



WORKING FOR JUSTICE ON
HOUSING AND HOMELESSNESS



THRESHOLD is a charitable organisation founded in 1978 by Fr Donal O'Mahoney OFM (Cap) as a peace and justice project, working in the area of housing and homelessness. Last year 7,000 people in housing difficulties came to THRESHOLD for help. We offer a wide range of services and support ranging from practical advice, information and education to research, lobbying and campaigning. THRESHOLD is run by a board of directors, assisted by local committees and a research/social policy committee. We are staffed by a team of professional advice workers and administrators with additional services being provided by volunteer workers.

Threshold Ltd.
Registered No. 70660,
Charity No. 6279,
Registered Office:
48 Parnell Square

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Foreword

A Chairde,

THRESHOLD'S founders imbued in us a belief that "home" is central to human dignity. Wherever and whatever that home may be, it is a foundation for a person's sense of being and sense of place. To be without home is to be displaced from society – alone, voiceless and rejected.

THRESHOLD is also imbued with a belief in the uniqueness of each person's problem and the individual's right to respect and to participate in the resolution of their problem. Experience has borne this out. There is no "one" solution to housing and homelessness problems. We live in a complex, changing and uncertain society where the balance of housing supply and demand is distorted by many factors. It is not simply about house building. It is about creative and visionary change. THRESHOLD is an instrument of that change; by providing advice, information and intervention to resolve housing difficulties and by ensuring that the housing system operates effectively and fairly. For everyone.

This report is a timely and welcome beacon. It illuminates THRESHOLD'S work over the last decade and a half. It highlights the landmark victories and the battles that were not fully won. But it is also a signpost for the future.

I would like to thank the very many people who have helped mould THRESHOLD over the past fifteen years. An organisation such as ours, being essentially a human and caring one, can only exist and blossom when it is guided, run, nurtured and supported by caring and special people. Our funders and supporters, both public and private have shown great faith in our work. I know that we, all of us, are proud to have returned that pledge of faith by making THRESHOLD the vital and effective organisation it is today. And I know those bonds and commitments will strengthen for the challenges of the future.

Ar mbuíochas díobh uilig,



Cormac Ó Dúlacháin
Chairperson.

The home journey

15 years preventing problems, encouraging change

In 1978 when Threshold was born, little did we know what a crucial role it would be playing within 15 years. Many things have changed in housing since then. Today there are more homes than ever before. There are also many more people homeless. As our 1992 Report shows, some housing problems are being solved while others are sadly getting worse. And today we are confronting new problems and challenges unimagined in the 1970s.

The policies have changed too. The eighties saw the ending of large scale public housing building programmes. The emphasis has changed - towards repair and improvement of older homes, towards smaller scale development involving voluntary housing associations as well as local authorities. The needs of homeless people have finally acquired official recognition, and the rights of private tenants have also improved. While we at THRESHOLD are proud of our record on the frontline of these ground-breaking developments, we are also looking to the future. In this document we set down the markers for a fairer and more caring housing agenda.

We are unique in pioneering comprehensive housing advice services. It is a challenging and inspiring experience, dealing first hand with the problems of thousands of people — tenants, landlords, homeless people, mortgage holders — every year. That experience has kept us in touch with the reality of people's lives and has informed and animated our work through the years.

In 1982 we published a major report on the private rented sector. In 1986 we highlighted the devastating effect of the £5,000 grant scheme on Dublin communities. During this period, together with other voluntary organisations, we lobbied, successfully, for legislation which would entitle homeless people to housing. By 1991 the Government had adopted a major Plan for Social housing, containing many of our recommendations. In 1992, the Government introduced a major package of reforms in the private rented sector, based on THRESHOLD proposals.

The dual mission of THRESHOLD is to provide help to people experiencing housing problems and to effectively tackle the underlying causes of these problems. Since 1978, 50,000 people have found practical guidance, support and workable solutions at our housing advice centres. Many thousands more, who never avail of our services directly, have been helped by our work for action on homelessness and our achievements in securing a fairer housing system.

This is the heartbeat of Threshold. It is this combination of practical, caring assistance and campaigning for change which has seen us survive and flourish in the past. The future holds many more challenges and opportunities. We face them today with pride in our past achievements and faith in our experience and maturity to help finish the foundation to build a better and a more just 'home' for all.

Overview Fifteen Years

- 1978 Opening of first office, Church Street
- 1981 Rent control found to be unconstitutional
- 1982 Legislation to protect controlled tenancies publication of 'Private Rented - the Forgotten Sector'
- 1983 Opening of Cork office
- 1984 £5,000 Surrender Grant introduced
- 1985 First Homeless Persons Bill (presented to Seanad by Brendan Ryan)
- 1987 Opening of Galway Office
- 1987 THRESHOLD Report on consequences of £5,000 grant on local communities
- 1988 Housing Act defining homelessness for the first time and giving local authorities greater responsibility for housing homeless persons
- 1988 Launch of THRESHOLD Campaign for mandatory rent books and minimum standards in the private rented sector
- 1991 Publication of Government Plan for Social Housing containing outline reforms for private rented sector
- 1992 Housing Act making rent books and minimum standards mandatory and introducing minimum notice of four weeks in the private rented sector



1992

the year, the work and 6,943 challenges

THRESHOLD works to highlight and tackle problems of housing and homelessness. We do this **(a)** by providing an advice service on a one to one basis, **(b)** by disseminating information on housing rights and housing options, **(c)** through research on housing policies, problems and solutions, and **(d)** through lobbying and campaigning for changes in the policies and practices which cause or contribute to housing problems and homelessness.

Advising

Our three advice centres in Dublin, Cork and Galway offer help to people who are homeless or experiencing a housing problem. THRESHOLD is able to inform, advise and support callers in identifying solutions to their problems. Through this part of our work, seeing housing problems at first hand, we are well placed to comment on the failures of the housing market and on possible remedies. It is our advice work experience which informs all our other activities. In 1992 THRESHOLD dealt with 6,943 callers, an increase of 13% over the previous year. All queries received at the advice centres are recorded and analysed. Although the majority of queries are "once off" and resolved by straight-forward information, others are more complex and time consuming, involving representation, negotiation, mediation, counselling and advocacy.

Low income characterises the majority of people using our services. Over fifty per cent of our callers last year were unemployed, retired or otherwise dependant on social welfare payments. Students accounted for seven per cent of callers. More than half of the people contacting us were single, separated or widowed, 800 of them parenting alone. 60% of contacts were from women, 55 from couples, the remainder from men.

Help with **finding accommodation** was requested by 1,258 people, 18% of total callers. Of these, 10% wanted advice on house purchase, 12% on local authority housing, with the remainder seeking private rented housing. Four hundred and thirty nine callers were homeless. Apart from our seven starter homes in Gilabbey Court in Cork, THRESHOLD does not provide accommodation but we do provide practical information and advice on flat hunting, and alternative housing. The high number of callers in this category highlights both the shortage of accommodation and the lack of accessible information on housing options.

Tenants and landlords in the private sector accounted for the majority (59%) of calls in 1992. Problems ranged from deposit retention, rent increases, repairs, conditions and included a variety of other landlord/tenant disputes. Notice to quit and eviction however are the most frequent reasons for contact, amounting for 25% of private rented queries in 1992. The vast majority of these callers have no security of tenure and are shocked that they can be given notice when they have done nothing to provoke it. The situation is different for controlled tenants who are legally protected. THRESHOLD was contacted by 236 such tenants in 1992,

*"If Threshold
wasn't there
when I needed
help, I don't think
I'd have a roof
over my head
now".*



Photo: Derek Speirs



Gilabbey Court, Cork.

most in the Dublin area. These tenants are usually elderly and often confused, frightened and unsure, or unaware of their rights. THRESHOLD can ensure that their rights are protected. THRESHOLD was also contacted by 283 landlords in 1992, almost twice as many as in 1991.

While private rented queries were dominant, 1992 saw an increase in contacts from people in other sectors. Over three hundred people were local authority tenants, their problems ranging from eviction, rent arrears and repairs to problems with neighbours.

Almost 600 owner occupiers contacted THRESHOLD in 1992, an increase of over 200 on the previous year. While many of these contacts related to mortgage arrears, other queries were as diverse as ground rent, inheritance, planning and family disputes.

Housing Debt

This is an area of our work which is steadily increasing, accounting for 514, or over 7% of total calls in 1992. Two-thirds of these were mortgage arrears, one-third rent. It is also an area which is very time consuming, taking an average of 15-20 hours per case. Callers receive counselling, money management advice, information on options, referral where appropriate and representation to lending agency or local authority.

Arrears arise for a number of reasons, but are most commonly caused by inadequate incomes resulting from long term unemployment or relationship breakdown. Our experience is that people do not know what to do or what help might be available for them, or indeed what the consequences of arrears might be. They are inclined to wait until legal action is taken against them before seeking advice. This points to a need for more responsive and sensitive systems for dealing with cases of arrears on the part of local authorities and financial institutions. The fact that State assistance is based on interest paid, rather than need, makes matters worse for many of our callers who are either paying low interest or no interest on their loans and are therefore not eligible for assistance.

"When you've got a family to feed, an unemployed husband, and a house to keep, it's very easy to slip behind. Before I knew it, we were in trouble. The people at Threshold didn't make me feel bad. They suggested things that we hadn't thought of. Now I'm back up with the payments".



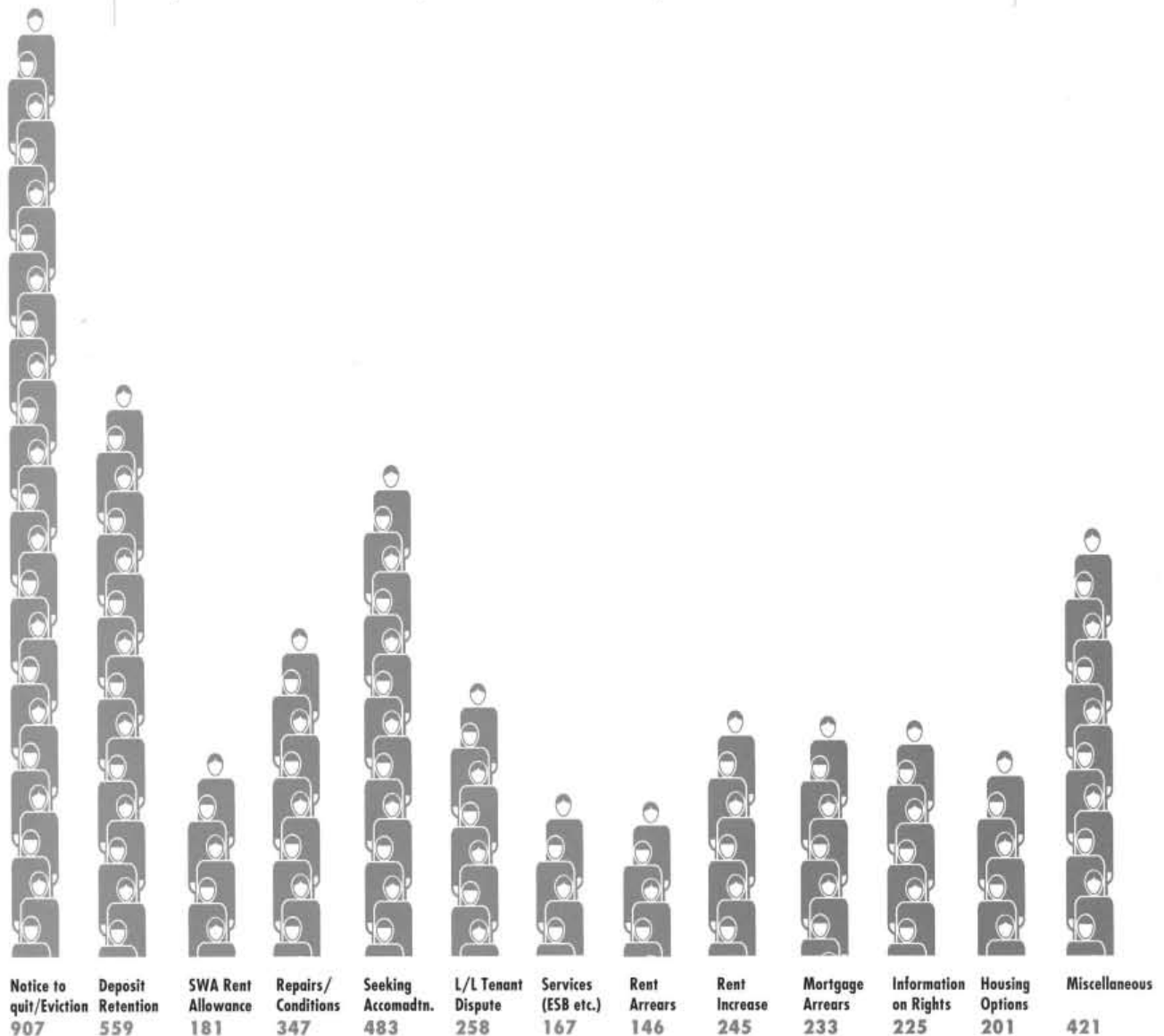
1992

The people, the places and why they came

Dublin

Our housing advice centre in Dublin dealt with 4,227 queries in 1992. Of these, 2,848 (67%) were private tenants, 8% were owner occupiers, 5% were local authority tenants and 4% were homeless. The remainder were staying with friends, or family, squatting, or their tenure was unknown, or not relevant. One hundred and fifty seven queries came from landlords. Contact was mainly by telephone (3,211). Personal visits were made in 888 cases and the remainder by letter.

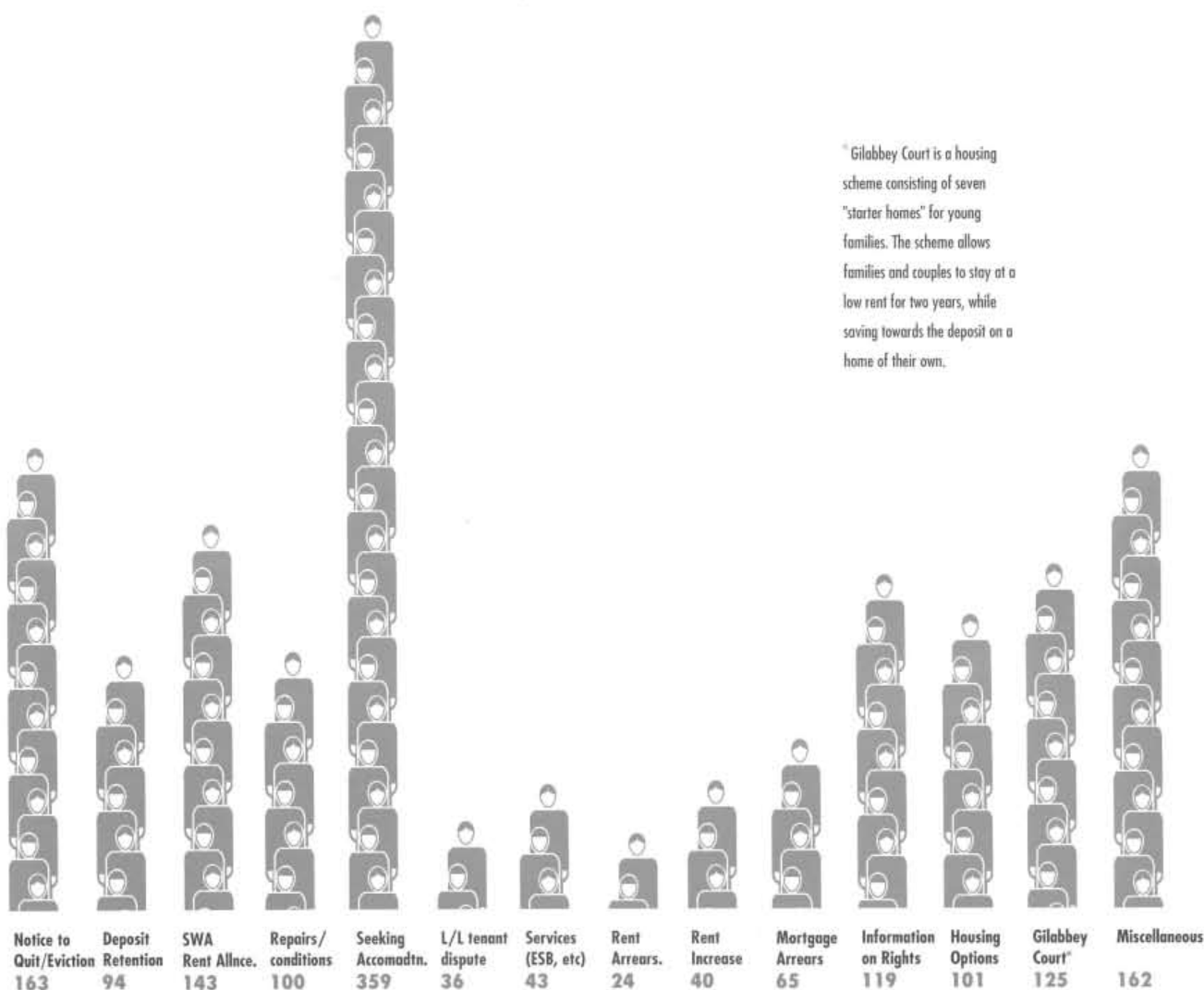
The lack of protection for private tenants and indigenous communities was brought sharply into focus for us in 1992. We were contacted by dozens of tenants who had received notice to quit, due to property development or sale. Many of the tenants were elderly, most of them tenants for many years, all believed they were secure. In fact, most had no protection. Notice to quit for them was devastating and destined to alter the profile of their communities.



Cork

There was a dramatic increase in the number of callers to our Cork centre in 1992 rising to 1,574, an increase of 56% on the previous year. The increased level of activity was particularly marked in the areas of mortgage and rent arrears and homelessness.

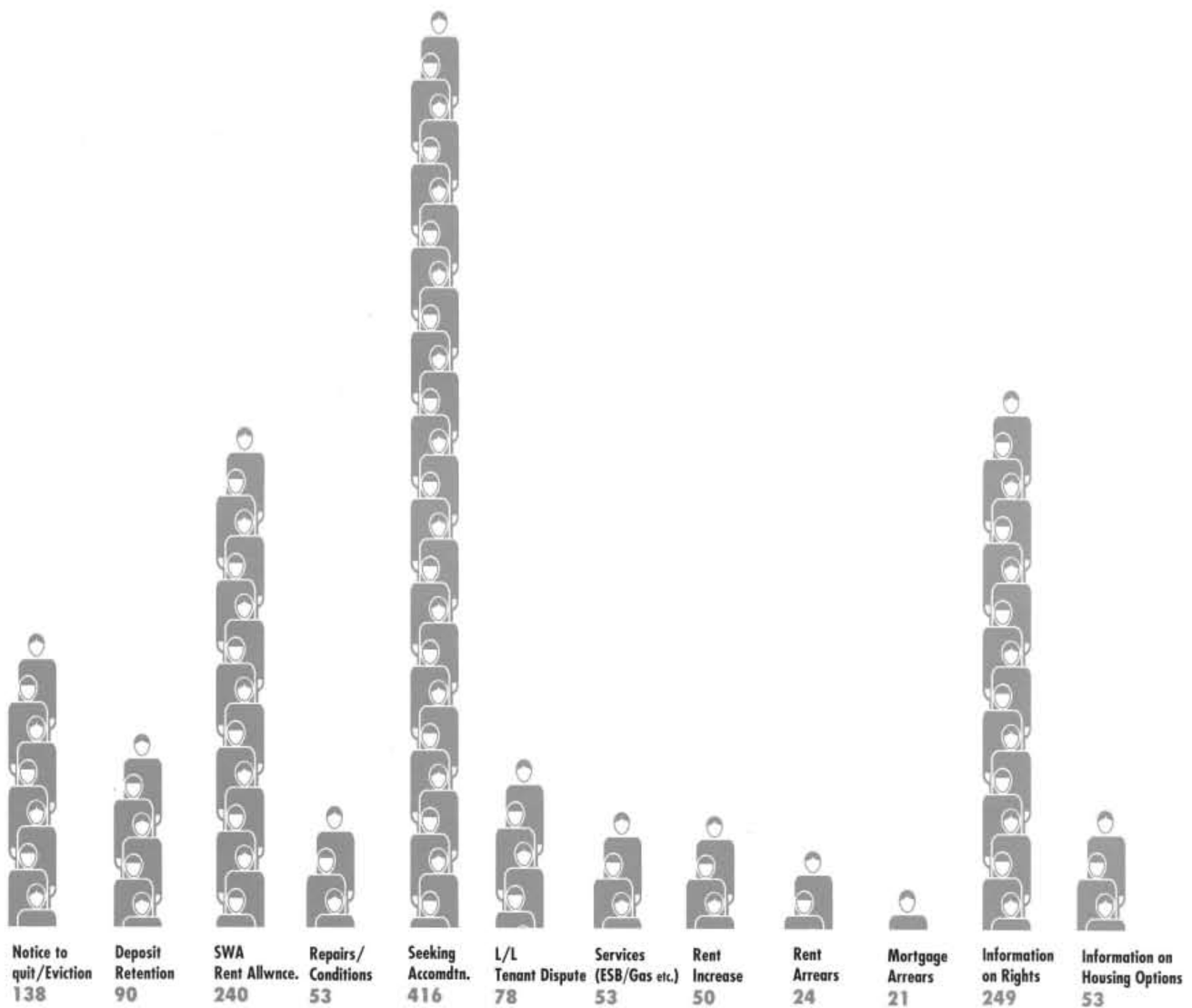
Arising from these cases of housing debt THRESHOLD has been active in the establishment of a money advice service in the city. 56% of contacts came from private rented tenants, 13% from home owners and 7% from local authority tenants. Homeless people accounted for 14% of callers. The remainder were staying with family or friends with 40 queries coming from landlords. Personal visits accounted for 55% of contacts, 43% came by telephone and 3% by letter.



Galway

The THRESHOLD centre dealt with 1142 callers in 1992, 79% of whom were in the private rented sector. The student population in Galway creates a heavy demand for private rented accommodation, making it difficult for other people, particularly those claiming social welfare, to secure housing in the sector. Relative to other THRESHOLD offices, Galway handles a high number of cases where people have difficulty in claiming rent allowances. This highlights regional variations in practice of the Supplementary Welfare Allowance Scheme.

Over 1992, THRESHOLD was involved in two new housing initiatives, one involving 28 houses to be built under the Rental Subsidy Scheme, the other involving tenants in a rental co-op scheme.



1992

Reaching out, making ground

Information

THRESHOLD is committed to disseminating information as widely as possible on housing rights, options and policies. In 1992 we added a leaflet - **"Dealing with Mortgage Arrears"** to our series of information leaflets which provide practical advice and information on a range of housing matters.



Many of our "general information" queries come from students, journalists and researchers involved in theses and projects on homelessness and other housing issues. THRESHOLD attempts to ensure that media reports are accurate and presented in a way that does not victimise or exploit people who are in housing difficulties or homeless.

Sharing Our Expertise

At THRESHOLD we are committed to sharing our experience and expertise so that ultimately more people will benefit. Staff from the three centres gave talks about THRESHOLD's work and provided training on specific housing issues to over fifty groups including students, schools, youth, citizens information centres, other community groups and the Society of St. Vincent de Paul. During the year we completed the updating of the Housing section of the National Social Services Board information files.

Research and Lobbying

THRESHOLD is not just concerned with service delivery. Attacking the underlying causes of homelessness and other housing problems is an equally important part of our work. Through the years we have developed effective strategies to influence public policy and decision making. Using comprehensive submissions, lobbying and personal contact, we raise issues, offer constructive analyses and brief officials and elected representatives of central and local government. At THRESHOLD we don't just 'react'. We believe our job is to help set the agenda.

1992 saw the passing into law of many of the reforms THRESHOLD has advocated over the years. In the private rented sector, a minimum notice to quit of four weeks has been implemented. Landlords may no longer withhold tenants' goods in lieu of rent. National minimum standards of accommodation and rent books are soon to become mandatory.

THRESHOLD has worked closely with the Department of the Environment in forwarding these reforms and will keep a close eye on their implementation. One major piece of research; looking at possible mechanisms for dispute resolution between private landlords and tenants was undertaken in 1992. This report, which examines the concept of Rental Deposit Boards and their applicability to Ireland will be published in 1993.

"When I moved out of home and up to Dublin I didn't know where to start looking for a place. Their leaflet told me what to look out for — deposits, repairs, rent-book, all that. Threshold took the mystery out of it for me".

Improving Standards

THRESHOLD, through its membership of the Dublin Welfare Rights Group, was involved in organising a seminar on management, employment and advice work standards and practices in the voluntary sector. This seminar has spearheaded other initiatives towards improving standards, training and support in the sector.

OUR COMMITMENT FOR 1993

In the coming year THRESHOLD will continue to offer support and advice to people with housing problems. We will continue in our work towards the development of a housing system which is fair and which asserts the right of all Irish people to decent, affordable housing. Specifically we will:

- **concentrate on developing support services to local community groups and other advice and information services through training and information dissemination**
- **publish comprehensive new information leaflets on housing options and house purchase**
- **develop our strategies on mechanisms for resolving housing disputes (between landlords and tenants, lenders and borrowers, local authorities and tenants) including conciliation**
- **publish a report on rent arrears based on a national survey of local authorities**
- **organise a conference on housing subsidies looking at the problems of the current system and possible alternatives**
- **publish a report on letting agents, analysing current practices, regulations, problems and solutions**
- **launch a major public fundraising campaign to secure our future existence.**

1. An end to Mortgage Interest Relief?

Mortgage interest relief became a major issue in the 1992 general election, with demands for its increase to the fore. At the time, THRESHOLD argued against increasing relief on the grounds that it is inequitable, providing most assistance to people who least need it. Instead, we called on the Government to undertake a review of the various forms of state assistance for housing costs with a view to ensuring that resources are targeted at need. We reiterate that call here. Housing subsidies need radical treatment, not more tampering.

2. Resource social housing initiatives

Under the Housing Act, 1988 and the Plan for Social Housing, local authorities acquired greater powers and responsibilities for meeting and assessing housing needs, including those of homeless people. These developments were welcomed by THRESHOLD. We are disappointed however at the gap between the policy and the reality - promotion of housing options in the Plan has been generally poor and there have been difficulties in getting schemes underway; the minimalist approach to housing homeless people by some authorities has been well documented by the National Campaign for the Homeless. We believe there is an urgent need for training and support for local authority personnel to ensure the positive implementation of these initiatives and the improvement of housing management generally.

3. Rethink the Tenant Purchase Scheme

THRESHOLD urges the government to reconsider its proposal to introduce a permanent tenant purchase scheme. Apart from the benefits to the tenant purchasers, there are no overall merits to such schemes. They deplete the supply of public housing available for letting, and since it is the more desirable properties which are sold, reduce the quality and choice of properties available to potential tenants. Most importantly, sales schemes have contributed to the increased marginalisation of those local authority tenants who cannot afford to buy and live in the least desirable areas.

4. Evaluate housing needs assessments

THRESHOLD is concerned that the current methods of measuring housing needs does not provide a very accurate assessment. In the course of our work we are aware of people in housing need, who do not apply for local authority housing, either because they see it as housing of last resort or because they feel they have no chance of being housed, at least in the foreseeable future. On the other hand, we have contact with people who are on a housing waiting list but who have no interest in being housed by the local authority. They are on the list either to qualify for loans, or other schemes, or because they are in private rented accommodation, claiming rent allowance and are thereby required to apply for housing from the local authority.

5. Continue improvements in the private rented sector.

The private rented sector has been declining steadily over the last 50 years. It is a sector giving rise to many problems. Yet it has much to offer. It offers ease of access, mobility and residences in areas that are well serviced by transport, shops and other amenities. It has a significant role to play in the revitalisation of urban areas and in the housing of (in particular) smaller households. The package of reforms initiated by the government are welcome. Local authorities must be properly resourced to oversee their implementation and further improvements and developments considered.

6. Tackle Homelessness

The problems and causes of homelessness are varied and complex, but nonetheless capable of remedy. Emphasis in policy should be on preventing homelessness, through the provision of affordable housing for rent, the targeting of resources at need and the improvement of practices in all housing sectors.

Services must be improved. While some progress has been made in this area in recent years, the quality of much hostel accommodation is unacceptable. Becoming homeless is a crisis time. The availability of high quality support and advice services at this time is crucial to dealing with the causes of crises and ensuring successful resettlement.

Some homeless people coming to THRESHOLD suffer from psychiatric and related illnesses. It is unrealistic to expect them to secure and maintain housing in the private rented or local authority sectors. They need intensive and ongoing support and a wider range of housing options.



Keeping a financial roof over our heads

Fundraising/Development

THRESHOLD faces a year in which we must raise in excess of £100,000. We take this on with the daunting knowledge of the enormity of the task, but also with the enthusiasm and drive necessary to achieve that goal. We must take care that in our fundraising materials we do not victimise, or exploit the very people we are charged to support. For this reason we must, at all times, maintain an integrity and dignity in all our appeals. Currently a significant portion of THRESHOLD's expenditure is covered by grants from the Department of the Environment, Dublin Corporation and Galway Corporation and for this, we are most grateful.

We are also able to avail of additional resources and save on costs through the use of FÁS schemes.

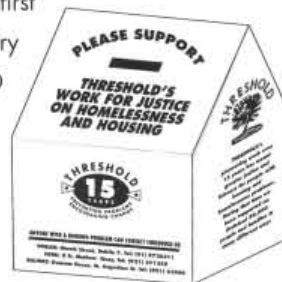
This year we plan to build on our annual fundraising activities throughout the country. These activities will include tried and tested undertakings such as The May Ball, Concerts, Flag Days, Sales of Work, Outdoor Activities, etc.

Special Awareness and Fundraising Campaign

This year we are running a National Awareness and Fundraising Campaign in Dublin and around the country. The campaign will focus on our 15 year track record and THRESHOLD's role in providing immediate advice on housing problems such as mortgage arrears.



Advertising media in Dublin, Cork and Galway will, for the first time in the history of the organisation, carry THRESHOLD'S story to the public. Central to the campaign is the new THRESHOLD collection box which will be placed in shops and other outlets around the country. The attractive house shaped box will carry an appeal for support and will play a role in further lifting awareness for THRESHOLD services, and the work it carries out.



New Offices

As a matter of urgency and priority new offices need to be acquired in Dublin during 1993. The current premises is cramped and presents problems for staff and for people seeking help and advice from THRESHOLD.

We need your support now more than ever

To make this an important and exciting year for the organisation we will be calling on all present and previous contacts to help us with our overall fundraising. We will be approaching you to contribute in some way to help the further development of THRESHOLD. It might be by way of supporting an event, by being actively involved in organising an event, or by way of financial donation.

"My company makes a tax efficient contribution to Threshold each year. I believe that apart from it being a deserving Irish cause, it is run with professionalism by people who are dedicated, committed and human".

Ways to Help

- Make a financial contribution. All amounts are appreciated no matter how small. You could make a cheque payable to THRESHOLD or indeed consider setting up a monthly standing order with your bank for an amount as little as £1!
- If you are a tax payer and interested in making an annual financial contribution to THRESHOLD, why not become a covenantor to THRESHOLD. The benefits to THRESHOLD are much greater than by making a straight financial donation. THRESHOLD can reclaim the tax on the amount being covenanted. Contact us for more information and a covenant form if you're interested.
- Become a main sponsor and help THRESHOLD keep costs to a minimum in forthcoming fundraising events. It might be of benefit to your organisation to become involved in helping THRESHOLD with an event, or you might like to sponsor the production of THRESHOLD literature, or posters.
- If you have some spare time and would like to do something relatively simple, why not liaise with us and we'll give you ideas!
- Remember THRESHOLD and its constant need for funds if you are making a will.
- You could help THRESHOLD keep costs to a minimum by donating services or products for THRESHOLD's own use.



Income and Expenditure Account

for year ended 30 September

Income	1992 IR£	1991 IR£
Grants	86,715	101,465
Donations/Fund-raising	30,924	57,191
Rental Income/Half-way House Scheme	4,803	4,583
Covenants	2,661	4,096
Sundry	<u>5,204</u>	<u>1,716</u>
 TOTAL INCOME	 <u>130,307</u>	 <u>169,051</u>
Expenditure		
Wages/Fees	92,350	101,244
Office Expenses/Rent	34,851	50,160
Fundraising Expenses	9,737	27,018
Education/Seminars/Research	4,986	1,287
Sundry	<u>4,133</u>	<u>3,301</u>
 TOTAL EXPENDITURE	 <u>146,057</u>	 <u>158,436</u>
(Deficit)/Surplus for the year	(15,750)	10,615
 Interest/Gilabbey Court	 <u>(9,101)</u>	 <u>(9,850)</u>
 (Deficit)/Surplus after interest on Gilabbey Court	 (24,851)	 765
 Surplus forward from previous years	 <u>4,308</u>	 <u>3,615</u>
 (Deficit)/Surplus on reserve account forward to next year	 (20,471)	 5,145



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