



2010

Annual Report



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Chairperson's statement

2010 was a year of sorrow for Threshold marked by the passing of our founder, Fr. Donal O'Mahony, who died in August in his beloved home city of Cork at the age of 74. Fr. Donal was a member of the Capuchin order, a housing activist, an international mediator and a peace campaigner. In 1978 he founded Threshold as a peace and justice project, focusing specifically on housing and homelessness, after being appointed Chaplain to Dublin's flat-dwellers by the Archbishop of Dublin.

Writing in 1982, Fr. Donal explained his understanding of what it meant to be 'homeless': "People", he said "may have an address and a door key, but if they lack privacy; if the accommodation lacks basic facilities; if rents are too high in relation to income and raised too often; if unsanitary conditions or overcrowding prevail; if a threat of eviction is the response to pursuing one's rights... then it is only right to call such persons 'homeless'." His definition of homelessness was far ahead of its time, and continues to underpin the work of Threshold to this day. He is sadly missed by the Threshold Board, staff, volunteers and all of us who share in his vision of a more inclusive and just society – where everyone has a proper home.

Threshold has always led the way in preventing homelessness. According to the most recent assessment of housing need, the number of people on housing waiting lists has almost doubled from 56,000 households in 2008 to 98,000 currently. Most of these households are living in the private rented sector.

Threshold is clear that the numbers at risk of homelessness who come to our services is rising. The economic downturn is having a significant impact on the lives of poorer families and many are buckling under the pressure. Our housing

advice work is critical in preventing these families from becoming homeless.



Threshold has a verifiable 83% success rate in preventing homelessness, and while a small number of our clients may be dependent on the goodwill of family or friends for a roof over their heads, no one who receives our help ends up sleeping on the streets. We believe that housing advice must be available to all those at risk of becoming homeless including: young people leaving state care, adult

offenders leaving prison, adults leaving acute and psychiatric hospitals, tenants threatened with eviction, families affected by relationship difficulties or separation, and people living in substandard accommodation.

For people who become homeless, renting is likely to be their first – and sometimes final step – towards independent living. The 'housing first' approach adopted in the Programme for Government seeks to prioritise homeless prevention and the speedy provision of housing. Housing with supports is seen as the key to resolving homelessness, and it is presumed that this should take days or weeks rather than years. This approach has been made possible by a decade where we have seen huge strides in the regulation of the private rented sector as well as the introduction of the Rental Accommodation Scheme.

An important feature of the RAS scheme has been the provision of tenancy sustainment which is a vital



support in getting people back on their feet and ensuring that they maintain their tenancy. The private rented sector can play a major role in solving the homelessness crisis.

Threshold's Access Housing Unit has demonstrated that rented accommodation can be utilised to move people permanently out of homelessness and at a fraction of the cost of providing emergency homeless accommodation.

We hope that the housing system can be further streamlined to make this easier in the future. It is also critical that local authorities 'ringfence' units of social housing for homeless people, which has been slow to happen in the past.

The year 2010 was to be a critical juncture in the fight against homelessness and we must build on the successes that have already taken place. In this

respect, the government's new housing policy is a break with the past and contains measures to unblock the pathway from homelessness to home: the promotion of housing choice through tenure neutrality rather than repeating the destructive policies of the past that promoted home ownership at all cost; a housing system where the person can enjoy more or less the same quality of housing and rights as they move from one form of housing to another; maximising the use of vacant housing and deriving a social dividend from NAMA; and a well regulated private rented sector, including the promised introduction of a deposit protection scheme and the transfer of rent supplement to local authorities.

The harsh economic climate made it ever more difficult to fund our frontline services in 2010. I would like to thank all our staff and Board members who gave so generously of themselves to make Threshold's work possible. We are obliged to the Department of the Environment, Community and Local Government for their continued support. We also give warm thanks to our other state funders and to the private donors who make our work possible.

Aideen Hayden

Aideen Hayden
Chairperson, Threshold

Director's statement

During these troubled economic times, Threshold is continuing to play a vital role as a frontline service provider in helping people with housing problems and preventing people from becoming homeless. Our advice centres in Dublin, Cork and Galway dealt with 19,500 queries and questions from people all over Ireland in 2010. We meet people when they are at their most vulnerable – when they have fallen into arrears and have no way to pay, when they are about to lose their home, when they have nowhere to stay for the night. Our professional housing advisors let people know what their rights and responsibilities are, explain their housing options and help them to resolve the problem. No matter what the problem, there is always something that can be done.

Our services are focused on the most vulnerable, but there is a growing number of people coming to us who would never have needed our services in the past. Unemployment, reduced working hours, mortgage and rent arrears and family breakdown are all putting pressures on family life and on the housing circumstances of many people in Ireland.

Threshold believes that housing information and advice should be readily available to everyone who needs it.

In particular, it should be available to those who are setting up home for the first time, who are applying for social or affordable housing, who are new to a community and those who may be vulnerable in other ways. The private rented sector can be a daunting and lonely place for people who are forced through their own personal circumstances to move into the sector for the first time or after a gap of many years. Threshold is not only there for people who face problems in their tenancy but for people who are taking their initial steps as a renter. The choice of a place to live and the first weeks in a tenancy are critical to a family's future. We are there for everyone who finds themselves in this situation and who needs a word of advice.

This report focuses particularly on Threshold's role in preventing and ending homelessness. The private rented sector which was largely ignored by policy makers in the 20th century is now recognised as being an important housing choice. Great strides have been made in regulating the sector in the last decade to improve the

security of tenants and to provide them with a means of resolving their disputes. Nevertheless it remains the case that the quality of accommodation and the treatment of some tenants at the lowest end of the private rented sector means that they are vulnerable to homelessness without the intervention of our housing advisors. Equally, there are people living in homeless hostels and shelters that we can help to get back on their feet by sourcing quality, affordable rented accommodation.

Threshold's housing advisors help to prevent homelessness in a number of specific ways. By providing advice, advocacy and representation, Threshold is able to secure tenancies which are at immediate risk through illegal eviction, arrears or other causes. Our experienced advisors are able to assess each situation, present options and, with the individual seeking assistance, agree a plan of action. This might include contact with a landlord or lender to negotiate a solution, representation at the Private Residential Tenancies Board, or taking legal action.

Our housing advisors can clarify a tenant's rights in order to give them sufficient time to secure alternative housing.

By offering advice and mediation to a person who is at immediate risk of homelessness due to a family dispute, this may allow them to return to the family home, or to stay with friends pending a planned move. Legal advice to women fleeing domestic violence can result in securing their homes, avoiding time in a refuge.



A major component of the Government's homeless strategy is the reduction of the length of time that people spend in homeless accommodation.

Since 2003, Threshold has been providing the Access Housing Unit in Dublin on behalf of the Dublin Region Homeless Executive (formerly Homeless Agency). This service works with people who are homeless so that they are aware of their options, rights and responsibilities and matches them with available tenancies. We help to secure the deposit and rent supplement payment for tenants and we visit them to make sure they are

settling into their new home. We maintain contact with landlords and liaise with them in the event that there are problems. Since this service was established in 2003, we have successfully moved over 500 people out of homelessness.



The AHU is working directly with Dublin City Council to focus on people who have spent many years in homeless accommodation and to help them settle into good quality accommodation in the private rented sector.

Threshold is working with other vulnerable groups. Our advice centre in Galway assisted over 250 vulnerable older people in 2010. Many of these people were living in damp and disrepaired homes and had suffered in silence for many years. We advocated with local authorities, voluntary housing organisations and private landlords to seek improvements in their housing conditions. We helped them to access grants for home improvements, energy efficiency, and housing adaptations, to ensure their home was a warm and comfortable place to live in. We also assisted older emigrants who had returned to Ireland with no family or supports.

We continued to develop our housing services in 2010. In partnership with Cork City Council, we provided housing and support for up to 50 people in Cork city under the Rental Accommodation Scheme. Important features of this scheme are the high quality of accommodation available, the fact that tenants can seek employment but continue to get help with their housing costs, and the tenancy support provided by Threshold. This support is vital as it ensures that problems can be addressed early and before a tenancy is placed at risk. We are seeking out further project opportunities in 2011 to deliver more housing to meet the needs of vulnerable households in Ireland.

I would like to thank the Board of Directors and staff of Threshold for their commitment and dedication over the past year. Like many voluntary organisations, we have faced significant reductions in both our state funding and fundraising income. I would like to warmly thank all our funders and donors and to confirm that every cent received is devoted to providing a frontline service. We are doing more with less and we will continue to do so. But we need your support now more than ever to continue to make the vital difference that we did in 2010.

Bob Jordan

Bob Jordan
Director, Threshold



Ending Homelessness

Threshold not only seeks to prevent homelessness through our advice services but we also work to end homelessness by sourcing housing and providing tenancy sustainment support. To the forefront of the Government's strategy to end homelessness is the adoption of a 'housing first' approach, where the key to tackling homelessness is the provision of housing with the necessary tenancy supports.

Housing first

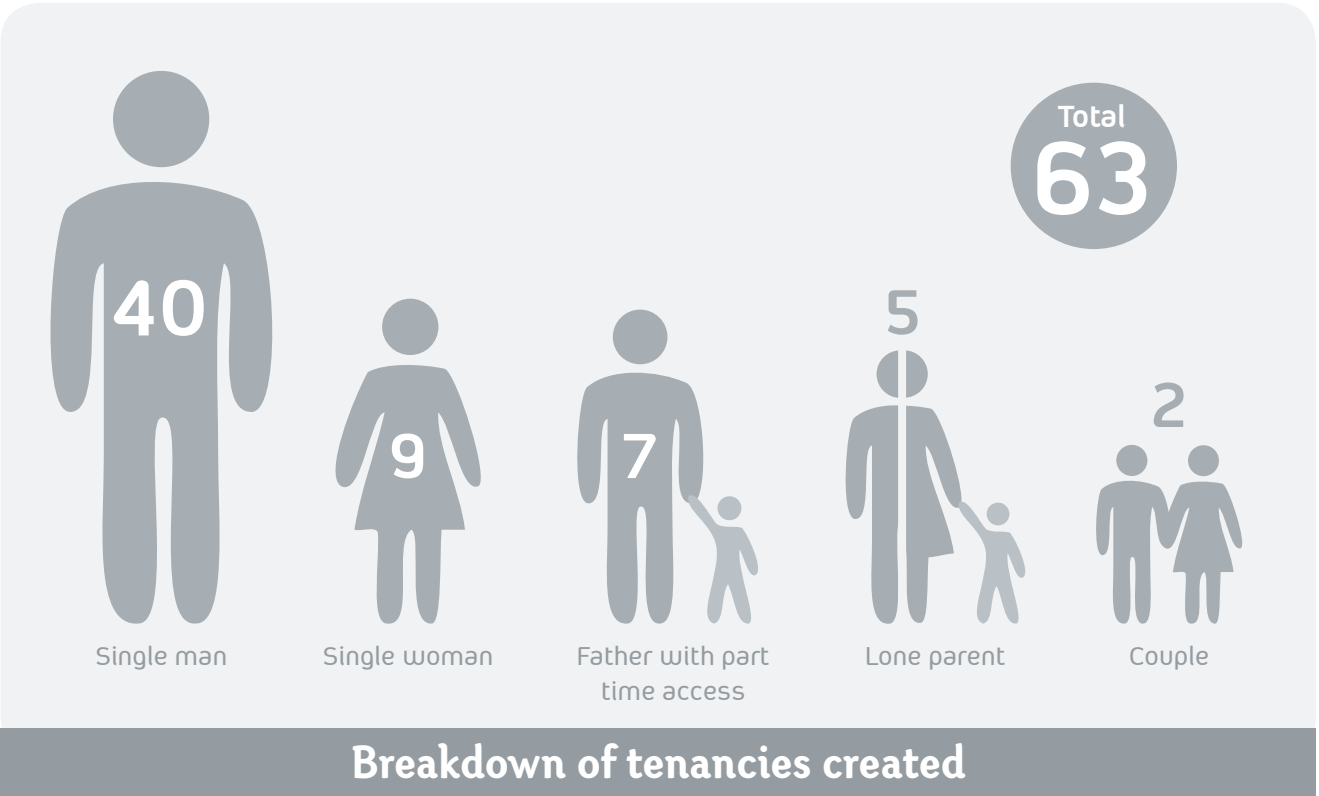
Threshold has advocated the 'housing first' approach for a number of years and we have pioneered using the private rented sector as an accessible route to helping homeless people back into housing. This helps single people, in particular, who face considerable barriers to accessing traditional local authority housing. We also provide tenancy sustainment to help people overcome problems that might endanger their tenancy.

Threshold has built up strong relationships with local authorities and we source good quality properties from responsible and supportive landlords to assist us in providing housing. Based on our experience, we make recommendations to government departments and local authorities on ways of expediting the pathway to a home for people who experience homelessness.

Access housing unit

Threshold's Access Housing Unit in Dublin sources private rented accommodation for people who are homeless and supports them in the transition to independent living. Since the service began in 2003 we have housed 519 people. The vast majority are still successfully maintaining their tenancies.

In 2010, 253 people presented to the Access Housing Unit, of which 86 were housed – 63 were housed directly by the Access Housing Unit in private rented accommodation and 23 people were assisted in finding suitable alternative accommodation. A further 28 were looking at other options including supported accommodation, voluntary housing or local authority housing. The majority of clients housed by the AHU were single and predominantly male.



A total of 104 clients had ongoing issues, including addictions, health or mental health issues, which meant that they were not suitable for a private rented tenancy at the time of assessment. Such clients may present again and take up rented accommodation at a later time.

Our success in ending homelessness

The Access Housing Unit (AHU) recently commissioned a survey of clients housed between 2007 and 2010 to determine whether or not they felt the service provided by the unit had been beneficial and what their circumstances are now.

73% of those questioned were either happy or very happy with the accommodation sourced on their behalf and 39% had since moved on to larger or more secure accommodation. This would suggest that bedsit accommodation in which most of our clients are housed is a stepping stone to a long-term housing solution.

The findings of the survey indicate that those experiencing homelessness and seeking private rented accommodation fall into one of three categories, those that:

- Had experienced relationship breakdown after a settled period of renting either privately or through the council or a housing association;
- Had experienced a change in employment or household circumstances; and
- For whom homelessness is little more than yet another episode in a highly chaotic housing biography, often accompanied by issues of addiction or time in prison.

Whilst the first two of these groups are capable of living independently at the time they approach homeless services, the system as it operates at present requires them to experience homelessness and to live in hostel accommodation before they can receive help in getting housed. Even those recovering from addiction, could in many cases, have been spared a lengthy stay in homeless services had an earlier intervention, such as that through the AHU, been made.

On-going needs once housed

The survey shows that having a home is key to recovery and to moving on with life. However, it also shows that other problems remain and indeed

some problems become more apparent once housed. Respondents highlighted mental health issues and a sense of isolation and loneliness. Whilst specialist support is often provided at the commencement of a tenancy, it is usually for a specific period, whereas people's support needs are generally more episodic when crises arise and having someone to provide support at these times is a real resource for formerly homeless people.

Of those clients who received a tenancy sustainment service from the AHU, 88% stated they were happy with the support provided further evidencing the importance of post-settlement support.

Providing homes in Cork city

Threshold, in partnership with Cork City Council, is providing quality homes under the Rental Accommodation Scheme (RAS) in Cork city. Threshold currently manages thirty houses and apartments in three locations across the city. A further twenty units will come on-stream in 2011. The scheme is targeted at people who have experienced homelessness or who are at a risk of becoming homeless with the aim of providing them with a long-term housing solution.

Threshold's Tenancy sustainment workers provide visiting support to help tenants make the transition to independent living. The project has been most successful in helping people to get back on their feet after a period of homelessness and some have already taken up education, training and employment. Our Gilabbey Court development is also providing RAS accommodation for people with lower support needs.

Tenancy sustainment

Our tenancy sustainment workers in Dublin, Cork and Galway supported over 80 homeless or at-risk households to help them make the transition to independent living. This involved assisting with accessing welfare and grant payments, transferring utility bills, budgeting and money management, and advice on cleaning and maintaining their home. Our Older Persons Project in Galway helped over 250 vulnerable older people in the Western region. These services are vital to help people to live independently.



Preventing Homelessness

An independent study (Brooke, forthcoming) has shown that Threshold has an 83% success rate in preventing homelessness where people face an immediate risk. Those who did become homeless were staying with family or friends which, while unacceptable, are at the lower end of the spectrum of homelessness.

Through the provision of an advice and advocacy service, Threshold seeks to ensure that our clients are enabled to resolve their housing problems based on their right to live in safe, secure and affordable housing. Most of Threshold's clients are living in private rented accommodation and the range of problems can be grouped into four broad categories:

■ **Security of tenure.** Security of tenure refers to the legal protection that tenants have against eviction by their landlord. The most extreme problem experienced is illegal eviction where tenants are physically removed or intimidated from their home, but more commonly tenants may be asked to leave without being given the correct legal notice.

■ **Rent.** A landlord may refuse to return a deposit at the end of a tenancy alleging that the tenant owes rent or that the tenant has damaged the property. A tenant may be experiencing problems with rent supplement payment or the tenant may be in rent arrears.

■ **Physical conditions.** This includes inadequate cooking or heating facilities, problems with dampness and ventilation, fire safety problems or repairs that have not been carried out by the landlord.

■ **Other problems.** There are a wide range of other problems including: disputes with other tenants or neighbours; the landlord may be calling into the accommodation uninvited; the tenant may want to break their lease for financial reasons; or they may want to know whether they are eligible for social housing.

Security of tenure problems are the greatest threat – tenants who are illegally evicted are affectively made homeless while tenants who receive invalid notice are at serious risk.

An average rental deposit of €800 represents the life savings of a tenant on a low income and they may face the threat of homelessness if the deposit is not returned. Equally, tenants living in slum-like conditions may be regarded as homeless.



Homeless father and children helped to find family home

Adam came to the Access Housing Unit in December 2010 seeking help to set up a home for himself and his four children.

Adam had been in a long-term relationship with a partner struggling with drug addiction. Despite going through troubled times he kept the family together. But his partner's addiction worsened and Adam had no choice but to remove his children from the family home.

Adam was determined not to disrupt his children's lives. Throughout these difficult days the children never missed a day in school. Adam's family were a vital support; his parents insisted that Adam and the children stay with them rather than move into homeless accommodation.

Adam and his partner were never married and he needed a court order to establish a legal relationship with his children. This process took a number of months. Living arrangements were cramped and the children had a long journey to and from school every day as they now lived on the opposite side of the city.

Adam was given joint custody and the children would reside with him on a permanent basis. The Access Housing Unit accompanied Adam on a number of property viewings. We found a home close to the children's school with both a front and back garden. We supported Adam to secure a rent supplement payment, to source furniture and to make the transition to his new home.

Homeless and in need of support to navigate the system

Brian came to Threshold homeless, hungry and depressed. He had been a resident in a rehabilitation centre to try and overcome his drug addiction but left after he was bullied by fellow residents. Threshold booked Brian into a homeless hostel as a short term measure and referred him to a national counselling service.

Threshold supported Brian in his application for rent supplement and helped him find a suitable place to live. As he had no funds for a security deposit, we negotiated with his new landlord to allow Brian to pay a small contribution each week towards a deposit.

Threshold also referred Brian to a local employment service and he has continued with his counselling. Practical, hands-on support from Threshold enabled Brian to move out of homelessness.

Solving housing problems

A telephone survey of 371 former Threshold clients was carried out between November 2007 and September 2009 to determine Threshold's success rate in solving housing problems and preventing homelessness. Most interviews took place between one month and three months after their first contact.

Deposit retention accounted for almost half (49%) of all problems; followed by concerns with minimum standards and repairs (15%); and problems with invalid notice (13%).

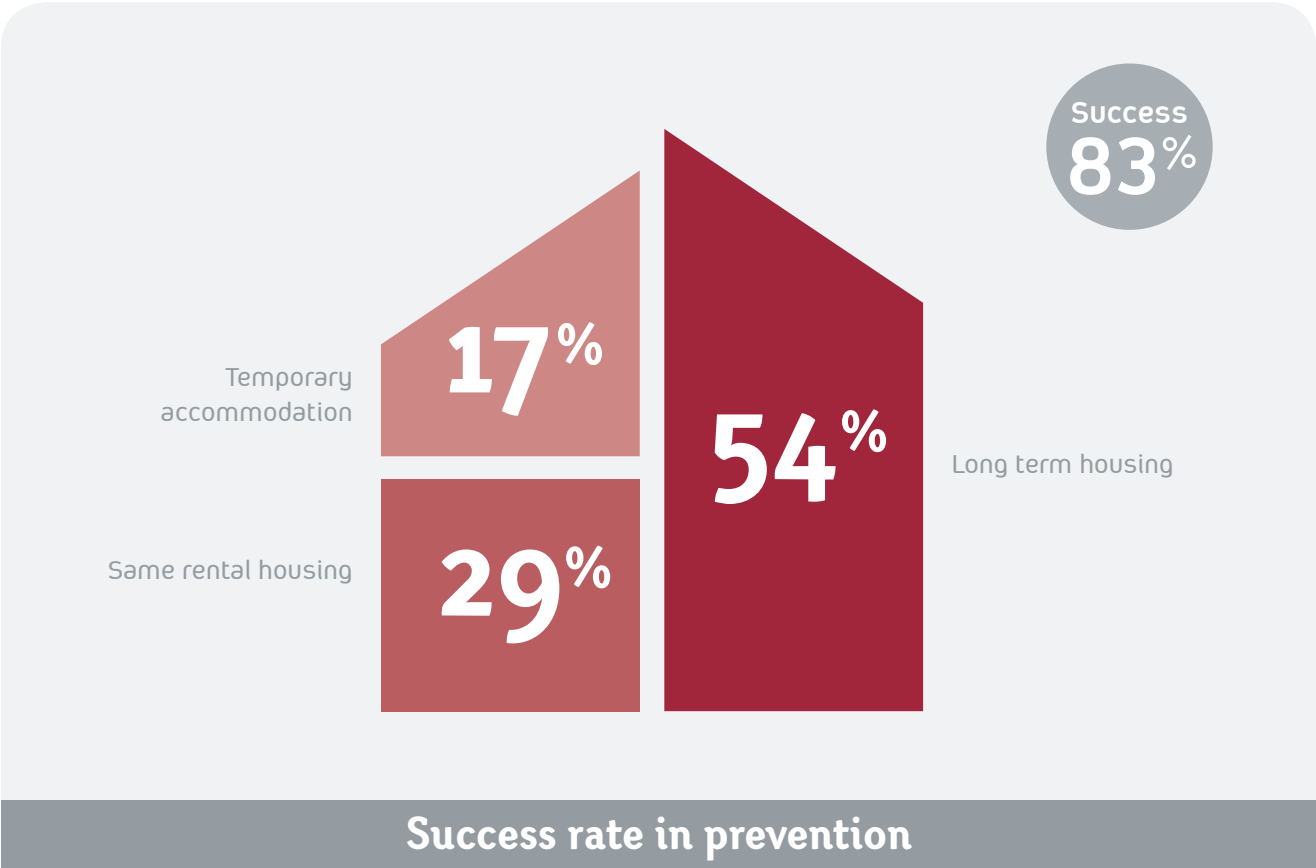
The study found that up to 79% of all cases had a positive outcome as a result of Threshold's intervention. Of the remainder, 13% were still trying to resolve their problem and 8% had decided not to proceed, some because they had given up and others because the landlord had acted within the law.

Our success in preventing homelessness

A total of 93 interviewees identified themselves as being at risk of homelessness at the time they came to Threshold. Almost two-thirds (65%) had either been illegally evicted, threatened with eviction or given invalid notice. A further 10% had their deposits retained, indicating the financial vulnerability of some tenants.

54% had since moved into different long-term housing; in almost all cases these were planned moves were from one private rented tenancy to another. 29% were in the same private rented housing. 17% had moved into temporary accommodation and could be described as homeless. Of these, the great majority were staying with friends, and only one was staying in an emergency hostel.

The key finding was that 83% of Threshold's clients who assessed themselves as being at risk of homelessness when they first contacted Threshold were not homeless between one and three months later, and almost all of those who were homeless were staying with friends or family, which is at the less severe end of the homelessness spectrum.



The people Threshold helps

Threshold's advice and advocacy services made 19,559 interventions on behalf of a broad range of people – families, couples, single people, lone parents, older people, students, people in low-paid employment, unemployed and migrant workers – with housing problems in 2010.

The economic downturn continued to have a severe impact on households that were already struggling, while many households sought help with their housing situation for the first time. The financial issues affecting both tenants and landlords added to the complexity of these problems and the efforts required to resolve them.

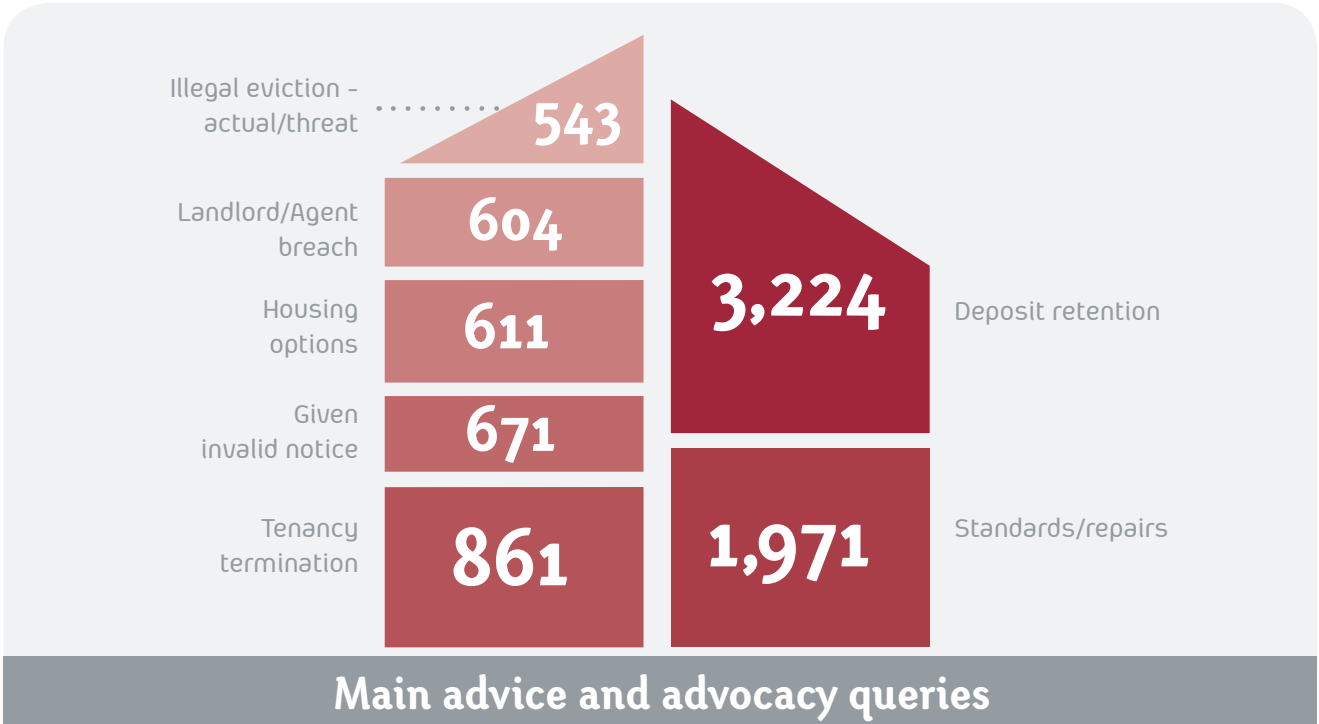
Over a third (36%) of Threshold's clients relied on social welfare payments for their income. This reflects the high numbers of people who have lost their jobs since the onset of the recession. The number of recipients of rent supplement increased by 63% in three years to 97,000 at the end of 2010. Although half (50%) of Threshold's clients were in employment, many were in low paid jobs, for example, in retail, hospitality and manual work, and experienced pay cuts and reduced working hours.

The vast majority of Threshold's clients (89%) lived in the private rented sector, of which three-quarters (74%) were in the mainstream private rented market, 24% were in receipt of rent supplement and 2% were in Rental Accommodation Scheme (RAS) properties. According to PRTB registration statistics, there are 117,000 landlords

and almost 400,000 tenants in the private rented sector. Census data from 2002 and 2006 showed that the private rented sector was experiencing a revival after a period of continuous decline; it is strongly expected that the 2011 census figures will show further growth.

Almost a third (32%) of Threshold's clients lived in shared accommodation ('house shares') with other adults. This involves dealing with all of the issues that arise in such tenancies, for example, sharing rent and bills, finding replacement tenants and facilitating different employment arrangements and lifestyles. Over a fifth (22%) of Threshold's clients were single people and they faced particular issues related to affordability and the quality of their accommodation.

Many of Threshold's clients were born outside Ireland and did not speak English as a first language. Threshold employs advice workers with language skills and we use the services of volunteers to help us deal with clients in their own language. We helped over 650 Polish people as well as many others from Europe and the rest of the world.



Illegal Deposit Retention

Deposits may only be retained by landlords under limited circumstances, namely rent arrears, damage above normal wear and tear and outstanding utility bills. Otherwise it is illegal for a landlord to retain a tenant's deposit. Despite this, illegal deposit retention is the most common problem in the private rented sector. It represents an abuse of one of the fundamental rights of a tenant as laid out in the Residential Tenancies Act 2004.

During 2010, Threshold dealt with 3,224 deposit queries from tenants. Illegal deposit retention by landlords can have a serious impact on tenant's lives. A typical deposit of €800 represents the entire savings of a tenant on a low income and a considerable portion of college costs for cash-strapped students and their parents. Many tenants on the rent supplement payment receive deposits from their Community Welfare Officers and are expected to bring this deposit with them when they move tenancy. Where landlords illegally retain deposits in such situations, they are in effect defrauding the state as well as placing hardship on tenants.

Threshold's role in deposit retention cases

Threshold outlines to tenants the conditions under which a landlord can retain part or all of a deposit. We contact landlords to seek clarification as to why they have retained the deposit and outline their obligations under the Residential Tenancies Act 2004. Where a landlord withholds the deposit due to alleged damage, rent arrears or outstanding utility bills, we seek documentary evidence to validate the landlord's claim.

Threshold's housing advisors mediate between tenant and landlords to negotiate a settlement where appropriate. Our intervention helps to de-escalate what can often be a tense and stressful situation and to achieve a practical and just resolution to the problem.

Private Residential Tenancies Board dispute resolution service

Despite the intervention of Threshold, some landlords do not return the deposit and it is necessary to support tenants to make a complaint to the Private Residential Tenancies Board. This can be a lengthy and sometimes complex process and Threshold's involvement is vital for vulnerable tenants. It can take over a year for the PRTB to make a final decision and even then some landlords fail to comply which can further draw out the process.

The current system doesn't work

Under the current system, landlords are placed in a powerful position when it comes to deposits. It is our experience that some landlords abuse this position by routinely retaining deposits or alleging that the tenant has damaged the property where this is not the case. In many cases the burden of proof is placed on the tenant to prove why their deposit should be returned.

The introduction of a deposit protection scheme, where the deposit is held by a third party, would secure the tenant's money and require the landlord to provide evidence when claiming the deposit.

Threshold deposit survey

Threshold conducted a survey of 120 clients who had been tenants in 2010 and who had contacted our Dublin, Cork or Galway advice centres from January – April 2011 with queries regarding their deposit.

In total over €90,000 was paid in deposits and the average deposit was €770. The main reasons given by the landlord for retaining the deposit were: damage/cleaning costs (60), rent arrears (14), breaking lease/invalid notice (9), bills outstanding (8), waiting on replacement tenants deposit (5), other reasons (12), and no reason given (14). It is important to note that in 79% of these cases, Threshold assisted the tenants to secure either the full (60%) or partial (19%) return of the deposit. This shows the prevalence of unjustified deposit retention.

While Threshold is successful at helping tenants to secure the return of their deposit, we are gravely concerned that many tenants on low incomes do not have access to this money when they are moving accommodation and need it most.

Persistence secures return of deposit

Angela contacted Threshold because her landlord had retained her deposit of €750 without giving a reason. She had left the tenancy two months previously because the landlord was selling the property and had to borrow the deposit for her new apartment. The landlord said he would put the deposit in the post but it never arrived. A housing advisor rang the landlord who said that there was damage to the property and that was why he had retained the deposit.

The advisor explained the rules about deposit retention to the landlord. The landlord said that he would write to the advisor listing the damage and enclosing copies of receipts for work/replacements. No letter arrived and the advisor contacted the landlord on three further occasions. A few days after the final call the tenant called into the office and informed the advisor that the landlord had returned her deposit in full.

Letting agent fails to return deposit

Sean rented a house through a letting agent in late 2010 and paid a deposit of €1,000. At the end of the tenancy, despite the fact that the property was left in perfect condition and despite repeated promises by the letting agent, the deposit was not returned.

Sean approached Threshold in exasperation. When Threshold contacted the letting agent in relation to the matter they claimed there had been damage above wear and tear to the property, something that had never been mentioned to Sean when he moved out. Despite a request from Threshold, the letting agents were unable to provide evidence of damage or invoices for the repairs they claimed had been carried out.

Threshold contacted the owner of the property and explained the situation and the outlined the actions of the letting agent managing the property. The landlord had not been informed of the retention of the deposit by the letting agent. He viewed the property and was content with the condition in which it had been left and instructed that letting agent to return the deposit immediately.

Had the landlord not acted so promptly it would have been necessary to take a case to the PRTB, where he would have been liable for compensation for illegal deposit retention.

What needs to change

A deposit protection scheme should be introduced where rental deposits are held by an independent third party, such as the Private Residential Tenancies Board (PRTB), rather than by the landlord. This would

ensure that the deposit is promptly returned unless there is a claim by the landlord against the tenant. There are clear and effective models of such a scheme operating in the UK and in other countries.

Substandard housing

Threshold continues to address substandard accommodation by advising tenants on their rights under the Residential Tenancies Act 2004 to request that repairs be carried out by the landlord or to arrange for essential repairs themselves. Where necessary, we refer dwellings to local authorities for assessment under the Minimum Standards Regulations.

During 2010 Threshold dealt with 1,971 queries in relation to standards and repairs, more than double the 947 similar complaints in 2009. This significant increase can mainly be attributed to the snowfalls and severe weather experienced across the country at the beginning and end of the year. The majority of problems referred were weather related and involved broke or ineffective heating, burst pipes, and difficulty in getting repairs addressed in time due to prevailing weather conditions and the availability of trades' people such as plumbers and heating specialists.

While the spike in numbers was principally weather related, there is a significant underlying problem with substandard properties in the private rented sector. For example, many of the cases involved heating systems that were old and hopelessly inadequate and some properties lacked basic protection from the cold weather. 2010 saw one of the worst cases of a breach of standards regulations combined with breaches of fire safety regulations to come to public attention in recent years. The case concerned a former member of an Garda Síochána who was also a landlord and had been renting a number of properties in Dublin. He was convicted before the District Court of serious breaches of fire safety regulations. The same landlord was subsequently held in contempt of a High Court order for failing to address the conditions of two apartments he was involved in renting in the Dublin area.

Enforcement of standards is a concern

The Minimum Standards Regulations of 2008 and 2009 represent a welcome improvement in the quality of accommodation in the private rented sector. The regulations enact a progressive definition of 'proper state of structural repair' which requires the internal and external aspects of a rented dwelling to be kept in good condition, for example be free from damp, be adequately ventilated, and meet fire safety requirements.



Separately, the Residential Tenancies Act 2004 requires that the landlord repairs the fixtures and fittings in a dwelling as well as imposes an obligation to ensure that the property complies with minimum standards.

Threshold remains concerned that, despite the introduction of more robust regulations and provision of dedicated funding for inspections, most local authorities do not have a comprehensive programme for inspecting properties. During 2009 more than €4 million was drawn down by local authorities for the performance of inspections. There was however also a worrying trend continuing in some housing authority areas that have a significant private rented sector, where no funding for inspections was drawn down at all, which would indicate that no inspections of rented properties are taking place. Threshold renews its call on local authorities to review their

inspection regimes to ensure that they are properly implementing the Minimum Standard Regulations and to focus resources on the properties most likely to be substandard, for example, neglected or older properties.

Minimum standards and the PRTB

Threshold has campaigned for the more active enforcement of the minimum standards regulations. We also sought the cooperation of local authority inspectors in cases taken by tenants to the PRTB for substandard accommodation. We welcome the commitment given by Dublin City Council to provide tenants with reports related to their homes and we urge other local authorities to do the same. Threshold will also avail of the statutory right of tenants to be sent copies of Improvement Notices and Prohibition Notices. We also use the Freedom of Information Act to obtain other documentation as well as to summons inspectors to PRTB Tribunals to give direct evidence of inspections. Threshold welcomes the cooperation of local authorities with this work in tackling substandard accommodation.

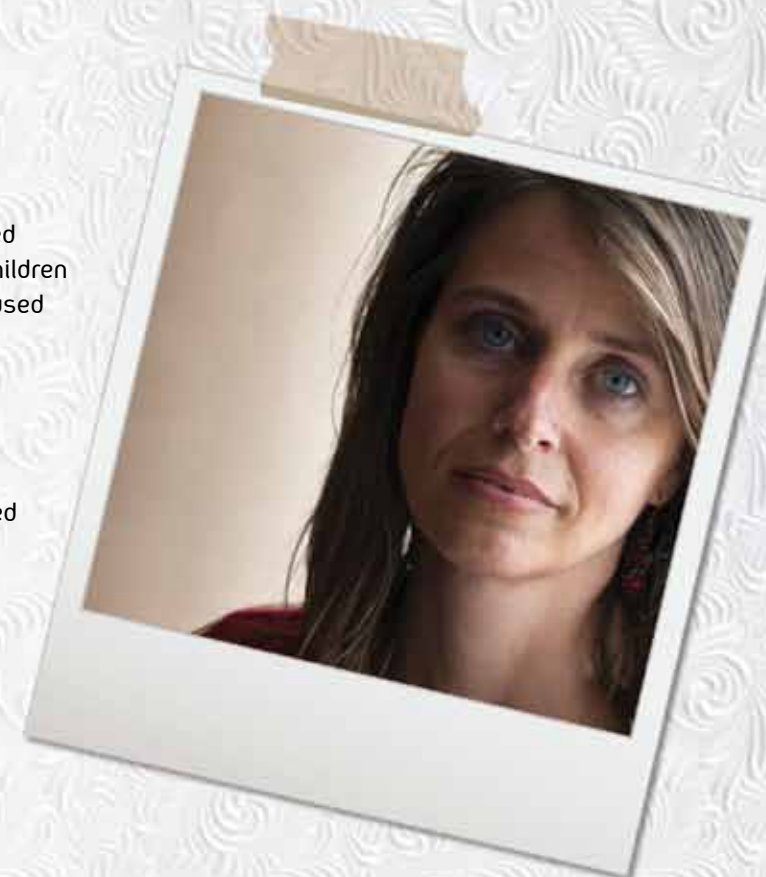
Damp home affects children's health

Mary contacted Threshold regarding repairs that needed to be carried out in her property. She had two young children who had respiratory problems which she felt were caused by damp and mould on the walls.

The landlord's agent failed to address Mary's request for repairs. On one occasion the agent arrived at the property to find Mary trying to wash away the mould with bleach. On another occasion the tenant complained about a broken washing machine and the agent told her that she was washing clothes too often.

Mary felt she had no option but to replace the machine with her own money. Threshold contacted the agent on behalf of the tenant but the agent refused to accept that the property needed repairs. The property was inspected by an Environmental Health Officer and found to be below standard.

Threshold assisted the tenant in taking her dispute to the Private Residential Tenancies Board. An adjudication hearing was held and found in favour of the tenant and she was awarded damages and the cost of the replacement washing machine.



What needs to change

01 The inspection regime for rented accommodation should be streamlined. The PRTB is the body responsible for the enforcement of regulations in the private rented sector while local authorities are responsible for the enforcement of Minimum Standard Regulations. Given the overlap in these functions, Threshold calls for the an inspectorate to work under contract to the PRTB and to report directly to that body. This matches the inspection regime operated by the Food Safety Authority of Ireland.

02 Threshold also calls for the introduction of a certification scheme that would require landlords to prove that their property is 'fit for purpose' prior to being offered for rent. This would operate in a similar way to how the Building Energy Rating now operates. Under certification, landlords would have to show that the accommodation complies with all legal obligations, for example minimum standards, fire safety and tax compliance.

Repossessions and tenants

The prevailing economic climate has seen increased difficulties for landlords and tenants alike in the private rented sector. With an increasing number of landlords falling behind in their mortgage repayments, new issues are emerging for tenants. A receiver may be appointed to recover mortgage debts owed by a landlord to a lending institution and this can negatively impact on tenants. Threshold has dealt with cases where receivers have given tenants only a short time to vacate a property and where receivers have failed to return tenants' deposits at the end of a tenancy.

The Residential Tenancies Act 2004 provides a minimum notice period to end a tenancy in rented accommodation. A landlord must give 28 notice days in most cases. This period is the minimum that will allow a person the opportunity to find an alternative home. This security of tenure is being undermined in some cases, where a receiver has taken over the property of a landlord who has become insolvent. It is a concern that some receivers are not affording tenants their rights to appropriate notice periods when seeking to repudiate tenancy agreements with sitting tenants. In some cases that have been brought to the attention of Threshold, tenants have been given only a few days to leave their homes.

In order to address the concerns of tenants, Threshold is seeking the adoption by financial institutions of a code of practice in dealing with sitting tenants when

they begin steps to repossess a property. There is clearly an onus on lenders to follow such a protocol when they are dealing with properties that are the subject of 'buy to let' mortgage agreements. As having the properties tenanted was central to the approval of such mortgages, lenders were fully aware that the interests of tenants could potentially be involved in any future repossession procedures.

Threshold believes that there is no reason why the receivership process should not allow tenants to remain in their home and to pay rent to the receiver. An obvious benefit is that rental income from the property would contribute towards reducing the landlord's debt. Allowing tenants remain in occupation also avoids the risks associated with vacant property and the negative impact that empty homes can have on communities. Threshold believes that wherever possible properties should not be left vacant and should continue to be used to provide homes for people.

Threshold has advocated for tenants in circumstances where receivers have failed to return a rent deposit. receivers have argued that they have no obligation to return such deposits because it was paid to the landlord directly and was not in the company accounts. The security deposit on a tenancy is money that remains the property of the tenant and must be returned except in circumstances such as rent arrears or damage to the property. Receivers should not treat tenants as company creditors as the deposit is not money owing to the tenant but rather the tenant's own money held on trust.

The introduction of a deposit protection scheme, where deposits were held independently of landlords, would safeguard tenants in the circumstances where their landlord experiences financial difficulties or where a receiver has been appointed to the property.



Young family faced eviction due to repossession of landlord's property

A young family, who were fully paid-up with their rent, sought Threshold's help as they faced eviction. Their landlord was behind with his mortgage payments and the lender was granted an order for repossession. The couple, along with their nine-month old son, were given just two weeks notice to leave. They received the eviction notice in the middle of a family holiday and it was scheduled to take place just two days after their return.

The couple did not know that their landlord was having difficulties and neither the landlord nor the financial institution informed them of the legal proceedings. The couple were planning to remain in the property for a number of years. They had, with the landlord's permission, carried out renovations at their own expense, including insulating the attic, fitting new carpets, and decorating the child's bedroom.

Threshold prepared an injunction to delay the eviction but, after last-minute negotiations with their financial institution, the young family were granted sufficient time to find alternative accommodation in the same area.

What needs to change

01 Financial institutions need to have a code of practice in place and follow fair procedures when dealing with tenants in repossession cases. In particular the interest of tenants must be respected by financial institutions and receivers when moving to repossess properties that are the subject of buy-to-let mortgage agreements.

02 Tenants' security deposits should be returned to them as a matter of course when

receivers decide to terminate a tenancy. Deposits should only be retained or disputed under circumstances set out in the Residential Tenancies Act 2004.

03 A statutory deposit protection scheme should be introduced which provides protection to tenants in the event that their landlord becomes insolvent or experiences financial difficulties.

Affordability and Rent Supplement

Accommodation at the lower priced end of the private rented market continued to be in high demand as individuals and families sought to adjust to lower incomes or to find accommodation within rent supplement limits. Unemployment increased to 14% leading to an increase in the number of rent supplement recipients to 97,000 at the end of 2010. While average rents declined in line with income levels in 2008 and 2009, there was little or no change in rent levels.

Threshold helped clients who had lost their jobs to secure rent supplement payments. We also assisted people to renegotiate their rent or to find alternative accommodation at a more affordable rent. We encouraged them to look at housing options including the Rental Accommodation Scheme (RAS), voluntary housing and local authority housing. We helped with almost 1,000 queries related to housing and affordability, including 611 queries in relation to housing options and 374 queries regarding rent supplement and mortgage interest supplement.

We welcome the PRTB's announcement that it will publish a rent index based on the data collected as part of the tenancy registration process. The lack of good data on rent levels is something that we have highlighted in previous annual reports. A rent index will provide a guide to localised rent levels that we believe should be utilised to develop a more refined approach to setting rent limits under the rent supplement scheme.

Rent supplement and homeless people

Rent supplement provides a key exit mechanism for people living in homeless services. The majority of people that access the services of Threshold's Access Housing Unit (AHU) are single men and women who would not be a priority for local authority accommodation. The private rented market is often the only viable option open to them.

Threshold has a positive working relationship with Community Welfare Officers (CWOs) who have been flexible in their dealings with our clients, taking account of individual circumstances and acknowledging their vulnerability. We work jointly to ensure that we source decent quality accommodation within rent supplement limits. Despite falling rents, rent supplement clients find

it difficult to secure good quality accommodation within rent supplement limits and they need our assistance.



While rents have decreased in many areas, one-bed apartments still do not fall within the rent supplement limits for a single person in Dublin and bedsit accommodation is the only option. However

the gap in rent levels between bedsits and one-bed apartments is narrowing and we believe the Department of Social Protection should take advantage of the opportunity presented by the current market to provide better quality accommodation.

Apartments are preferable to bedsits as they tend to be in newer developments and they provide a more permanent housing option. New minimum standards regulations introduced in 2008 and 2009 will phase out the traditional bedsit by 2013. Responsibility for the rent supplement scheme is being transferred to local authorities who are the enforcement body for accommodation standards. This provides a timely opportunity to review the accommodation provided under the scheme. With the Department's bargaining power, rents for one bedroom apartments could potentially be driven down to a level that eliminates the need for bedsit accommodation in the future.

Father with joint guardianship faced problems with getting rent supplement

Brendan had been living in a homeless hostel since he split with his partner. He came to Threshold's Access Housing Unit seeking two-bedroom accommodation for his two-year-old son and himself. Brendan was awarded joint guardianship of his son by the courts, so he and his ex-partner shared equal responsibility for childcare. He needed accommodation that would facilitate overnight stays.

Threshold sourced a suitable two-bedroom apartment at an affordable rent but the Community Welfare Officer (CWO) refused to approve rent supplement as they claimed he was only entitled to single person accommodation. This meant that he would only be able to access bedsit accommodation which would not allow him to have his son stay overnight. This was despite evidence presented from the courts that Brendan was a legal guardian of his son.

Threshold assisted Brendan to appeal the decision and he was eventually granted a higher rate of rent supplement. The amount allowed was sufficient for a one-bedroom rather than a two-bedroom apartment, but this was still more suitable for his son's visits.



What needs to change

01 Threshold welcomes the announcement that the rent supplement scheme is to be transferred to the Department of the Environment; this is an acknowledgement that the scheme is an important housing support. It provides an opportunity to review the type and quality of accommodation provided under the scheme, especially for single people who are currently confined to bedsits.

02 Rent supplement should be paid directly to landlords. This would simplify the system, provide more security for tenants, encourage more landlords to accept rent supplement and make it easier for the state to negotiate rent levels directly with landlords.

03 Rent supplement should only be paid to landlords who comply with their legal obligations, including compliance with minimum standards, fire safety, registration with the PRTB and tax compliance.

04 The private rented sector is the main route out of homelessness especially for single people. It is important that people in emergency homeless accommodation are treated flexibly and given rent supplement approval at the earliest opportunity. A protocol should be put in place to ensure that specialist housing providers can continue to make direct contact with CWOs regarding our vulnerable clients.



Dublin and the Eastern region

The most common problem presented to Threshold’s Dublin advice centre in 2010 was the non-return of rent deposits. Threshold was successful in intervening and negotiating with landlords and agents to secure the return of tenants’ deposits.

Threshold experienced a surge in queries in relation to standards and repairs as the year began and ended with snow and harsh weather. This affected tenants who had inadequate heating and experienced leaks due to frost damage. Many landlords found it difficult to organise repairs at these times. We contacted landlords to make arrangements for tenants to carry out repairs themselves and we referred substandard properties to local authorities for inspection.

Threshold’s Dublin advice centre operates an emergency out-of-hours service every Thursday evening to provide a service to clients outside of normal working hours. This helped 413 clients who contacted us with various concerns, including notice of termination, lease agreements, deposit retention and getting repairs carried out. Threshold continues to work with Fingal County Council in providing an outreach service every Tuesday afternoon in the Fingal County Council offices in Blanchardstown, Dublin 15. This is an important service and enables many to connect with our service that may otherwise not be able to do so. 52 clients benefitted from this service in 2010.

Although the issues presented to the Dublin advice centre were in many cases more complex than previous years due to the effects of the recession, three quarters (75%) of all advice cases were resolved either fully or partially by our experienced housing advisors.

Threshold at Private Residential Tenancies Board hearings

The Dublin Advice Centre provided representation at 189 dispute hearings in 2010. Over two thirds (69%) of

hearings attended were in relation to deposit retention, followed by illegal evictions (13%), validity of notice (9%), accommodation standards (4%) and other issues (5%). We pursued these cases through the PRTB because the clients faced a serious risk of homelessness.

We are concerned that a growing number of landlords fail to comply with decisions of the Private Residential Tenancies Board. This can be extremely distressing for our clients who may have spent a year or more going through the dispute process. In these circumstances, we continue to provide advice and assistance to the client by liaising with the enforcement division of the Private Residential Tenancies Board and by attending court when the enforcement case is heard.

Non-Irish Nationals Liaison Officer

Threshold employs a Non-Irish Nationals Liaison Officer, as part of a two-year project funded by Pobal and the Dormant Accounts Fund, to provide information, advice and advocacy to migrants and non-Irish nationals who are homeless or at risk of homelessness. The role commenced in July 2010 and 77 clients were directly assisted.

The most common problem related to the Habitual Residency Condition (HRC) which seeks to establish the level of connection a welfare applicant has with the State. In many cases where rent supplement was refused or terminated, the clients came to Threshold for assistance as they had nowhere to go or were falling behind with their rent. We are concerned that many genuine cases are affected due to inconsistencies in the current system and we are working with other voluntary bodies to advocate for a fairer and more transparent approach. The Non-Irish Nationals Liaison Officer also assisted people to access emergency homeless accommodation and source private rented accommodation.

Cork and the Southern region

The main areas dealt with by Threshold's Cork Advice Centre were deposit retention, standards and repairs, invalid notice and illegal evictions.

Deposit retention

Deposit retention continued to be the single largest problem with which tenants came to Threshold in Cork seeking support. With increased levels of unemployment, the loss of a deposit can have a devastating effect on people's lives and can result in people being put at risk of homelessness.

Working with students

As a city that is home to many third level institutions, including University College Cork and Cork Institute of Technology, there are numerous students in Cork, the vast majority of whom live in the private rented sector. Threshold works closely with the accommodation offices in third level institutions to educate students and make them aware of their rights and responsibilities as tenants. Despite this, each year we deal with many situations where student tenants encounter problems with their tenancies, most commonly deposit retention.

Outreach Service for Non-Irish Nationals

A new service was established to provide support to non Irish nationals who are homeless and residing in homeless hostels or at risk of homelessness. The project came about as a result of a need identified for a dedicated worker, particularly someone who is multilingual, to provide support to non-Irish residents of Cork's homeless hostels to move out of emergency accommodation into the private rented sector. The project is an initiative of the Cork Homeless Forum and

is a great example of Threshold working in partnership with local housing organisations, both statutory and voluntary, to combat long term homelessness.

Private Residential Tenancies Board

Threshold in Cork continued to support tenants to make complaints to the Private Residential Tenancies Board and where appropriate we provided representation at adjudication and tribunal hearings. The support and guidance provided by Threshold staff helps tenants to prepare their case and to maximise the likelihood of getting a positive outcome. Of the 80 cases where support was provided, two thirds related to deposit retention.

Illegal evictions

Some landlords continue to take the law into their own hands and forcibly remove tenants from their properties. Threshold's Cork Advice Office dealt with 43 actual and 93 threatened illegal evictions during the course of the year. Such actions are always illegal

and completely unnecessary as the Residential Tenancies Act 2004 provides landlords with clear guidance on how to address any breaches by their tenants. Illegal evictions are extremely distressing for individuals and families and can leave people homeless, their possessions damaged or destroyed, and children's schooling disrupted. Threshold negotiates with landlords to prevent evictions and where this is unsuccessful we source emergency accommodation for tenants and we help them to pursue legal action against the landlord.



Galway and the Western region

The main problems presented to the Galway Advice Centre in 2010 were deposit retention, accommodation standards and queries regarding rent supplement. Over half (53%) of clients seeking help were in receipt of a social welfare payment, a pension or a grant as their main source of income, while many of those in employment were in low-paid jobs.

The majority (50%) of clients that presented to the Galway Advice Centre were single persons, either living alone or in house-sharing arrangements. The next highest group was one parent families (16%), followed by families with children (14%), couples without children (11%) and people living in their family home (11%).

Standard of accommodation

The number of clients presenting with problems regarding the standard and maintenance of their homes more than doubled to 346 in 2010. Many landlords are not investing in the upkeep of their properties for a variety of reasons and it is important that local authorities enforce Minimum Standards Regulations to ensure properties are habitable for tenants. Rents in Galway remained high and have not fallen in the same way as other parts of the country.

Almost 4,000 houses were vacant in Galway city during the year. It seems unthinkable that these mostly new houses would be allowed to remain idle while the local authority housing waiting list grows and many applicants live in substandard accommodation. Threshold would like to see the local authority make every effort to use vacant housing to meet social needs.

Rent survey

Rent supplement payments to people who need state assistance to pay their rent were reduced nationally in 2009 and 2010. The Galway advice centre carried out a rent survey in March 2010 to determine the availability of affordable rented accommodation for those on rent supplement. We found that accommodation for smaller households was in short supply, while there was better access to accommodation for larger households.

We conducted a survey of 270 properties available. We failed to find a single unit of one-bed accommodation within rent supplement limits and where the landlord would accept rent supplement. While it must be noted that bedsit accommodation is often advertised by

word-of-mouth rather than on property websites or in newspaper advertisements, there is clearly an acute shortage of affordable one-bed accommodation in Galway City. A significant majority of homeless people are single and this makes it difficult for them to secure longer-term accommodation.

Our survey found that only a third (34%) of one-bed accommodation was available to couples on rent supplement, just over a fifth (22%) of two-bed accommodation was available, while the figures for three-bed and four-bed accommodation were higher at 45% and 53% respectively. A clear reluctance on the part of landlords to accept rent supplement tenants is evident from these figures.

Older persons project

Funding for this vital service to older people with housing problems unfortunately expired in 2010. We have continued to work closely with over 250 older people while providing information and advice to many others.

The worker has built up significant expertise in housing issues which are particular to older people, including supporting them to access grants to upgrade the condition of their home, securing adaptation grants for people with a disability and grants for mobility aids.



Accessing these grants is not straightforward and can take up to a year. Clients were very appreciative of the work, including one older woman who said "I have truly fallen on my feet thanks to you and I want you to know how much I appreciate you," while another said "I wish to compliment and congratulate your staff member. She has restored my faith in humanity. She showed a genuine interest in my problem and you could be excused for thinking that I was her only client."

Tenancy sustainment project

Over the past three years, Threshold, in partnership with Galway City Council, has been providing visiting support for vulnerable people to help them live independently and to protect their tenancies. Of the 30 families and households we have supported, 21 have progressed to independent living, with some accessing employment

and further education. Others will need support for a greater period of time but most will eventually move onto independent living. All have said that our input has greatly improved their quality of life. Regrettably funding for this project expired in 2010.

Training

We delivered training on housing issues to other professional bodies, including staff at Citizens Information Centres in Galway, Limerick and Ennis, accommodation officers at National University of Ireland Galway, and housing officers in voluntary housing bodies. Throughout the year, we dealt with information, advice and referrals from Sligo, Letterkenny and Galway-Mayo Institutes of Technology. We provided training on the Residential Tenancies Act 2004 to law students at NUI Galway.



Annual Fundraising Concert

Threshold once again held a successful fundraising Midsummer Concert in the Aula Maxima at NUI Galway. The artists who played to a full house included Sunus Chamber Choir, pianist Padraic O'Reilly, The Baytones, The Corrib Ensemble and violinist Eamon Rabbitte. The evening raised over €7,000 towards Threshold's advice services. We are most grateful to the artists and to all those who came along to generously support this event.

More service, less funds – a challenging year

2010 was a challenging year for Threshold. More people sought our housing advice and with pressure on funds we had to make our resources go further. Private income raised from donations, fundraising events and our charity shops fell from 33% of overall income in 2009 to 28% in 2010. Since the onset of the recession private fundraising has declined by 40%. We continued to be innovative in our approach to raising funds and we implemented cost saving and efficiency measures to maintain our focus on the delivery of frontline services.

The housing difficulties faced by our clients were serious in nature and they required a swift response and resolution. Our professional and trained staff are our most important resource in meeting this need. They know that an unresolved housing crisis can quickly result in a person or family becoming homeless. Despite the challenges, staff in our services endeavoured to take every call and to see every person who needed a face to face appointment.

Our loyal supporters, while passionate advocates for our work, apologised that their donation was not its normal size. They continued to respond to our crisis appeals for funding throughout the year however we did experience a decline in our income. Threshold also continued to appeal for legacy donations. Every legacy gift no matter how big or small makes a difference.

The contribution of volunteers was vital during 2010. Our volunteers assisted us with administration, public awareness, community fundraising and by volunteering in our charity shops. We are sincerely grateful to all those who contributed their skills, talents and time to Threshold.

Despite the current difficult economic times, we continue to manage our resources in a way that provides a quality frontline housing service that prevents homelessness. We are proud in the knowledge that our service is improving the quality of life of thousands of people in Ireland every year. We sincerely thank our funders for their faith in the service that we provide.

We would like to sincerely thank our principal funders, the Department of the Environment, Community and Local Government, for their ongoing support.

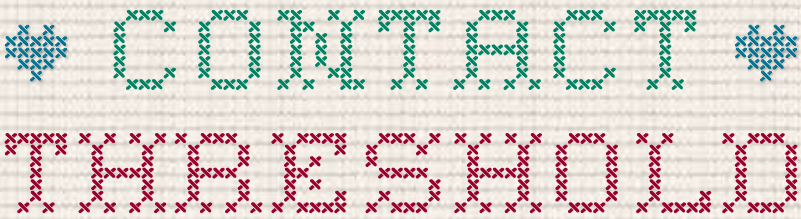
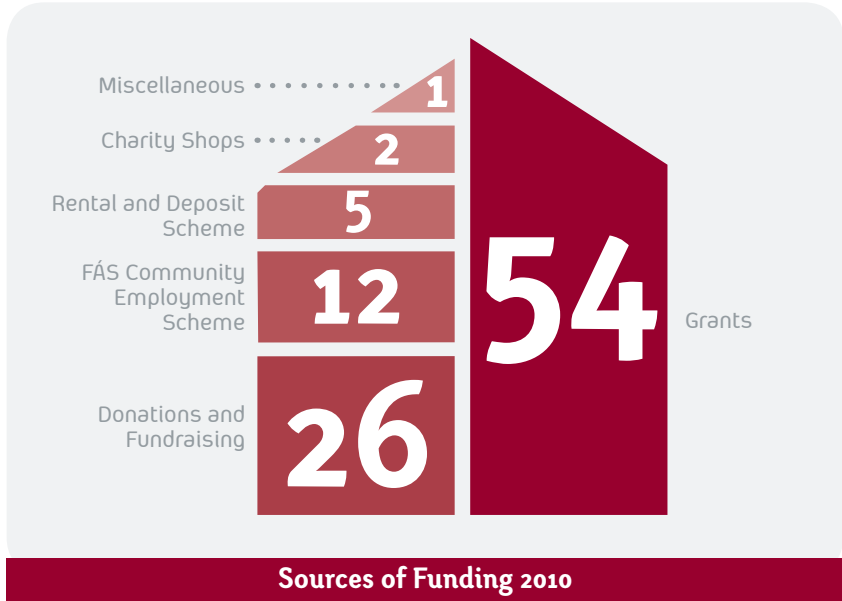
We are most grateful to:

- | | |
|---------------------------------------|-----------------------|
| FÁS | Galway County Council |
| The Dublin Region Homeless Executive | Cork City Council |
| Dublin City Council | Cork County Council |
| Fingal County Council | Southern HSE |
| South Dublin County Council | Western HSE |
| Dun Laoghaire Rathdown County Council | An Pobal |
| Galway City Council | Dublin Lions |

Financial Report 2010

Threshold experienced notable challenges with regard to state and private funding in 2010 due to the economic climate. The cost of administering the charity has reduced in recent years to 10% in 2010.

Income	€	%
Total	1,944,754	100.00
Donations & Fundraising	498,487	25.63
Grants	1,044,279	53.70
Grants FÁS Community Employment Scheme	229,204	11.79
Charity Shops	41,333	2.13
Rental & Deposit Income	98,990	5.09
Miscellaneous	32,461	1.67
Expenditure	€	%
Total	1,905,198	100.00
Direct Charitable Expenditure	1,216,510	63.85
FÁS Community Employment Scheme	229,204	12.03
Fundraising and Publicity	265,797	13.95
Managing and Administering the Charity	193,687	10.17



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21 Stoneybatter, Dublin 7
(01) 635 3600

Cork Threshold
22 South Mall, Cork
(021) 427 8848

Galway Threshold
3 Victoria Place, Merchants Road, Galway
(091) 563 080

Tralee charity shop
Milkmarket Lane, Tralee, Co. Kerry
(066) 710 2685

Cork charity shop
Unit 5 Ballincollig Shopping Centre,
West Village, Ballincollig, Co. Cork
(021) 487 7251

Threshold is governed by a voluntary board of directors:
Aideen Hayden (Chairperson)
Lance O'Brien (Secretary)
Brian Murphy (Treasurer)
Ted Crosbie
Des Byrne
Thora Mackey
Paddy Gray
Trocaire Joye
Martini Molloy
Pat Farrell





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Charity number: 6279

Threshold company number: 70 660

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