

Threshold Annual Report
2000

Contents

	Page
Chair's comment	2
Director's report	3
Setting the scene	4
Pursuing reform	7
Providing Services	9
Promoting Initiatives	16
Generating Income	17
Finance	18

Cover: Threshold's Gilabbey Court (see page 16)

Chair's Comment

Throughout the millennium year Threshold has continued to press for recognition of the fundamental role of housing in our society. Housing poverty continues to prevent many Irish and non-Irish from making their full contribution and achieving their full potential in our nation. The right to a home – and not simply shelter – is a fundamental right and Threshold will continue to seek for this recognition.

We welcome the proposed legislative changes, on foot of the Report of the Commission on the Private Residential Sector, while as detailed later in this report, expressing our reservations that some fundamental issues have not been adequately addressed. However they remain proposed changes and those relying on the sector continue to suffer from excessive rent increases, eviction and poor standards. Threshold urges government to bring forward legislation at the earliest possible opportunity.

While the slowing down of growth within the economy leads to fears that housing development will slow down, this will not change the fact that there is in excess of 125,000 people (50,000 households) on the waiting list, many of whom live in poverty. We must address this housing deficit and this can only be achieved by determination and innovative responses. The Planning and Development Act 2000 is a welcome innovative

response and the outcome of its provisions on social and affordable housing is eagerly awaited.

Finally I would like to thank all Threshold staff and Board for their commitment to the organisation throughout the year. The need for our service has risen and once again all have given whole-heartedly. Our many funders also receive my whole-hearted thanks, on behalf of the Threshold organisation.

We look forward to change in the years ahead and will continue to work for those in greatest need.

Aideen Hayden
Chair

Board

January to December 2000

Aideen Hayden	Chair
Lance O'Brien	Secretary
Brian Murphy	Treasurer
Ted Crosbie	
Trócaire Joye	
Stephen Large	(staff nominee - term started September 2000)
Deirdre Murphy	(staff nominee - term ended June 2000)
Cormac Ó Dúlacháin	(term ended November 2000)
Clare O'Flynn	
Brian Rabbitt	
Aine Ryall	(term ended February 2000)
Malachy Walsh	

Director's Report

The year 2000 saw no let-up in the housing crisis and increasing numbers of people contacted our services with difficulties in finding affordable, secure, good quality housing. At a time of unprecedented economic growth almost 20,000 people contacted the services, each one a telling example of how recent times may have brought prosperity to many but not to all.

Threshold's membership of the Commission on the Private Rented Residential Sector occupied us for the first half of the year: working out the specific details of the reforms that we were seeking; arguing within the Commission for their implementation and continually raising in the media the profile of the problems in the sector. Once the Commission published its report in July the focus of the latter half of the year was lobbying government to act on the Commission's report.

Resourcing this level of activity is a constant challenge and in 2000 we successfully increased our funding from a number of sources. The year 2000 was also an opportunity to consider our future direction and work began on developing a 5 year Strategic Plan.

Kieran Murphy
Director



Setting the Scene:

Was 2000 a Good Year for Housing Rights?

Inequality and housing rights are central issues for Threshold in reviewing the year in housing. This section provides a critical overview of key trends from this perspective.

Contradictions of the 'Celtic Boom': The Housing Crisis Debate

In recent years, the 'celtic tiger', a feel-good metaphor for a rapidly expanding economy, has been a dominant theme of public discourse in Ireland. The reality, as ever, is more complex, and the 'boom' is not without its contradictions. It might be more accurately depicted as a dynamic of growth and inequality, producing lucrative rewards for the 'winners', while the 'losers' grapple with the continuing frustrations of poverty. The differential benefits and costs accruing to various social groups are perhaps nowhere more evident than in the continuing housing crisis:

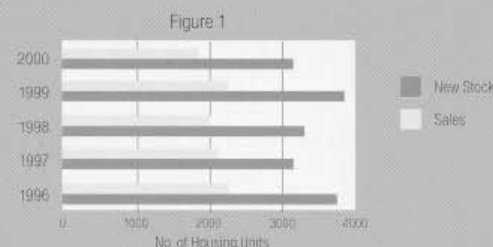
- At the hard edge of the crisis, homelessness remains a reality, while others engage in multiple home ownership and speculative investment in housing as a commodity.
- Social-housing construction is limping along at an historically low rate at a time of rapidly lengthening waiting lists.
- Vulnerability and variable quality characterise the private-rental system, while rent escalation has tracked rising house prices, ensuring unaffordable rents for many but good returns for investors.

- The cost of home ownership has soared beyond the reach of many households, leaving those who do purchase with substantial and potentially unsustainable debts, while creating large profits for landowners, developers, mortgage financiers and related property professions.

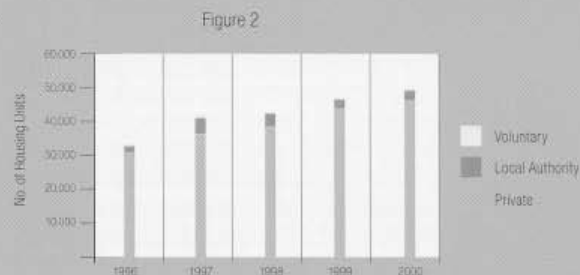
General Trends:

Housing Provision and Social Need

Levels of social-housing provision remained inadequate in 2000. Although the voluntary sector improved its performance (951 units in 2000, 579 in 1999), the local authorities completed only 2,204 houses (24% less than in 1999). As has been the case for many years, a vigorous policy of selling local-authority houses meant that expansion of the overall social stock was minimal. Figure 1 summarises the trends in recent years in terms of new local-authority stock (completions and acquisitions) and sales.



The social-housing programme continued to account for only a small minority of overall house completions in 2000 (Figure 2).

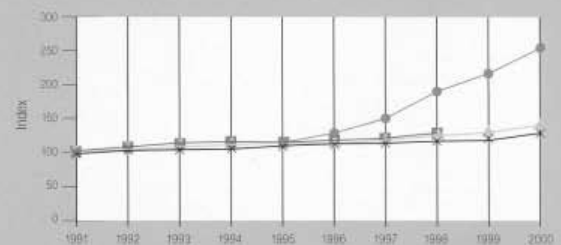


The muted performance in provision is reflected in reduced access to social housing, the waiting lists now numbering some 50,000 households. If the average size of each household is 2.5 people (a reasonable assumption given that single-person households generally are unlikely to get onto the lists), this represents at least 125,000 people. Levels of social-housing need are seen to be even greater when other categories are considered, such as asylum seekers and refugees, homeless, travellers, households on SWA (over 41,500 households by the end of 1999), people with disabilities, etc.

Data on rental trends in the private-rental sector remain patchy. However, some recent surveys highlight increases in Dublin of 15 per cent in 1999 and a further 18 per cent in 2000, while the national figures were 13 per cent and 14 per cent, respectively. Furthermore, over the January-July period of 1999, rental levels in lower-cost apartments and houses (<£400 p.m.) in Dublin increased by 18 per cent and 19 per cent, respectively. This has direct and important implications in terms of housing inequality, as the lower end of the PRS constitutes the only housing option for many low-income and vulnerable households.

Finally, the escalation in the cost of home ownership continued, average new house prices for the whole country increasing by over £16,000 in 2000, while new house prices in Dublin increased by over £22,000. Second-hand house prices for the whole country increased by almost £21,500, while the increase in Dublin was almost £26,700, the average second-hand house now costing close to £200,000. Figure 3 highlights a particularly interesting trend, the continuing divergence between house prices and the real building costs (labour and materials), average earnings of adult workers and consumer-price trends. The dramatic gap between house prices and all the other indicators raises critical questions regarding super-normal profit-taking and the cost of development land for housing.

Figure 3



Policy Developments

The year was a busy one in terms of housing policy. Some key moments in policy development included:

- The launch of the *Programme for Prosperity and Fairness* (January 2000)
- The new *National Development Plan*, (2000-2006)
- The *Report of the Commission on the Private Rented Sector* (July 2000)
- *Bacon III and Action on Housing* (June 2000)
- The NESF report on social and affordable housing (September 2000)
- The *Planning and Development Act* (December 2000)

Although there were some welcome departures, there were limits to many of the initiatives noted above, and some critical issues are still simply not being addressed.

- The PPF provisions were far from radical and generally merely restated existing policy initiatives.
- The NDP included provisions for an expanded social and affordable housing programme. However, it remains to be seen whether the local authorities and the voluntary sector can gear up to meet the aims in practice.
- The PRS Commission's recommendations included the establishment of a Private Residential Tenancies Board and the improvement of security of tenure, but rent regulation and affordability were not adequately addressed. Instead, there was a majority recommendation that tenants should be subject to 'open market' rents.
- *Bacon III* is underpinned by a pre-occupation with private development for home ownership. The one measure directed to support development in the private-rental sector, an exemption for landlords from a proposed anti-speculation property tax, was included to deal with a 'follow-on' consequence of one of the report's main recommendations. Social housing options were not considered.
- The NESF report advocated some far-reaching positions, including the establishment of a National Housing Authority and the need to treat housing as a social right.

- Part V of the P&D Act included important provisions for housing, notably the requirement that each planning authority must produce a comprehensive and integrated housing strategy. The provision to reserve up to 20 per cent of land zoned for residential development at existing use value (or alternatively of serviced sites or of completed housing units) to meet the identified needs for social and affordable housing is a departure. However, it remains to be seen how effectively or vigorously these provisions will be implemented by local authorities or how development interests opposed to the provisions will respond to the philosophical spirit or practical intent of the Act.

Conclusions

Overall, the year in housing in 2000 was characterised by a continuing crisis, particularly for those most disadvantaged by the inequalities of the Irish housing system. At the same time, while there were a range of welcome policy initiatives, it is not certain how effective these will be in responding to the crisis and redressing the imbalances in the housing system.

More generally, there is no apparent willingness to orientate policy around a rights-based approach or to tackle seriously housing inequality. Arguably, the trends in social housing reflect a housing system wherein private production for home ownership remains privileged in policy terms, while social provision is to be treated as second best. The fact that the multiple and interconnected dimensions of the housing crisis persist and housing need increases at a time when almost 50,000 housing units were completed suggests urgent need to attend to the limits of a market-driven approach, wherein housing is treated as a commodity rather than as a basic social good and a human right.

In short, the trends in the past year highlight the real inequalities of the housing system, as reflected in the different everyday realities for those in serious housing need, in vulnerable tenancies or facing unsustainable housing debt and those in a position to draw down the booming returns available through playing the property game. Furthermore, while there have been some departures in policy, actions to date do not promise to seriously bring about necessary change in this structural situation. On balance, it must be concluded that the vision of securing housing rights for everyone remains far from being realised.

Pursuing Reform

The main focus of Threshold's research and policy work during the year was the private rented sector. The establishment of the Commission on the Private Rented Sector in June 1999 and the publication of its report in July 2000 provided an unparalleled opportunity to lobby and campaign for the reform of the sector.

Commission on the Private Rented Residential Sector

In the 12 months during which the Commission held its meetings, over 12,000 people contacted Threshold's advice offices with problems with their private rented accommodation. The most common of which were frequent and substantial rent increases, difficulty in finding accommodation, and a lack of security of tenure. As a member of the Commission, Threshold played an active role in pursuing a fundamental reform of the sector. The final report of the Commission was an inadequate response to the much-needed fundamental reform of the Private Rented Sector and Threshold entered a number of reservations to the majority recommendations of the Commission: *'Threshold is of the view that the range of recommendations proposed by the Commission in relation to security of tenure, rent regulation, and affordability will not result in a fundamental and necessary reform of the private rented sector, and will not result in a substantial or immediate benefit to tenants.'*

'Private Rented Sector: Vision for the Future' - Conference

As part of an ongoing programme of work incorporating research, developing policy and generating public debate, Threshold held a Conference 'Private Rented Sector: Vision for the Future' in March 2000. It provided an opportunity to examine a variety of specific proposals to address the problems of decreasing affordability, insecurity of tenure, poor quality of accommodation, insufficient supply and the lack of effective regulation so that private rented housing could become a viable longer-term housing option.

With an opening address provided by Minister Robert Molloy, TD, Minister for Housing and Urban Renewal, the following papers were presented:

- The Future of Private Rented Housing in Ireland, by Tony McCashin, Trinity College Dublin
- Security of Tenure, by Louise Mullen, Threshold
- Rent Certainty, by Mary Murphy, St Vincent de Paul
- Dispute Resolution Mechanisms, by Paul Good, Auctioneer and Valuer
- A Profile of the Practices, Motivations and Concerns of Landlords in Dublin City, by Clodagh Memery, Threshold
- Promoting investment in Private Rented Housing - the UK experience, by Peter Kemp, Glasgow University

The Private Rented Sector in the 21st Century - Policy Choices - a Threshold/Clúid Housing publication

This report, written by Tony McCashin, Trinity College Dublin, demonstrates the inequities within the Irish Housing System and recommends, within a reform framework, a national rent indexation system, a re-examination of rent supplement and linking regulations with housing allowances. In relation to supply, the report calls for a review of the abolition of interest deductibility on borrowings for rental properties, development of investor incentives for supply at the lower end of the market and grant incentives to upgrade older stock in the private rented sector.

Investors in the Private Rented Residential Sector – *A Profile of Landlords in Dublin City: Summary Findings* (Full report due October 2001)

The largest survey of landlords was undertaken by Threshold, involving 1,280 landlords with registered properties in Dublin. The survey defined the nature of landlords and their motivations for investing in the private rented sector. A key finding was that 61% of landlords have only one property to let. The findings proved that speculative investors have been key in increasing house prices, with 70% of respondents entering the private rented sector in the 1990s.

Estate Management and Anti-Social Behaviour in Dublin – *A Study of the Impact of the Housing (Miscellaneous Provisions) Act 1997*

This study demonstrated that the 1997 Act has become a powerful estate management tool for local authorities in dealing with primarily drug related anti-social behaviour. Whilst the study shows a relatively low level of official actions on foot of the legislation, the key power of the legislation appears to lie in more informal uses by some local authorities, which can impose hardship on some tenants.

This report highlighted two main recommendations:

- That exclusion is not the only answer to addressing anti-social behaviour, instead alternative housing solutions which take into account both the needs of the community and the drug user should be developed, such as transitional housing programmes with integrated rehabilitation and personal development programmes.
- That Good Practice needs to be implemented by local authorities, which clearly defines and sets out their policy and practice in order that both tenants and communities have complete information regarding procedures relating to anti-social behaviour.

The report concluded that it is not a sufficient approach to just encourage drug users, who are largely young people, to leave home as this creates a cycle of homelessness and riskier drug use practices. Whilst recognising the devastating impact of drugs on communities in Dublin, there is a need to establish new housing and treatment based solutions to tackle anti-social behaviour where it is occurring rather than moving it to the street.

Institutional Investment

How to increase the supply of private rented housing is one of the challenges facing policy makers. A number of recent reports and commentators have remarked on the potential of institutional investors as an additional source of supply. In 2001 Threshold will undertake a research project to examine the current level of involvement of institutional investors in the private rented market and to identify the conditions necessary to promote their greater involvement. The research will examine the following issues:

- To establish the extent to which Irish and European institutional investors are involved in the private rented sector in Ireland;
- To explore the attitudes of Irish and European institutional investors towards involvement in the private rented sector;
- To review the level of involvement of institutional investors in private rented housing in other countries and to identify the conditions that underpin their involvement;
- Assess the possibility and identify the conditions necessary to promote greater involvement of institutional investors in private rented housing.

Working with Other Organisations

As a member of the Community Platform Threshold played an active role in the negotiations of the Programme for Prosperity and Fairness (PPF). The PPF was the first national agreement to contain such a broad range of commitments to tackling housing poverty and inequality. Throughout the year Threshold was also actively involved in a number of other working groups: Dublin City Development Board – Strategy Development Group on Social Exclusion, Fingal Development Board – Housing Working Group, and the National Anti-Poverty Strategy Review Housing and Accommodation Working Group.

Threshold Publications & Reports

Private Rented: The Forgotten Sector (1982)

Policy Consequences: A Study of the £5,000 Surrender Grant in the Dublin Housing Area (June 1987)

Home Sweet Home: Rented Housing in Cork after the Ending of Rent Control (1989)

Resolving Landlord Tenant Disputes: Are Rental Deposit Boards the Answer? (1993)

Claiming Rent Supplement: Theory & Practice in Cork City (1994)

Vetting the Letting: A Report on the Practices of Accommodation Agencies in Ireland (1995)

Behind Open Doors: Out of Court Options for Housing Debt Cases (1996)

As Safe as Houses?: The Nature, Extent and Experience of Debt in the Irish Housing System (1997)

New Realities in Irish Housing: A Study on Housing Affordability and the Economy (September 1998)

Private Rented Housing – Issues and Options
Conference Papers (January 1999)
Seminar Papers (May 1998)

Threshold Submission to the Housing Commission on the Private Rented Sector (October 1999)

The Private Rented Sector in the 21st Century – Policy Choices
(March 2000)

Estate Management and Anti-Social Behaviour in Dublin: A Study of the Impact of the Housing (Miscellaneous Provisions) Act 1997 (May 2000)

Dublin Landlord Research (forthcoming)

Providing Services

Advice Offices

Threshold provides independent, specialist, good quality housing information, advice and advocacy for people with housing problems from our advice offices in Dublin, Cork and Galway. Advice, information and advocacy is provided over the phone, to drop-in visitors and via our website and email facility.

Alongside our advice work, advice office staff are involved in numerous activities and groups.

Dublin

Dublin Welfare Rights Group

Threshold is a member of the Dublin Welfare Rights group, which includes other voluntary organisations such as Focus Ireland, St Vincent de Paul, the Irish National Organisation of the Unemployed and The Coolock Law Centre. This group meets to share information throughout the sector.

Citizens Information Centre Board Membership

Board membership of the Citizens Information Centre on O'Connell Street allows Dublin Threshold to feed into the planning and development process of a key CIC.

Homeless Agency

Threshold gave input into the development of strategies to tackle homelessness and the threat of homelessness through attending consultative seminars for the Homeless Agency's development of the 'action plan on homelessness in Dublin'.

Hostels-online

Threshold has access to and is a service provider of Hostels-on-line, which allows searches to be made for hostel places suited to any special needs of a homeless person.

Cork

Information Sessions for Leaving Certificate Students

Cork Threshold carries out information sessions for Leaving Certificate students on a regular basis. These sessions are designed to help students to become aware of their rights and obligations as tenants before they enter the private rented sector. The training sessions cover the following areas:

- Finding Accommodation
- Cost of Renting
- Checklists
- Types of Tenancy
- Deposits
- Leases and Letting Agreements
- Rent Increases
- Notice to Quit
- Privacy and Standards

Sessions have been given in schools in Limerick, Carrigwohill, Mitchelstown, Mallow, Schull, Youghal, and Charleville as well as those in the city centre.

Spike Island Pre-release Programme

Working with the Spike Island Prison Service is another step in tackling homelessness. Many of these young men leave prison with nowhere to go, and being homeless greatly increases their chances of re-offending. Threshold works with the prisoners to address their individual housing needs, while supporting the prison service to develop new strategies to tackle the long term issue of accommodation for newly released prisoners.

Outreach Clinics

Outreach clinics are provided on a monthly basis in Limerick and Tralee Citizen Information Centres. The provision of housing advice service clinics serves a multiplicity of functions:

- Allows clients who live in regional areas to speak with a housing advisor in person.
- Brings our service to a wider public.
- Strengthens links with other advice agencies.
- Alerts Threshold to regional housing issues as they arise.
- Raises the profile of Threshold in regional area.
- Highlights housing issues among other advice agencies.

Homeless Forum

Cork Threshold is a member of the Cork Homeless Forum which co-ordinates responses to problems of homelessness in the region. Participating in the Forum offers us an opportunity to work closely with other agencies to develop more creative responses to homelessness in Cork City and County. In late 2000, the Forum began working on an integrated strategic plan to eliminate homelessness in Cork.

Membership of MABS Board of Management

Being part of the management team of the Cork Money Advice and Budgeting Service offers us an opportunity to place housing costs and housing debt at the forefront of the MABS agenda. Affordability issues manifest quickly in the area of debt management and family finances, particularly for the low paid.

Galway

Forum Membership

Galway Threshold are actively involved in the Homeless Forum and the Housing Sub-Committee of the Community Forum. With the other members of the Housing Sub-committee, we proposed a Housing and Accommodation Policy for the city and which adopted by the Community Forum.

Homeless Hostel for Women

We are involved in the planning of the new Homeless Hostel for Women.

We are also involved in training other organisations in housing issues.

Threshold Website

Threshold's virtual advice and information centre was officially launched in January 2000 by Minister Robert Molloy, TD, Minister for Housing and Urban Renewal. The website enables Threshold to extend its services to a greater number of people, providing instant access for those seeking housing assistance in Ireland or coming from overseas, as well as providing housing information for researchers and the media.

New Publications

In 2000, the Department of Social, Community and Family Affairs and Dublin Corporation agreed to fund an update of the publication *Home Truths: Renting a Home on a Low Income*. Providing information on housing rights and social welfare entitlements, it was first launched in 1999.

An increasing need for housing advice and information in other languages lead to a successful funding application from Comhairle to produce a general housing information leaflet with translations in French, Portuguese, Romanian, Russian and Spanish. Further funding from the National Lottery enabled this leaflet to be made available in Braille.



Providing Services

Who we help

'Mr Walsh', a 77-year-old man, contacted Threshold with the concern that he hadn't had contact with his landlord for a number of years; in fact, he had not paid rent to him for nearly 20 years. He had judiciously put aside the rent each month, but was starting to get worried about whether the landlord could evict him because he hadn't actually paid the rent for so long. A Threshold member of staff visited Mr Walsh in his home just before Christmas. We found out that the property was a de-controlled tenancy and that Mr Walsh had the right to stay in the house for the rest of his life. We also discovered that there had been a court case 18 years ago concerning repairs that the landlord was supposed to do, but still had not done. On further examination with the District Court it was discovered that the judge had ordered that Mr Walsh be allowed to keep the rent until the landlord made good the repairs. This was the only judgement arising out of the court, with no subsequent judgements to the contrary. As the landlord had never done the repairs, Mr Walsh could now keep the 18 years of rent he had put aside. The amount was £38,000. A great Christmas present!

'Pieter' is an asylum seeker from Eastern Europe who has been living in Ireland for the past two years. He contacted Threshold because after leaving his rented accommodation his landlord would not return the £850 Pieter had paid as a deposit. We initially advised Pieter on his rights and options, but he did not feel confident in speaking and writing in English, so we offered to contact the landlord on his behalf. The landlord claimed that the money was needed for redecorating which Pieter disputed. Threshold assisted Pieter with an application form for the Small Claims Court and attended the hearing with Pieter some months later.

This was reassuring for Pieter as he felt he would not understand the proceedings, would become confused and not give the right answers. With Threshold by his side he was able to get back £800 of the deposit he had paid.

Threshold was contacted by tenants who were being illegally evicted from their apartment by the agency from whom they were renting. Despite our earlier intervention where we pointed out that the legal process of 28 days notice should be followed, two representatives of the agency had arrived at the apartment with a locksmith. The gardai refused to become involved claiming it was a civil matter. Threshold consulted a local solicitor who successfully applied for an injunction, with costs awarded against the agency. This enabled the tenants to move back into their home, get their proper notice to quit and have time to look for alternative accommodation.

A tenant of a de-controlled dwelling called to our office in a very distressed state. Her new landlord had informed her that he wished to increase the rent to eight times its present rate. She was not in a financial position to pay such an increase. We informed her that the landlord would have to apply to the Rent Tribunal if he wished to raise the rent, and contacted the landlord on her behalf to advise him of his legal obligations. The landlord was also informed of the various repairs that he would need to make to the house in order to bring it up to standard. We then accompanied the tenant to the Tribunal and advocated on her behalf. The Rent Tribunal made various recommendations for improvement to the property and increased the rent by a reasonable amount. Without the support of Threshold, the tenant felt that she would not have been able to successfully pursue the case.

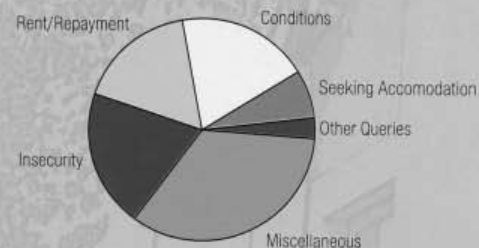
Several families who were housed in direct provision and wished to go into private rented accommodation because their conditions were so cramped contacted us for help. Direct provision states that families who have had a child or are expecting a child since they moved to Ireland may access private rented accommodation. However families who do not have Irish children are expected to remain in direct provision. This can be extremely stressful on the families; one such family had two boys aged 14

and 10 and another family had a teenage girl aged 15. In these cases the whole family were accommodated in one room, the only private space was the bedroom and the whole family had to share this. Threshold appealed several cases to the Health Board on the grounds that the accommodation was unsuitable for a growing family for any period longer than a few weeks. After months of negotiation and correspondence the Health Board finally agreed that families such as those described above may access private rented accommodation. The families who came to us for help are now happily settled private rented accommodation.

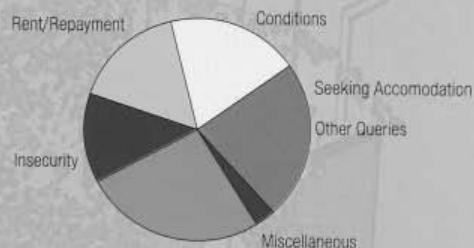
A solicitor referred a local authority tenant family to us because he felt that Threshold could sort out the problem at no cost to the family. The tenants had applied for a transfer and had been allocated a different house. However, two years previously the husband had inherited a small holding in Connemara and had earned some headage payments. He had never declared these on his rent review form, and we worked out that they owed about £400 in back rent; he was the secondary earner as his wife worked full time. They were afraid that they would lose their transfer because the local authority does not usually consider transferring tenants if they owe arrears. Threshold explained the situation to the local authority indicating that there was no deliberate deception in this case, and that the tenant had agreed to pay the arrears out of the current year's headage payments. The couple were delighted when, after representations from Threshold, the local authority agreed to allow the transfer to their new house.

Information & Advice Queries

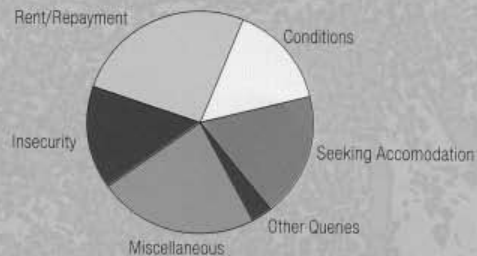
Dublin



Cork



Galway

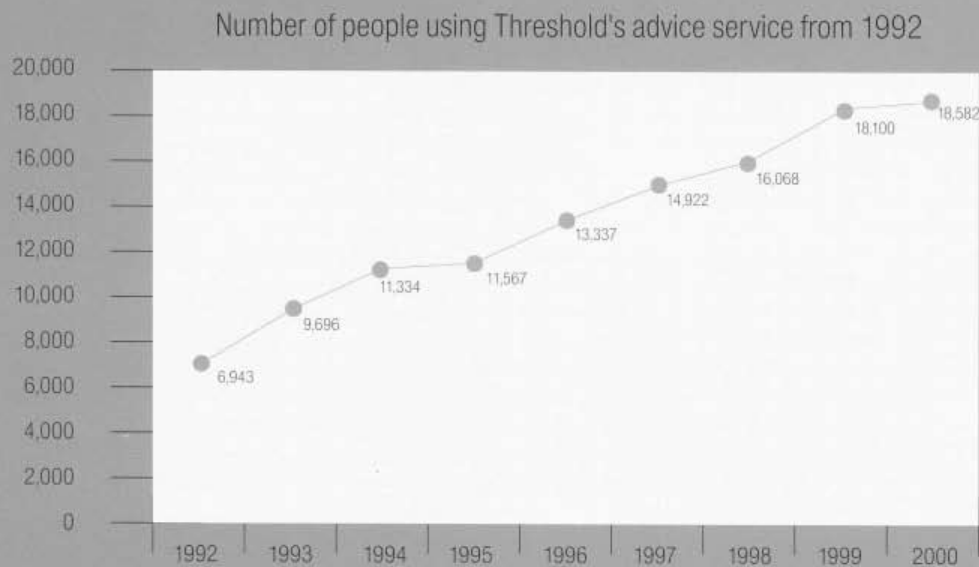


Breakdown of Queries Received

A breakdown of the queries received by each Threshold Advice Office

Query	Dublin	Cork	Galway
Insecurity			
Notice to Quit / Eviction	3,699	709	873
Rent/Repayment			
Rent Increases	779	133	117
Rent Arrears	503	93	183
SWA Rent Allowance	639	227	840
Deposit Retention	1,236	461	431
Conditions			
Standards/Conditions	1,063	293	271
Lease Agreements	1,856	354	399
Rights/Information	658	385	223
Seeking Accommodation			
Private Rented	598	1,186	904
Local Authority	624	70	146
Other Queries			
Rent Books	321	99	129
Registration	118	17	28
Controlled Tenancies	156	40	17
Miscellaneous	6,319	1,488	1,388
Total Queries for 2000	18,569	5,555	5,949
Total Queries for 1999	10,183	5,976	5,177
The total number of clients who contacted Threshold in 2000 with the above queries was 18,582.			
The breakdown of this figure for each office:			
	8,968	4,604	5,010
Explanatory notes:			
1. The increase in queries recorded for the Dublin office in 2000 was the result of an improved recording system.			
2. The number of queries is greater than the number of clients as some clients present with more than one query or more than once during the year.			

Number of People Using Threshold's Advice Service from 1992



Promoting Initiatives

Gilabbey Court

Established over ten years ago, Threshold's Gilabbey Court in Cork is a complex of seven houses, designed as a 'bridge' for people buying their own home. The scheme gives the tenants of Gilabbey Court the opportunity to save for a home of their own, while experiencing a monthly payment schedule before committing to a long-term loan.

The maximum stay in the scheme is two years, and after this time if the residents buy a house on leaving the scheme and fulfil all the terms of the tenancy, they are given a house purchase grant of up to half the total rent paid during their stay at Gilabbey Court. To date over 60 families have benefited from the scheme.

Gilabbey Court tenants can also avail of Threshold's advice and information service to find out what options are available to them when they are due to leave the scheme.

One of our Gilabbey Court tenants, who is a single parent, was finding it extremely difficult to purchase a house on a single income. She had exhausted all the usual avenues and was unsuccessful, so she turned to us for advice. We advised her that the local authority had a low cost site purchase scheme in operation. We then assisted her to fill out the necessary forms, and advocated on her behalf both verbally and in writing to members of the local authority. We were all very delighted when her application was successful, and she will soon be able to build her new home. Without the help of Threshold, she may never have had the option of becoming a homeowner.

For many people, high rents make saving for a deposit extremely difficult, and the increase in house prices puts home ownership out of reach of many of these people. Gilabbey Court is an innovative housing initiative that enables families to achieve the dream of owning their own home.



GILABBEY COURT

Generating Income

While Threshold receives statutory funding, nearly 50 per cent of our annual budget must be met by voluntary support from the private sector through Threshold's charity shops, fundraising events, corporate sponsorship and direct mail appeals.

Shelbourne Park

The third annual Threshold Benefit Night took place in Shelbourne Park Greyhound Stadium in November 2000. The event was supported by the Irish Home Builders' Association and attended by their members, many of who used the evening as a venue for their Christmas party. RTE Sportscaster, Colm Murray, acted as Master of Ceremonies and provided valuable tips for each race.

Golf Outings

Threshold organised two Golf Classics in 2000

The first annual Irish Permanent / Threshold Golf Classic was held at Monkstown Golf Club, Cork, in June. It was a successful and enjoyable day, with 42 teams participating. Many thanks to the Irish Permanent for their generous sponsorship, and special thanks to Dan Byrne for his support to the fund-raising committee and for being MC at the prize giving ceremony in the evening.

In Dublin the event was held at Milltown Golf Club in September. Sponsorship of prizes was by The Sunday Tribune, and the outing was well attended by the corporate sector, especially by those involved in the housing, legal and financial world. The days golf was followed by dinner and prize giving, conducted by RTE's Colm Murray. Special thanks go to Des Byrne for his help with the organisation of the event.

Bowling Night

The third annual fundraising Bowling Night was held in the Galway Leisure World. The evening was a great success, with 28 teams enjoying the night's bowling and giant raffle.

Threshold in the Market

For the second year Threshold held a successful fundraising evening in the Farmgate Restaurant in the English Market, Cork in December. Many thanks go to Kay Harte for once again hosting the evening for Threshold. Adding to the festive atmosphere of the night were the Christmas Carols sung by the Monastery Choir, under the directorship of Father Malachy.

Hand of Cards Christmas Appeal

The Hand of Cards, supported by Sherry FitzGerald and The Sunday Business Post, has become an important alternative for Irish businesses to the practice of sending out Christmas cards. Many companies find this is a costly and time-consuming activity, and are pleased to donate their Christmas card budget to Threshold, in return for an acknowledgement in a full-page advertisement sponsored by The Sunday Business Post, which explains their participation to their customers.

A Winning Hand

In 2000, thanks to the fact that all those involved in the Hand of Cards appeal donated their services, there were no overheads except for postage. This resulted in nearly all of the money raised going directly to Threshold's work. Due to the outstanding success of this campaign, Threshold was awarded first prize in its category by the Irish Direct Marketing Association at its annual awards ceremony.

Regular Supporters

Threshold is extremely grateful to the continual support received from the hundreds of companies, individuals and religious organisations who regularly send us donations during the year. These donations form an essential part of our core funding.

Special thanks

We are particularly grateful to The Irish Mortgage & Savings Association for their continued annual grant towards Threshold's work, and the significant three year commitment by the Irish Banker's Federation towards Threshold's Housing Research Unit.

We would also like to thank the following:

- Department of the Environment and Local Government
- Department of Social, Community and Family Affairs
- Bank of Ireland
- CRH
- Irish Home Builders Association
- Irish Auctioneers and Valuers Institute
- Sherry FitzGerald
- The Sunday Business Post
- The Sunday Tribune
- Bill Moss Partnership
- ColorPrint
- Robert Hayes-McCoy
- Kell Marketing
- Dublin Corporation
- Galway Corporation
- Cork Corporation
- Dun Laoghaire Rathdown County Council
- South Dublin County Council

Virtual Fundraising

The internet has become an important fundraising tool. Threshold is involved in two virtual fundraising activities:

- By contributing £1,000 (or £500 for an academic institution) a Company becomes a Friend of Threshold, with a link from their website to www.threshold.ie and acknowledgement on Threshold's website.
- In 2000 Threshold joined many other charities on Ireland's number one online auction site, www.ebid.ie. eBid generously allowed charities to use the services of their site free of charge, incurring no commission. Through the site Threshold auctioned many items, which had been generously donated to us, as diverse as Waterford Crystal to Daniel O'Donnell's waistcoat - all to raise valuable funds for our services.

Charity Shops

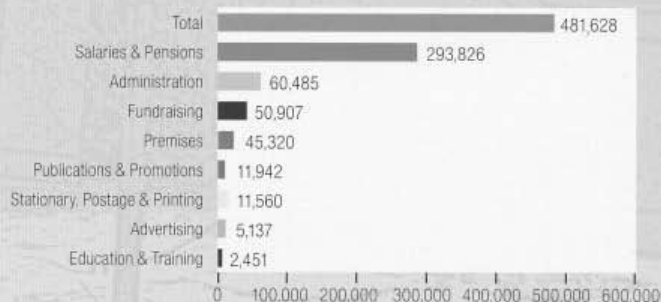
Threshold Charity Shops, staffed by a team of dedicated volunteers and community employment staff, sell quality used goods at affordable prices to raise funds for Threshold's advice services. The first shop was opened in Dun Laoghaire in 1995, and a second shop opened in Galway in 1999. During 2000 the Dun Laoghaire shop moved to new, more suitable premises at 14 Patrick Street, and preparations were under way to open a third shop in Cork.

Finance

Income



Expenditure



Auditors: Bates Butler & Co, Kingston House, 64 Patrick Street, Dun Laoghaire, Co Dublin



Staff as at 31 December 2000

Head Office

Kieran Murphy, *Director*
Vacant, *Head of Research & Policy Development*
Louise Mullen, *Head of Services Development*
Thora Mackey, *Fundraiser*
Liz Kerrins, *Research Officer*
Barbara Barclay, *Administrative Officer*

Dublin Advice Office

Russell Chapman, *Services Co-ordinator*
Celine Valentine, *FÁS Supervisor*
Advice Workers
Stephen Large
Claire Lane
Susanne Hardcastle
Sandra Foley
Catherine Tully
Eric Furlong
Receptionists
Denise Cunningham
Elaine Myles
Jim McMahon
Cathy Healy

Cork Advice Office

Margaret O' Neill, *Services Co-ordinator*
Advice Workers
Ingrid Dillon
Denis Blighe
Aileen O' Mahony
Rosa Crowley
Mary Cremin
Jean Connolly
Kelly Cameron

Galway Advice Office

Deirdre Murphy, *Services Co-ordinator*
Advice Workers
Teresa Buckley
Mary Keane
Teresa Mulholland
Therese Carroll
Niall Hughes
Tom McLoughlin
Frank Cresham

Charity Shops

Ita McTigue, *Project Manager*

Dun Laoghaire

Maura Whelan, *Manager*
Staff
Michael Farrell
Catherine Tully
Olive McCleary
Volunteers
Bette Carroll
Flo Brady
Hazel Wynne
Marian Walshe
Joan O'Rourke

Galway

Ita McTigue, *Manager*
Staff
Mary Togher
Hannah Howard
Agnes Fitzgibbon
Mary Togher
Anne Corley

Threshold relies on FÁS Community Employment and Job Initiative Schemes to help run our busy offices and shops, with 27 of our 43 staff employed on these schemes

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www.threshold.ie Charity No. 6279

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