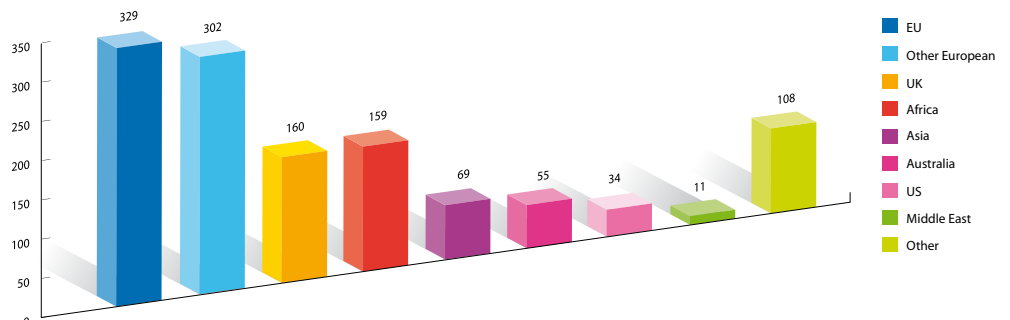
**Most common queries in eastern region**

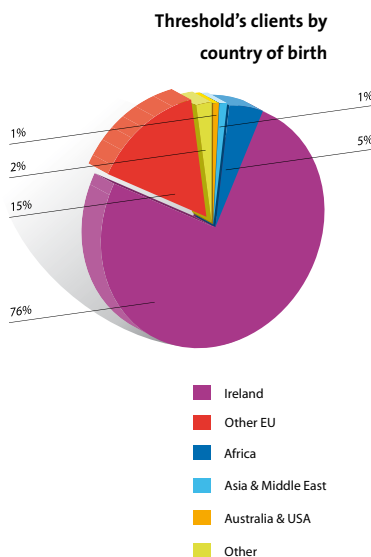


### Return of rent deposits and insecurity are main problems

Queries related to insecurity of tenure (2,445 queries) and the non-return of rent deposits (2,136 queries) continued to be the most common. With respect to insecurity of tenure, it is important to note that more than a third of clients contacting Threshold have been in their accommodation for less than six months.

**Country/region of origin other than Ireland**





**The vast majority of clients were tenants living in private rented accommodation. Almost 46% (1,947) of these clients did not work full time. Thirty-seven percent (1,500) stated that they had an income of less than €15,000 per annum.**

## Over a quarter of clients are non-Irish nationals

The number of non-Irish nationals contacting the Eastern Region Advice Centre has increased significantly. They now represent almost one in four (24%) of clients. The way the service is delivered is changing to meet these needs.

## Outreach services

The Eastern Region Advice Centre seeks to provide information, advice and advocacy at a local level in areas where there is an identified need. Local access to advice services and early intervention can prevent problems from escalating and prevent people from becoming homeless. In 2005, Threshold provided outreach clinics in Rathmines Citizens Information Centre, Dundalk Citizens Information Centre, Ballymun Community Law Centre and Northside Community Law Centre.

## Evening clinic

Since 2003 Threshold's Eastern Region Advice Centre has run a weekly evening clinic for clients who could not access the advice service during normal working hours. In 2005, 214 clients contacted the evening clinic. Funding for this out-of-hours service was boosted when Threshold was voted by the public as the most deserving charity in the Newstalk 106 Local Heroes competition. Threshold won €10,000 and gained valuable publicity for this important service.

## Training Department

Many statutory and voluntary organisations have sought Threshold's housing expertise since the introduction of the Residential Tenancies Act in 2004. The Eastern Region Advice Centre established its training department in 2005. Some of the organisations who have received training include Dundalk Citizens Information Centre, Immigrant Council of Ireland, Union of Students in Ireland, Tallaght Homeless Advice Unit, South Kildare Citizens Information Service, and Comhairle.

A highlight was Threshold's participation on a working group that also included Ballymun Community Law Centre, Ballymun Regeneration Ltd, Comhairle, Respond Housing, and National College of Ireland. This group developed the Ballymun Housing Advice and Advocacy Training module FETAC level 3 which was delivered to people working in the community in Ballymun. Threshold delivered training on the private rented sector and also facilitated work placement for the participants. This is the only course of its kind in the country.

*"Threshold are the experts in the private rented sector and I have found the training they deliver to be comprehensive and easy to understand for those who don't have previous knowledge or history of working in the sector. It is an integral part of our training programme."*

**Mr. Geoff Corcoran, Manager Tallaght Homeless Advice Unit.**

*"I found the training to be friendly and confident. The PowerPoint was very good and the information was delivered with a good mixture of legislation, common sense and past experience shared with us. The handouts were very comprehensive and I will use them to help me in dealing with clients."*

**Training Participant**

## Case Studies

### Unable to afford rent increase

Irina, a Polish woman in her forties, came with Victor her twelve year old son to seek Threshold's help. Victor is the only member of his family who speaks English and helped translate for his mother. He explained that his family faced eviction as they were unable to afford the rent increase being looked for by the landlord. As the amount of rent sought was above the maximum rent allowance, they needed time to find a cheaper place to live. Threshold contacted the landlord and persuaded him to give them another two months to find alternative accommodation.

### Harassment and return of rent deposit

Nuri, a 21 year old Muslim, was being harassed by local teenagers in her rented home and wished to leave. But she felt trapped because she would lose her €950 rent deposit if she broke the lease agreement. When the abuse became too much, she sought Threshold's help. Threshold contacted her landlady and explained Nuri's predicament. The landlady agreed to return her deposit to enable her to move to a safer area.

### Burgled tenant refused rent deposit

Janet was too frightened to remain in her rented flat after it was burgled. The rent was paid for a further month and she found a replacement tenant within that time. But her landlord refused to return her rent deposit. Threshold appealed to the landlord but he would not change his mind. Threshold then helped Janet to take her dispute to the Private Residential Tenancies Board. A Threshold advice worker represented Janet in a successful adjudication case which resulted in the landlord returning the deposit.

*'The thought of taking action against my landlord was very intimidating. It was great to have Threshold there to provide support and representation. Without their help I would not have done it so the service helped me stand up for myself.'*

**Janet, Threshold Client**





# moving house

HELPING VULNERABLE PEOPLE TO FIND A HOME

## access housing unit

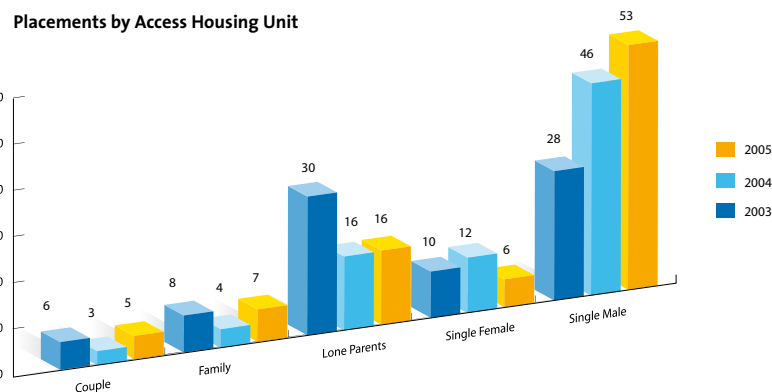
**The success of the Access Housing Unit over the last three years and the development of the Tenancy Sustainment Service have shown that it is possible and cost effective to work in partnership with the voluntary, statutory and private sectors of society to develop private rented housing solutions for people experiencing homelessness.**

Threshold's Access Housing Unit (AHU), funded by the Homeless Agency, helps people to move out of emergency homeless services and into longer-term accommodation in the private rented sector. Potential tenants are referred to the AHU by homeless service providers, including Focus Ireland, Dublin Simon Community, and Merchant's Quay Ireland. The AHU identifies landlords with suitable properties and helps tenants to move into their new home. Support is also provided to the tenant after they move in, either by the AHU's Tenancy Sustainment Service or by the homeless organisation that referred the tenant.

The Access Housing Unit has now completed its third year of operation and is the main procurer of private rented accommodation in Dublin for people coming out of homelessness. The AHU exceeded targets set by its funders in 2005 by creating 87 tenancies that helped 99 adults and 44 children to move out of homelessness.

The chart below shows the breakdown of the Access Housing Unit's tenancies by family type. The proportion of single homeless men being referred to the service continued to grow. The majority of homeless people are single men who also faced the most difficulty in getting long-term accommodation.

As has been highlighted in previous Threshold reports, the crisis with regard to the availability of single person accommodation persists. The AHU cannot find enough of this type of accommodation to satisfy the demand, even though a lot of time is devoted to searching for it. However, the extension of the Rental Accommodation Scheme (RAS) to include people who are homeless could increase the supply of small sized units. For example, if the AHU attracted just one owner of multiple units to participate, the potential for placements would escalate. But it remains to be seen whether enough property owners will be interested in RAS.



## Tenancy Sustainment

When it first started, the Access Housing Unit depended on the referring agency having the capacity to provide support to the client to help them settle into their new accommodation. However during 2005 the AHU's Tenancy Sustainment Service had its first full year of operation. A Tenancy Sustainment Worker helps people to successfully make the transition from homelessness to independent living. Support is provided on practical issues, including making sure rent and bills are paid on time and linking with local GPs and community centres. The service also provides emotional support as people can sometimes feel unsettled when moving from the group setting of a hostel to single person accommodation.

The table below shows a breakdown of the people the Unit's Tenancy Sustainment Service supported in 2005. Out of all the tenancies that the AHU helped create in 2005, over 40% were supported in-house. A total of 36 tenancies have been supported by Threshold's service, the vast majority (nearly 90%) being single men. Only six tenancies have ended, two of which failed without alternative accommodation being found.

The success of the Access Housing Unit over the last three years and the development of the Tenancy Sustainment Service have shown that it is possible and cost effective to work in partnership with the voluntary, statutory and private sectors of society to develop private rented housing solutions for people experiencing homelessness. There is clearly scope for the development of Access Housing Units in other cities in Ireland such as Cork, Galway and Limerick. Indeed, through such initiatives Threshold hopes to bring its wealth of experience to bear in eradicating the need for anyone to remain homeless for long periods of time.

## Clients supported by Tenancy Sustainment Service

Family Type	Numbers Supported
Single Males	31
Couple	2
Lone Parent	2
Father with Part-Time Access	1
Single Females	0
<b>Total</b>	<b>36</b>

## Case Studies

### Homeless mother and son get stable home

Jackie and her 14-year old son Kevin returned to Ireland from the UK following the death of her husband. She got a cleaning job but found it difficult to make ends meet and fell into rent arrears. Having no one to turn to and not knowing where to get advice, Jackie was evicted and ended up in homeless accommodation. Jackie was referred to the Access Housing Unit by a voluntary homeless organisation in January 2005.

An AHU worker met and discussed with Jackie what type of accommodation would suit. She spent four evenings with Jackie viewing different properties. Jackie was delighted when they found a clean and bright two-bedroom flat close to Kevin's new secondary school. The AHU assisted Jackie to complete her application for rent supplement, made sure that she had all the furniture and cooking utensils she needed, and helped her work out how best to manage her household budget. Jackie has now gone back to education and Kevin is sitting his Junior Certificate with the stability of a home behind him.

### Accommodation to strengthen family ties

Brendan was living in a hostel when a Community Welfare Officer referred him to the Access Housing Unit (AHU). Brendan applied as a single man, but revealed that his marriage had broken down but that he still saw his children regularly. At this stage Brendan was only entitled to assistance from the state to access a bedsit.

The AHU helped Brendan get official documentation proving that he had access to his two children so that he could qualify for rent supplement for a two-bedroom apartment. A tenancy sustainment worker from the AHU helped Brendan to move into his new home, setting up rent payments and utility bills, and assisting him with life skills such as cooking, washing and shopping.

### Off the streets and alcohol free

John is a 67 year old man with alcohol problems who had been living on the streets on and off for three years. He was referred to the Access Housing Unit by an alcohol treatment centre. John had completed the programme but if he was released back to homeless services, he was at risk of going back to drinking.

The Access Housing Unit housed him in bedsit accommodation and he did well for three months before he started drinking again. The Tenancy Sustainment Service got him into alcohol treatment and worked with the landlord to keep his tenancy open. A Tenancy Sustainment Worker arranged for rent to be paid and kept in touch with the landlord while John was getting treatment. John returned to the tenancy and the AHU linked him in with a local services such as Meals on Wheels, a senior citizens club and art classes. Due to a daily routine and social interaction, John is still alcohol free.





# raising the roof on standards

IMPORTANCE OF ENFORCING THE LAW

## promoting housing reform through research and campaigning

Threshold's Research Unit analyses housing problems, identifies practical solutions to people's housing needs, and campaigns for policy changes at local and national levels. The following research projects were completed in 2005:

### **Seeking a home on rent supplement: Experience in Cork City in 2004**

This research report published in July 2005 highlighted the harsh living conditions faced by people on rent supplement in Cork city. A survey undertaken as part of the research revealed that one in five of the rent supplement recipients contacted was paying the landlord a top-up payment as well as the official rent, while half reported one or more aspects of their accommodation were substandard. For example, 17% of respondents noted windows that would not close properly and over a quarter mentioned mould on the walls or ceilings. The findings informed Threshold's ongoing campaign to raise dwelling standards for tenants in accommodation at the lower end of the market. They were also brought to the attention of policy makers, in particular through the advisory committee on the new Rental Accommodation Scheme. The research was part-funded by the Social Inclusion Unit of Cork City Council.

### **Moving from B&Bs for homeless people to homes in the private rented sector**

This research was conducted by Threshold on behalf of the Homeless Agency. Face-to-face interviews with more than 50 families and couples living in private emergency accommodation (PEA) identified limited potential for increased referrals to the Access Housing Unit. The findings indicated that in the region of 9% to 25% of couples and families in PEA would be receptive to moving into a private tenancy, given support. The report highlighted the importance of prompt assessment of households when they presented as homeless and closer liaison between the Homeless Persons Unit and the Access Housing Unit if homeless households were to shift to less expensive and more stable accommodation.

The findings informed Threshold's ongoing campaign to raise dwelling standards for tenants in accommodation at the lower end of the market.

### **Impact of tenant purchase in Dublin**

Threshold Chairperson, Aileen Hayden, presented her research findings on the impact of tenant purchase schemes in Dublin at a seminar of the TCD Policy Institute in June 2005. Hayden was a Research Fellow with the Institute during 2004/2005. She analysed more than 500 purchase transactions in Dublin City Council beginning in the 1960s. She also interviewed community leaders and government officials. Hayden observed that, at least until recently, the schemes had made little difference to the composition of local authority estates. There was some evidence that the main beneficiaries of the capital gains that occurred

were children inheriting from the original tenants. A report of the research is to be published by the Policy Institute in 2006.

## Urban Regeneration of Local Authority Housing Estates

### Case Study: O'Devaney Gardens, Dublin

The project studied the early stages of planning the regeneration through public-private partnership (PPP) of O'Devaney Gardens, a Dublin City Council housing estate located in the north west of the city. The work was undertaken by researchers from Trinity College Dublin and was funded in part by the Combat Poverty Agency. It revealed the challenges for tenants on the estate attempting to influence the development of their area and recommended how local authorities and other stakeholders could facilitate a more socially inclusive process. The findings have been incorporated into the larger project on urban regeneration mounted by the Centre for Urban and Regional Studies at Trinity and it has been presented at a number of seminars and conferences.

*A number of research projects were initiated in 2005 that will be completed in 2006:*

### Standards for rental housing

An in-house project is underway exploring ways of ensuring that tenants can count on accommodation having basic amenities and meeting reasonable quality standards. The work involves interviews with public and private professionals as well as analysis of available statistics on housing conditions. The aim is to underpin a Threshold campaign for policy change to better protect low income households living in the private rented sector.

### Suitable rental housing for lone parents

A joint project with OPEN (One Parent Exchange and Network) and funded by the Combat Poverty Agency is based on the premise that families assessed in long term housing need should be accommodated in suitable dwellings of good quality. It aims to influence the establishment of dwelling standards for the new Rental Accommodation Scheme. The research will identify the key features of appropriate accommodation for a one parent with one child family and survey lone parents who are rent supplement recipients to learn about the adequacy of the facilities in their current home.

### Development of Threshold's client database

Threshold's advice and advocacy services are targeted at households experiencing housing disadvantage, especially those at risk of homelessness. Work began on improving the collection of data to measure more effectively the situations of clients, their problems, the assistance given and the outcomes. The aim is to be able

to manage resources, identify issues promptly and assess the impact of Threshold's interventions. The introduction of the dispute resolution process under the PRTB underlines the importance of evaluating Threshold's mediation and advocacy efforts.

**Minimum Standards in the European Policy Context**

In a joint two-year EU-funded project led by EAPN Ireland, Threshold is contributing an analysis of the development of minimum housing standards in Ireland and the potential for European-wide initiatives. The project involves seven European states, including new accession countries. The aim is to determine if working towards minimum social standards is an appropriate way of promoting social inclusion across Europe.





# shedding light on tenants rights

IMPROVING QUALITY OF LIFE

## fundraising

Threshold could not continue to operate without the support of our donors, who generously contributed €760,164 in support of our work in 2005. This essential funding amounted to 39% of our total income and is hugely appreciated by all at Threshold.

Of course the real beneficiaries of this support are the many, many thousands of people who depend on the advice and support received through Threshold's regional advice centres. Thank you on their behalf.

### Dog's Night

Once again Threshold's 'Night at the Dogs' took place at Shelbourne greyhound stadium in December. With over 300 people in attendance, the night raised over €50,000 for Threshold.

Central to the success of the night was the continued support of Bovale Developments – their staff, suppliers and clients. A special thank you must also go to our programme advertisers, race sponsors and raffle prize donors and of course to all those who purchased tickets and attended on the night itself.

### The Choir at the Spire

Threshold's 'Choir at the Spire' event again took place on O'Connell Street on Friday 9th December and raised over €3,000 for Threshold's work. Launched by the Lord Mayor, Councillor Catherine Byrne the event was supported by students from Dominican College and St Columbas School, the Boydell Singers from Trinity College, the Garda band and St Georges Brass Band.

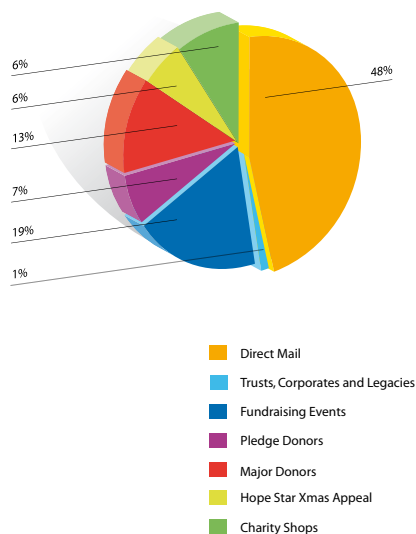
A special thank you must go to those companies who sponsored a choir, The Academy Hotel who donated the use of a function room for the event, PH Sound Systems who provided the sound equipment, all our volunteer fundraisers who worked so hard on the day, and of course the Irish public for generously supporting the event.

### Raising the Roof

'Raising the Roof for Threshold' – a fundraising concert featuring the Gaudete Singers and the Gardiner Street Gospel Choir took place on Wednesday 25th May at the Bank of Ireland Arts.

A big thank you to both choirs who performed on the night, to Sean Rocks from Lyric FM for hosting the evening, and all those who attended on the night – your support was hugely appreciated.

Source of Private Sector Funding 2005



**The real beneficiaries of this support are the many, many thousands of people who depend on the advice and support received through Threshold's regional advice centres.**

### **New premises for Cork**

To accommodate the growing demand for our housing support services, Threshold in Cork faced the challenge of securing larger and more suitable premises. Thanks to a lot of hard work and some very generous support, Threshold was able in early 2006 to open the doors of its new offices in South Mall in the heart of Cork City.

We are especially indebted to, the Capuchin Order, Pobail and the Dormant Accounts Disbursement Fund and to all our friends and supporters who generously underwrote the costs of our new premises.

### **New advice centre for Limerick**

Our fourth advice centre supporting the housing needs of Limerick and the surrounding area will open in 2006.

With a premises now secured in Catherine Street in the City, we are working hard to put our advice service in place over the coming months.

Our new Limerick advice centre will make a lasting impact on addressing housing need in the area and it would not have been possible without the generous support of Pobail and the Dormant Accounts Disbursement Fund, The Ireland Funds, The People in Need Trust and a number of other private supporters.

### **Threshold in the market**

The 'Threshold in the Market' fundraising event was held this year on Friday 9th December, raising €8,392. The tremendous contribution of the Threshold Cork fundraising committee ensured another successful evening. Hot food and fine wine accompanied by seasonal entertainment ensured that the event was enjoyed by all. Sincere thanks to the proprietor of Farmgate restaurant, Kay Harte, for her ongoing support and assistance.

### **Gala bowling night**

In April 2005, 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 funds raised totalling €3,550. All the lanes were sponsored by local companies and many teams plan to participate again in 2006. We would like to express our thanks to all for their generous support.

### Hope Star Xmas appeal

Our Hope Star appeal encourages companies and small businesses to make a donation to Threshold in lieu of, or in addition to, sending Christmas cards and presents to their customers and suppliers.

All supporting companies are acknowledged in a full-page advertisement in The Sunday Business Post in the run up to Christmas. The appeal was once again generously sponsored by Sherry Fitzgerald and supported by over 120 companies and small businesses from across all industry sectors.

Income raised from Our Hope Star appeal reached €52,872 in total, making it the most successful appeal so far.

### Threshold's Circle of Friends

Many supporters now commit to making regular monthly or yearly donations to Threshold through our Circle of Friends appeal. Such long-term support enables Threshold to plan our work with the knowledge that we have a regular income stream. Committed giving raised €52,607 for Threshold in 2005 and it represents one of the most efficient methods for donors to support our work.

Threshold would like to thank all our Circle of Friends for their ongoing support of our work.

### Tax refunds

As an Irish registered charity, Threshold can claim a refund under the tax relief scheme on donations to eligible charities. When a P.A.Y.E. donor gives €250 or more to Threshold during the tax year, Threshold may be able to reclaim the tax paid on their gift.

In 2005 Threshold claimed a refund of €8,431.15 on donations received during 2004. Our sincere thanks to all who completed and returned their tax refund forms, and thus enabled Threshold to derive the full value of their support.

### Trek Vietnam

In 2005 Threshold launched its first ever charity trek to Vietnam. A group of 13 hikers participated in a challenging twelve day trek, from Hanoi through the Hoang Kien Mountains.

We thank families, friends and supporters of the trekkers for supporting their efforts but we are especially grateful to the participants themselves for taking on such a challenge on our behalf.



### Charity shops

Threshold's charity shops sell quality used clothes and goods at affordable prices to raise funds for Threshold's advice services. Our shops are run by a dedicated team, offering a smile and a chat to all who cross the threshold.

We are always looking for donations and for customers. Our shops need part-time helpers, so anyone with some time to spare – either morning or afternoon – should please get in touch.

The Threshold shops in Ballincollig and Tralee would like to thank everyone who donated items in 2005, our loyal customers and our volunteers.

### Special thanks

It would not be possible to mention everyone who donated throughout the year, but the following deserve special mentions for their generous and continued support.

Threshold would like to thank and acknowledge donations from the following companies:

Bovale Developments, Bank of Ireland, Cyril O'Neill & Co, CS Kelly, Diageo Ireland, Donohue Scaffolding Ltd, Hamilton Osbourne, HT Meagher, O'Reilly, Irish Life, The McGrath Group, Sherry Fitzgerald Group plc and the Sunday Business Post.

We also grateful to the following Trusts and Foundations for their generous grant support of our work - The Ireland Funds, The JP McManus Charitable Foundation, The People in Need Trust, The St Stephen's Green Trust, ESB Electric Aid, and The Community Foundation.

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 Aiseanna Saothair (FAS), which employs a number of Threshold staff on Community Employment and Job Initiative Schemes.

In recognition of the project support given to the development of our offices in both Cork and Limerick, we would especially like to acknowledge the support of the Department of Community, Rural and Gaeltacht Affairs and the Dormant Accounts Disbursement Fund.

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, Comhairle, Cork County Council, Cork City Council, Galway City Council, Galway County Council, Dun Laoghaire-Rathdown County Council, South Dublin County Council, Fingal County Council, Kildare County Council, Southern Health Board and Western Health Board.

## financial report 2005

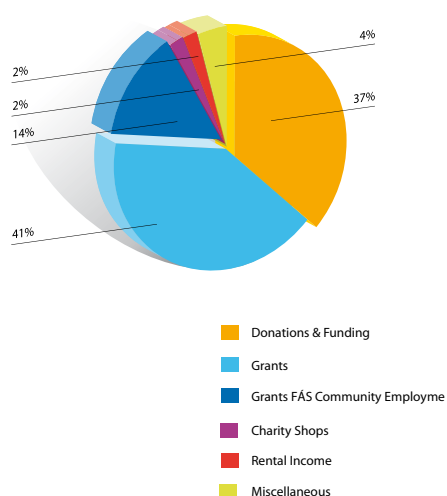
Thanks to the generosity of our private, public and corporate funders, Threshold continues to remain in a healthy financial position. Increased demands on our service have required the organisation to invest in increased service delivery. In order to meet the needs of our clients, Threshold increased its private fundraising endeavours by 4% in 2005. Statutory funding increased by over 12% compared to 2004. The challenge for Threshold in 2006 and onwards is to augment both our statutory and non-statutory funding in order to continue to support the most vulnerable members of our society with regard to housing need. We are pleased to announce our plans to open an advice centre in Limerick.

### Income and Expenditure 2005

Income	€
<b>Total</b>	<b>1,934,146</b>
Donations & Fundraising	713,715
Grants	776,032
Grants FÁS Community Employment Scheme	274,942
Charity Shops	46,449
Rental Income	45,793
Miscellaneous	77,215
<b>Expenditure</b>	<b>€</b>
<b>Total</b>	<b>1,918,092</b>
Salaries & Pensions	934,070
FAS Community Employment Scheme	274,942
Fundraising	222,421
Administration/ Research	249,386
Premises	120,664
Publications/ Printing/ Postage/ Stationery	94,788
Transitional Housing (Gilabbey Court) Expenses	21,821

Statutory Funding/Grants	€
<b>Total</b>	<b>1,050,974</b>
Department of Environment, Heritage and Local Government	300,000
FÁS Community Employment Scheme	274,942
Homeless Agency	273,320
Dublin City Council	60,000
Cork County Council	15,000
Cork City Council	18,000
Galway City Council	10,712
Galway County Council	10,000
Dun Laoghaire-Rathdown County Council	5,000
South Dublin County Council	4,000
Fingal County Council	1,500
Kildare County Council	1,000
Southern Health Board	28,500
Western Health Board	31,000
Other Statutory agencies	18,000

Sources of Income 2005



## contact details and staff members 2005

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### Head Office

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

#### Director

Patrick Burke

#### Administrative Officer/PA to Director

Nichola Clancy

#### Research & Communications Manager

Bob Jordan

#### Research Officer

Lillian Buchanan

#### Accountant

Edward Kiernan

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### Fundraising

21 Stoneybatter  
Dublin 7  
Tel: 01 678 60 97  
fundraising@threshold.ie

#### Events & Retail Manager

Aisling Donoghue

#### Fundraising Manager

Declan White

#### Fundraising Assistant

Zadrhiena Noone

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### Advice Centres

#### Eastern Region Advice Centre

21 Stoneybatter  
Dublin 7  
Tel: 01 678 60 96  
info@threshold.ie

#### Services Co-ordinator

Stephen Large

#### FÁS Community Employment Supervisor

Carol Fitzmaurice

#### Advice Workers

Claire Lane, Patricia Martin and  
Teresa Snow

#### Advice Workers (FÁS CE)

Monica Caffrey, Sharon Clinton,  
Julie Dippolito, Una Doogue,  
Sheila Dunne, Olive Hawthorne, Paul  
Kavanagh, Lisa McVeigh and Sabrina  
Nugent

#### Reception/Administration (FÁS CE)

Elaine Brown, Carrie Daly, Jackie  
Keating, Jim McMahon and Patricia  
O'Donnell

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**Southern Region Advice Centre**

22 South Mall  
 Cork  
 Tel: 021 427 88 48  
 threshold@eircom.net

**Services Co-ordinator****Advice Workers****Advice Workers (FÁS CE)**

Margaret O'Neill  
 Ross Crowley, Ciara O'Gorman and  
 Joanne Kiely  
 Mary Cremin, Joe Guerin, Goretti  
 O'Leary, Eileen Lynch, Mary Moloney, Phil  
 O'Regan, Paul Tarpey and Gerard  
 Staunton

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**Western Region Advice Centre**

3 Victoria Place  
 Merchant's Road  
 Galway  
 Tel: 091 563 080  
 thresholdgalway@eircom.net

**Services Co-ordinator****Advice Workers****Advice Workers (FÁS CE)****Advice Worker (FAS JI)**

Deirdre Murphy  
 Trish Carr and Eileen Kilkenny  
 Frances Dermody and Fergal Fahy  
 Ann Faherty and Martina Kelly

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**Access Housing Unit**

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

**Project Co-ordinator****Project Workers**

Russell Chapman  
 Bernadette Boylan, Áine Daly, Thomas  
 Hanlon and Louisa Santoro

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**Charity Shops**

Unit 5  
Ballincollig Shopping Centre  
West Village  
Ballincollig  
Co. Cork  
Tel: 021 487 7251

**Manager**

Geraldine McLoughlin

**FÁS Community Employment Supervisor  
Employees (FÁS CE)**

Jo McGrath  
Eileen Barry, Leona Finn, Jean Hartnett, Louise  
Krauss, Michelle McGrath, Sheila Noonan  
and Lorraine O'Mahony

**Volunteers**

James Curran, Mary Doyle, Brian Gillworth,  
Mary Hogan, May Howe, Lisamarie Kearney,  
Sheila Kelleher, Mandy McGrath, Matt  
McGrath, Aoife McLoughlin, Regina Mulcahy,  
Helen Murphy, Carol Nagle, Christine  
O'Callaghan, Anne O'Regan, Betty Penny and  
Sarah Radwan

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11 Edward Street  
Tralee  
Co. Kerry  
Tel: 066 710 2685

**Manager**

Helen Coyle

**Employees (FÁS CE)**

Celine Daly, Noreen O'Halloran, Helen Phillips  
and Amal Safar

**Volunteers**

Ann Brosnan, Mary Connelly, Ginny  
O'Sullivan and Seif Tahar

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