



# THRESHOLD

*National Housing Organisation*



ANNUAL REPORT 2004

## Threshold Bridges the Gap Between Housing and Homelessness

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

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

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

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

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

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


In carrying out research through our Housing Research Unit, and presenting our findings at local and national levels, Threshold pushes the case for housing reform. Recent publications include Opportunity Knocks: Institutional Investment in the Private Rented Sector in Ireland, supported by the Irish Bankers Federation, which looked at ways of encouraging Irish financial institutions to directly invest in the private rented property market, especially at the end of the market providing for households on modest or low incomes. Reports under completion in 2005 include an investigation of how the Government's tenant purchase schemes have worked in Dublin and an examination of the experiences of people on rent supplement payments living in the private rented sector in Cork City.

Threshold works with other organisations in the social, community and voluntary sector and has carried out joint research and lobbying work with Focus Ireland, the Simon Communities of Ireland and the Society of St. Vincent de Paul. We also participate in Homeless Fora and the Community Platform, sit on the Private Residential Tenancies Board and work with Citizens' Information Services. We work with FÁS and employ 38 people on Community Employment and Job Initiative schemes. We are members of the European Anti-Poverty Network (EAPN), which campaigns at European level to end poverty and social exclusion.

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

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GILABBEY COURT

## Chairperson's Statement:



Chairperson Aileen Hayden

### New Standards or New Slums

As a nation that has boasted levels of home ownership that by international standards are exceptional, it is perhaps understandable that it has taken some time for us to come to grips with the changes that have come with the turn of the 21st century. The well-documented housing boom of the mid 1990s has changed the face of Irish housing, perhaps forever. This change is most evident in the growth of the private rented sector. A sector that has been shrinking since the early 1900s, this decline has been halted and reversed dramatically in the last decade. The private rented sector now accounts for 11% of housing in Ireland, is larger than the social housing sector and is set to continue growing. Historically the 'forgotten sector', associated with a past of landlordism considered best forgotten, the private rented sector has not evoked much sympathy from legislators. However, the introduction of the Residential Tenancies Act 2004 should change the face of the sector forever. With legislative changes that have introduced a measure of security of tenure, limits on the amount and frequency of rent increases and an independent system for dispute resolution, the sector is now placed to offer a real alternative to house purchase for those who do not wish to, or who cannot afford, home ownership.

However, the introduction of this legislation alone will not counter some of the most serious abuses that occur on a daily basis in rented housing. Threshold continues to have grave and increasing concerns over the standard of housing available to those on low incomes and to those on rent supplement. In 2004 alone, 7,232 dwellings were inspected by local authorities and 2,106 of them, almost 30%, were found to be below minimum standards. This means cases where the basic essentials for living were not present - such as hot water - or were compromised by, for example, the presence of damp or infestation by vermin. Threshold is also concerned that inspections only usually ever take place on foot of a complaint and properties are not spot checked on a regular basis. In particular those on low incomes often fear the loss of a cheap flat and will not make a complaint. We know from our advice services that people in low paid employment are experiencing poverty. Over one third of those renting today are spending more than one third of their incomes on housing. The lack of affordable rental accommodation is forcing many in Ireland today to compromise on basic necessities and to accept accommodation that is unfit.

It is now estimated that rent supplement tenants constitute 40% of the private rented market. Under the recently announced Rental Accommodation Scheme those in receipt of rent supplement for more than eighteen months will move to local authority control, but will have their long term housing needs met in the private rented sector. This will affect at least 28,000 rent supplement recipients in the short term. In light of this, there needs to be a radical reassessment of what constitutes minimum standards. It is becoming clear that many inner city apartment blocks are being let exclusively to rent supplement tenants resulting in significant concentrations of poverty. This is because of the increasing amount of apartment construction as a proportion of build and the economics of what rent supplement tenants can afford. Standards are needed to ensure that those living in apartments as a long term housing solution have, for example, adequate storage for toys and bikes, somewhere to dry clothes, play and study areas for children and reasonable amounts of space. This is particularly so for the significant numbers of lone parents on rent supplement. Too few apartments are designed with the needs of children in mind. Unfortunately while we are following the European model of apartment living we are not following the standards of amenities that make communal living possible. If we do not address this issue as a matter of urgency we face the prospect of the 'slummification' of our inner cities. It would be a tragic and scandalous irony if, having historically moved so



many of our people out of slums into social housing, we find that after a period of unprecedented prosperity the whole process has in large part been reversed, and Governments of the future have to initiate once again the kind of slum clearance programmes of the late 1940s and 1950s.

I would like to thank Threshold's Board and staff members for their commitment and dedication over the past year. It has been a year when much has been achieved. The numbers benefiting from Threshold's services in 2004 exceeded 20,000. We go forward to 2005 aware that the numbers in housing need have never been greater and we are committed to serve them. We also owe a debt of gratitude to our funders, many of whom have been loyal to us for many years and without whom this work would not be possible.

## Board of Directors 2004

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

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

**Ross:**

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



## Director's Report:



Director Patrick Burke

### Threshold's Future



Threshold began its work more than a quarter century ago helping tenants in the private rented sector. While retaining its role in that sector, the organisation since has expanded its scope to cover the wider housing system and policy agenda that influence experiences of people who are homeless, or in unaffordable or inappropriate accommodation. Our 2003 Annual Report, for example, highlighted the cross-cutting issue of housing affordability. In 2004, however, changes in the private rented sector demanded so much of our attention that they constitute the main theme of this year's report.

At first glance it might seem that the implementation of the Residential Tenancies Act 2004 means that Threshold can withdraw from frontline work protecting vulnerable tenants, letting the provisions of the Act and the Private Residential

Tenancies Board (PRTB) take over. The opposite is true. The large increase in the number of Threshold clients in 2004 signals how the future is likely to develop.

While very welcome, the legislation introduces a more complex regulatory regime within which landlords and tenants must operate. The rules about the time required for giving notice to quit are more intricate; the right to stay or security of tenure is more complicated; new deadlines for complaints apply and so on. Neither tenants nor most landlords are professionals; they have limited knowledge and understanding about landlord and tenant law. When they realise that they have a problem, people need access to an independent and understanding source of information and advice.

The Residential Tenancies Act 2004 means that many more disputes can be resolved through due process should either the landlord or tenant so wish. Yet many tenants will not be well equipped to advocate effectively on their own behalf. Some 40% of tenants in the private rented sector depend on rent supplement; they are on very low incomes, precluding the purchase of expert advice. Threshold's client group also is predominantly low income, with over half reporting a gross household annual income of less than €15,000. Some tenants are wary of authority and, unless they get sympathetic help, may fail to prepare their case adequately. Literacy and language difficulties can also be obstacles. Threshold's clients in 2004 included 10% whose first language was not English.

Vulnerable people need organisations like Threshold more than ever to advise them about their rights and responsibilities and, where cases go to the PRTB, to help them develop their case, gather evidence, present their side of the dispute and then decide on the next steps.

Ensuring that both parties to disputes are well prepared will increase the efficiency of the PRTB process and help prevent unnecessary homelessness. Increased effort by Threshold in the private rented sector is essential if the new, fairer and more modern regulatory regime is to be properly implemented. Other jurisdictions with similar specialised tribunals, such as New South Wales in Australia, have found it necessary to put in place funding mechanisms to ensure that tenants can access help when involved in disputes.

During 2004 Threshold's advice centres actively publicised the changes coming under the new law to both landlords and staff at Citizens Information Centres around the country. Threshold's advice workers also prepared for the new regime where advocacy on behalf of clients will play a much larger role than previously. Information material was disseminated and the operation of the PRTB monitored, with proposals made to improve services.

The introduction of the Rental Accommodation Scheme (RAS), announced in July 2004, was another reason for Threshold's heightened focus on the private rented sector. RAS seeks to give people in long term housing need a more secure, decent quality home, albeit in the private rather than the social rented sector. Local authorities will be taking over responsibility for housing 28,000 recipients who are currently eligible for the scheme.

In Threshold's view the provisions of the Residential Tenancies Act 2004 combined with the introduction of RAS create an opportunity for the chronic issue of poor quality housing within the PRS to be properly addressed. Threshold is working particularly hard to promote a higher standard for dwellings to be covered by RAS.

In summary, the growth in the size and complexity of the PRS, a new and more comprehensive regulatory framework, and the expanded role for the PRS in providing homes for people on low incomes all are generating increased demands on Threshold's expertise and commitment. We look forward to addressing the challenges and opportunities posed by these changes in the year ahead.

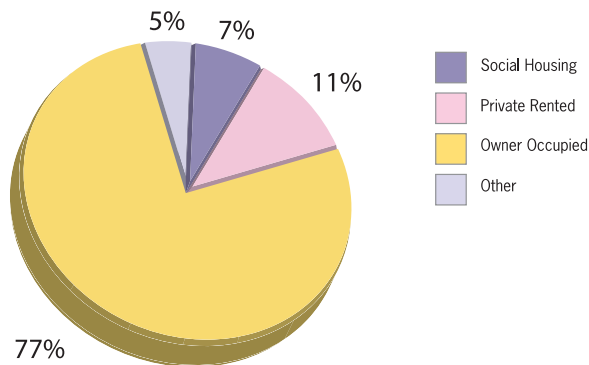


## The Private Rented Sector as Home for Low Income Households

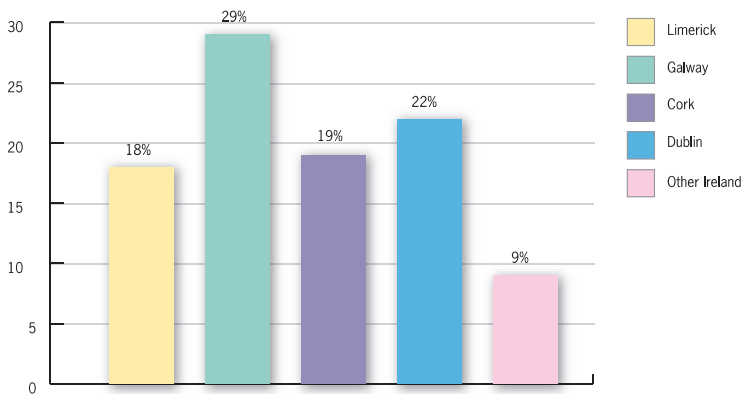
Important events in the private rented sector during 2004 made it a key focus for Threshold's advice and campaigning activity during the year. The implementation of the Residential Tenancies Act 2004 has resulted in record numbers accessing Threshold's services. For the first time, Threshold will be able to address issues such as security of tenure and illegal eviction through a legal mechanism not available up to now. Yet this year alone Threshold acted on behalf of 271 persons facing illegal evictions, a 41% increase on 2003. Illegal evictions mean that families are literally locked out of their properties and dealing with this type of crisis is an increasing part of Threshold's work.

Many of the policy recommendations that Threshold developed and campaigned for during 2004 centred on changes in practices and programmes in the private rented sector. The introduction of the new Rental Accommodation Scheme, whereby tenants in receipt of rent supplement for 18 months will have their long-term housing needs addressed in the private rented sector, will affect the lives of many low income households. The number of rental properties is growing and the government increasingly views the private rented sector as an alternative to social housing.

HOUSING IN IRELAND BY TYPE OF OCCUPANCY



PRIVATE RENTED AS SHARE OF HOUSING STOCK: CITIES AND REST OF IRELAND





## The private rented sector (PRS) is the biggest housing sector in Ireland outside of home ownership

- Renting privately is predominantly a feature of cities and Ireland is becoming more urban.
- The 2002 Census reported a reversal of its thirty year period of decline. The PRS share of the housing stock grew from 7% in 1991 to 11% in 2002, reaching 141,000 dwelling units by the later year.
- Many Irish people have invested in the sector, becoming small-scale landlords. Threshold research found that 81% of Dublin landlords had two units or less.
- Increased migration from abroad, including from the new accession countries, has increased the need for flexible, rental housing. Over the past six years 328,000 people have migrated to Ireland, a number twice as large as the population of County Kildare.
- The Residential Tenancies Act 2004 clearly sets out the rights and responsibilities of landlords and tenants and establishes an expert, independent dispute resolution mechanism.



## The character of the PRS is shifting

- The new Rental Accommodation Scheme (RAS) formalises the role of PRS as a source of accommodation for those in long term housing need, to act as a permanent supplement to social housing. At the end of 2004 some 28,000 households were considered appropriate for RAS.
- The importance of PRS for accommodating people in housing need compares with the role played by social housing. At the end of 2004 there were 57,874 recipients of rent supplement living in the PRS, about half as many as are renting social housing units.
- Apartments form an ever larger share of the sector.
- Low income households predominate amongst tenants living in the sector. An estimated 40% of tenants are on rent supplement plus an unknown additional number earning low wages also live there.
- Despite the public policy objective of mixing social and tenure classes within neighbourhoods, certain private rented complexes now have high concentrations of disadvantaged tenants.

## Standards in the Private Rented Sector and their Enforcement

Private rented accommodation is often of poor quality. A major survey on housing conditions in Ireland found that 17% of private renters were not satisfied with the condition of their home compared with only 6% of owner occupiers.<sup>1</sup> In 2004, 386 families living in substandard housing came to Threshold for help, an increase of 36% over 2003. In addition, research conducted by Threshold found that one-fifth of those sampled were living in substandard rental properties in Cork in 2004.

While it is clear that many tenants live in unacceptable conditions, enforcement by local authorities of minimum standards regulations is unacceptably weak. Department of Environment statistics show that existing legislation cannot be relied upon to protect many tenants. Almost 30% of all properties inspected by local authorities in 2004 were deemed to be inadequate - 2,106 out of 7,232 properties - yet legal action was initiated in only 4 cases. Local authorities need a stronger incentive to enforce the legal standards that are there. The Government has confirmed that rented accommodation will be used as long term homes for people dependent on welfare.

Current minimum standards are not enough. The standards criteria applicable to PRS need to be updated and strengthened. Family life must be supported yet much of recent new construction is geared to investors

<sup>1</sup> Walton, D. and Williams, J. (2003) Irish National Survey of Housing Quality 2001-2002 Dublin: ESRI

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who often do not think of the needs of families. Lack of storage space may be tolerable for short-stay tenants but not for a family expecting to stay for years. Other standards are needed including sound proofing, storage, clothes-drying facilities and common play areas.

Threshold's report *Opportunity Knocks: Institutional Investment in the Private Rented Sector in Ireland* (2004) looked at the potential for financial institutions to invest directly in the PRS, thereby centralising management responsibility and establishing good management practice. Recommendations were made for creating a more favourable environment for such entry into the sector over the longer term, and to promote more coherent management arrangements.

### **Threshold's Advice and Advocacy Work**

Despite the well-publicised easing of pressure in the private rented market and investment in social housing under the National Development Plan, the level of activity in Threshold's three regional centres highlights the difficult situations faced by tenants in 2004. The centres offer information and advice about housing, especially private rental accommodation, and they advocate on behalf of clients who are at risk of homelessness.

Excluding those for whom client details could not be obtained, the centres helped a total of 20,601 people during the year, 20% higher than in 2003. The record numbers coming to Threshold underline an urgent need for the increased protection promised by the Residential Tenancies Act 2004. They also reflect increased public awareness about tenant and landlord rights and obligations in the private rented sector.

### **Profile of Threshold's clients**

People who come to Threshold typically are amongst the most vulnerable members of society. In 2004, clients were predominantly single person households (60%), most of whom are low income earners whose needs are not adequately addressed by existing housing supports. Another 28% were in households with children, a group for whom a settled home life is particularly important. Ten percent were 50 years of age or older. Eighteen percent of clients had been born outside Ireland and for 10% English was not their first language. Although half of the clients had at least part-time employment, few could be considered well-off. More than half had a gross household income of less than €15,000 while the incomes for 73% did not exceed €25,000.

The vast majority of callers to Threshold are tenants with immediate housing problems. Most of Threshold's clients live in the private rented sector, and few are long settled in their accommodation. Almost 75% were renting privately, six percent said that they had no home, while another four percent were living in their family's home. Almost 70% had been living in their current accommodation for less than one year.

Some of the increase in activity at the centres was due to interest in the legislation and concern about its impact on tenants and landlords. Landlords made more frequent use of the service; contacts by them grew by 72% making up 15% of Threshold's clients in 2004 compared with 10% in 2003. Concern about the new regulatory regime is reflected in the queries made. In 2003 there were 321 calls about the new legislation and 39 about the Private Residential Tenancies Board (PRTB) whereas in 2004 the queries about the legislation climbed to 755 and calls about the PRTB rose to 646.

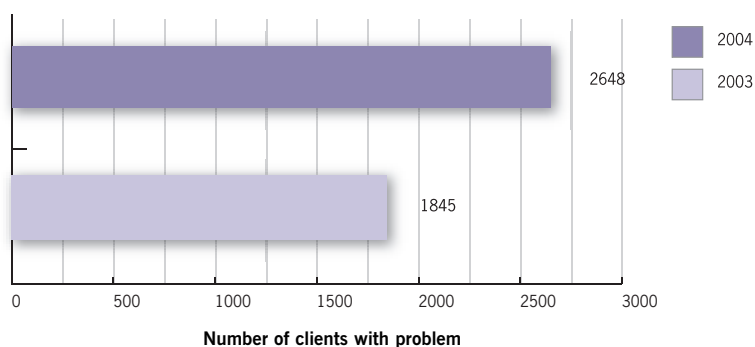
## Main Problems Affecting Threshold's Clients

Just as the number of clients has grown so has the number with problems of the type that undermine the most basic elements of having a home. The main issues concerned security, affordability and housing access and adequacy. Some examples illustrate the nature of Threshold's work.

Deposit retention has long been a major problem for Threshold's clients. Inability to regain a deposit from the previous landlord increases the risk of homelessness simply because those affected may not have other funds to put down for a new tenancy. Rent supplement recipients, for example, are unlikely to receive additional assistance from a Community Welfare Officer (CWO) in a situation where they cannot get back their deposit. In 2004, advice workers dealt with 2,648 cases of deposit retention, 44% more than in 2003.



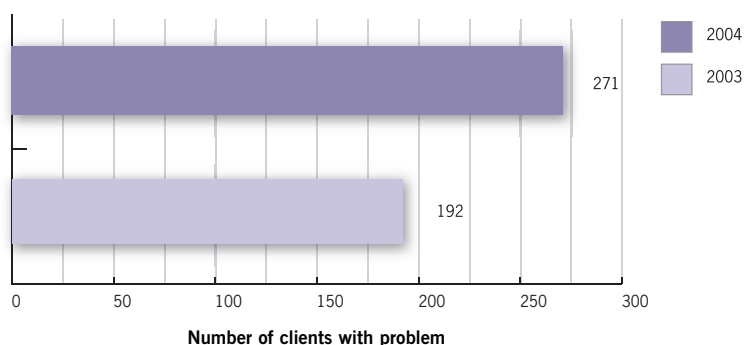
### DEPOSIT RETENTION



One area with fewer queries in 2004 than in 2003 concerned rent increases. Whereas 479 cases on this issue were dealt with in 2003, the count fell steeply to 332 in 2004. The decline may reflect an improving balance between supply and demand for rental properties.

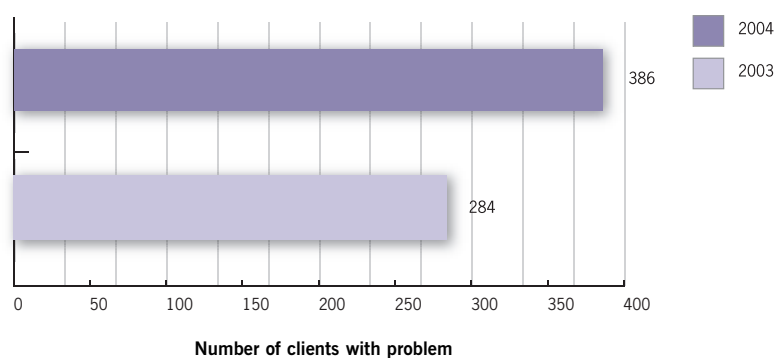
Illegal eviction, for example when the locks are changed to exclude the tenant, literally deprives households of their homes. The shock of being subjected to this treatment, the likelihood that personal goods are damaged and the inability to plan seriously undermine a household's well being. During 2004 Threshold advice workers dealt with 271 illegal eviction problems, 41% more than in 2003.

### ILLEGAL EVICTIONS



A longstanding issue in the private rented sector is the inadequate physical standard of much of the property catering for the lower end of the market. The Residential Tenancies Act 2004 and the new Rental Accommodation Scheme both seek to address the problem of dwellings that do not meet statutory minimum standards. The number of clients seeking help from Threshold suggests that the PRTB and the local authorities face a considerable challenge in this area. During 2004, Threshold received 386 calls related to substandard accommodation, 36% more than in 2003.

#### NON COMPLIANCE WITH MINIMUM STANDARDS



Some additional areas that were frequently raised by clients included notice of termination, rent supplement, rent deposits, lease agreements, accessing accommodation, repairs, rent arrears, invasion of privacy, noise and other anti-social problems.



## Southern Region Advice Centre

As well as our core activity of advice and information provision, Threshold's Southern Region Advice Centre had a busy 2004, with increased outreach activity, including monthly outreach clinics in Citizens Information Centres in Limerick, Tralee and Clonmel.

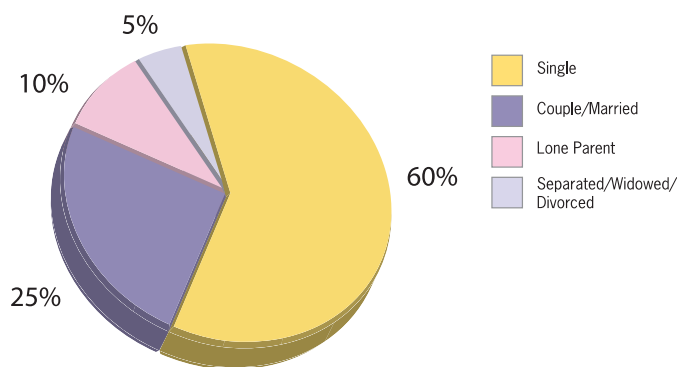
We were also involved in putting together an information roadshow for landlords, to alert and inform them about the new Residential Tenancies Act. We held one roadshow in Cork's Ambassador Hotel and another in University College Cork, both of which were attended by capacity audiences. These information sessions were extremely well received by those in attendance and helped redress a definite lack of knowledge among landlords regarding the new legislation. The new Act also gave rise to intense in-house training for advice staff.

Threshold continues to play an active role in a number of fora concerned with homelessness and housing policy. Our Services Co-ordinator, Margaret O'Neill, was voted Chairperson of the Cork Social Housing Forum in 2004 and was also appointed the Community Forum representative on the Housing Strategic Policy Committee of Cork City Council.

### Advice Work

2004 saw a 25% increase in the number of client contacts with Threshold's Southern Region Advice Centre. An all-time high of 5,733 clients contacted us with a total of 6,323 queries. Sixty percent of tenants contacting us had household incomes of less than €15,000 per year, with 37% dependent on Social Welfare incomes. A majority were single persons.

#### SOUTHERN ADVICE CENTRE: CLIENTS BY HOUSEHOLD TYPE



### Accommodation/Placement

Queries regarding accommodation were the most numerous, at 1,899, including 583 users of our placement service which helps secure accommodation in the private rented sector for individuals who are homeless or in danger of homelessness.

Southern Region Advice Centre



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### **Michael's Story**

*Michael (62) contacted our Placement Service in August, having been referred from one of Cork's homeless hostels. We first helped him to find private rented accommodation. The staff then looked for alternative housing, assisting Michael through the procedure for getting onto the Cork City Council housing list and also investigating the possibility of a place with SHARE, an organisation providing housing for the elderly.*

*We were able to establish that Michael could qualify for SHARE housing where he would have a much greater degree of security than in a private rented dwelling and would also have support staff to assist him in case of medical or other needs.*

*We assisted him in making an application and, after a wait of just two months, his application was successful and he moved into a newly refurbished SHARE home. We negotiated the return of his deposit from his private rented flat and assisting him in claiming certain allowances from his Community Welfare Officer.*

### **Money Matters**

Our second largest category of calls in 2004 was in relation to money matters with a total of 1,840 queries of which 924 concerned deposits and deposit retention. This represents an increase of 40% on the 2003 level of 660.

Deposit retention presents a major problem for those on the margins of the housing market. Generally, for those on a social welfare payment, the Health Service Executive will pay a deposit for a client once. The client is then expected to utilise that same deposit each time they move. If a landlord decides to terminate a tenancy and refuses to refund a deposit, for whatever reason, this can effectively prevent the individual from keeping a roof over their heads.

### **Maria's Story**

*Maria, a migrant worker in the health services, was living in a houseshare with three others. When two of her housemates left, breaking their agreement, Maria discovered that, as all four had signed a letting agreement agreeing responsibility for the rent, she and the other remaining tenant were liable for the full rent. Her limited command of English meant that she had not realised the extent of her liability.*

*When Maria contacted Threshold, we pleaded her case with the landlord. The landlord was persuaded to transfer Maria to a smaller, cheaper flat that he owned, without confiscating any of her deposit money.*

## Conditions

Our third largest grouping of queries related to conditions of accommodation, generating a total of 1,090 inquiries. Problems concerning repairs was most often raised, with an average of more than five queries per week.

### **Benjamin's Story**

*Benjamin, a 25 year-old non-national, his wife and two small children rented a house in Cork in February. The house had an oil-fired central heating system and they were advised by the landlord, a qualified plumber, that they should purchase €200 worth of oil to last them through the remainder of the winter. After Benjamin purchased the oil the system failed to function.*

*Although an independent company found that the line from the oil tank was ruptured and the oil had simply drained away, the landlord refused to accept responsibility or to get the line fixed. When Benjamin came to Threshold in March his family was living without any heat and he was €200 out of pocket.*

*We advised the landlord, through his agent that he was in breach of minimum standards legislation and furthermore, could be guilty of illegal eviction by virtue of leaving his tenants without an essential service. After extensive negotiations over a number of weeks, the landlord had the line repaired and refunded Benjamin his €200.*



## Insecurity

In 2004, we received an average of more than five queries per week relating to security of tenure. Our statistics show that more than 3,000 clients moved accommodation at least once in the twelve months prior to contacting Threshold.

### **Shirley's Story**

*Shirley, a woman in her forties with a severe degenerative illness, was referred to us in July 2004 by a Disability Advisor in the Southern Health Board. She was living in poor quality, private rented accommodation which was becoming increasingly unsuitable, owing to the general deterioration of the building, its position on the second floor of the building and Shirley's steadily reducing mobility. In addition the landlord's willingness to let her stay was problematic.*

*With the help of a specialist agency we were able to organise a number of property viewings over a number of months whereby Shirley was assisted by someone with a trained eye for what would or would not be workable for someone with her disability. However no place could be found that met Shirley's mobility requirements and involved a rent within the cap on rent supplement payments.*

*Meanwhile we helped Shirley apply for social housing and negotiated both a higher rent allowance and special disability-related finance, following action by Shirley's landlord that threatened her existing tenancy.*

*On the basis of the increased funding, Shirley was able to secure a six-month lease on a property which was custom-built for someone with a disability. At the time of writing we are continuing to work with one particular voluntary body with a view to securing a long-term solution to Shirley's housing need.*

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Under the Residential Tenancies Act 2004 there are comprehensive new rules and regulations regarding termination of tenancies. It is hoped that this will lead to more stability and security for tenants in the private rented sector.

### **Gilabbey Court Housing Project**

An extensive programme of refurbishment commenced during 2004; new windows and doors were fitted and the exterior of the houses freshly painted. The programme is due to continue during 2005 with new wardrobes, curtains and fireplaces to be fitted and wiring and insulation being upgraded to comply with current regulations.



Despite the continuing escalation in house prices, another three participants displayed great dedication and succeeded in moving on from the scheme to purchase their own homes during 2004. This brings the total number of successful participants to nearly 70 since its inception in 1985.

### **New Office Premises**

In recognition of Threshold's value to the people of Cork, we secured a long-term lease on premises at 22 South Mall from the Capuchin Order, with development work set to commence early in 2005.

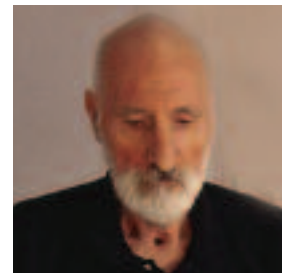
The Southern Region Advice Centre was delighted at the success of our application to the Dormant Account Funds. We managed to secure funding of €174,303 towards the costs of refurbishing the new premises.

### **Threshold in the Market**

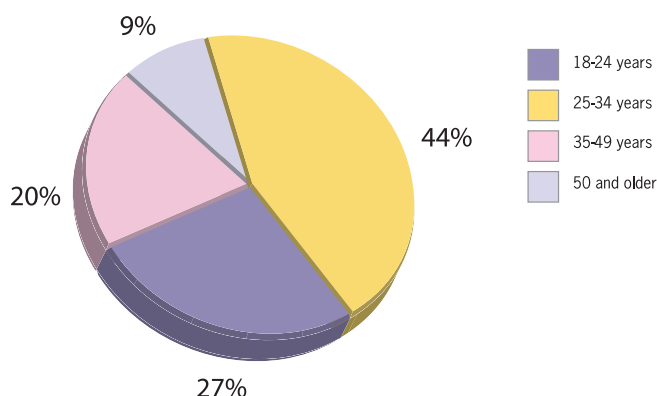
Our annual Threshold in the Market fundraising event was held on Friday 10th December. A combination of good food, fine wines and excellent seasonal entertainment ensured another resounding success. It goes without saying that this event would not be possible without the sterling efforts of our fundraising committee and the tremendous contribution of Farmgate restaurant proprietor, Kay Harte, and her staff and our own Threshold staff. The income from this year's event was €8,616.

## Western Region Advice Centre

In 2004, 4,466 people contacted the Western Region Advice Centre for help with their housing problems. Three areas of activity during the year can be singled out for particular attention. First was the passing of the Residential Tenancies Act 2004 and the significant changes which this brought about. Secondly we had a number of elderly people returning to live in the West, having spent all of their working lives either in Britain or America. The third area was the incidence of security of tenure problems; 70% of tenant clients lived in their current accommodation for less than one year.



### WESTERN ADVICE CENTRE: CLIENTS BY AGE



### Residential Tenancies Act 2004

Following the passing of the Residential Tenancies Act 2004 the Western Region Advice Centre organised a seminar for landlords to explain the changes. This seminar was over-subscribed and we are still getting requests from landlords for further information evenings.

The Western Region Advice Centre then made a presentation to the Galway City Homeless Forum on the new legislation. As a result we were also asked to address the Community Welfare Officers in the city, the Psychiatric Social Workers, The CIC, The Youth Services and COPE. The Accommodation Office at NUI Galway also requested the presentation and the Accommodation Officer of the Students Union attended. We included the changes in the regulatory regime in our presentations to schools after September. We did several media presentations around the Act, giving interviews to local radio stations, such as Galway Bay FM, Raidió na Gaeltachta, Carlow/Kilkenny FM and also to the City Tribune. Significantly our landlord calls, which had remained stable at 10% of our calls over a number of years increased to 13% in 2004.

We continue to be active members of the Steering Groups of the Galway City Homeless Forum and the Galway City Community Forum.

### Older People Returning to Galway

Almost one in ten of our clients was aged 50 years or older. Lack of security in housing can be a serious problem for older people, particularly if they have limited means. Some have worked abroad in Britain or America, or in jobs with accommodation included, such as priest's housekeepers, hotel or hospital workers. People in these situations often do not apply for local authority housing until they find themselves without a home when they retire. The private rented sector can seem a very inhospitable place at that

Almost one in ten of our clients was aged 50 years or older. Lack of security in housing can be a serious problem for older people, particularly if they have limited means.



age, in particular since there is a shortage of good quality, single person units at a reasonable rent. The Western Region Advice Centre fosters links with housing providers and endeavours to help older people access secure accommodation.

### ***Patrick's Story***

*Patrick, who is in his eighties, had lived in the US all of his adult life. He had been married but had no children. He returned to Ireland three years ago and initially lived in a friend's house while the owner was away. When the friend returned Patrick had to move out. He moved into a small shed, with no toilet facilities, that belonged to his niece. A Threshold advice worker contacted Cluid and Respond (organisations who provide social housing) and explained Patrick's circumstances. Respond had a vacancy and housed him in a village some distance from his extended family – but it was good quality so he accepted it. Several months later Cluid had a vacancy in a property nearer to Patrick's family. A Threshold advice worker again advocated on Patrick's behalf, liaising with Respond, Cluid and the client. Patrick was transferred to the house nearer his family and is now living in secure accommodation.*

### ***Joanne's Story***

*Joanne left Ireland when she was in her twenties and got married in the UK. Some time later she separated from her husband and when she was in her seventies she decided to return to Ireland. She sold her house in the UK and moved back to County Clare where she bought a house. There she experienced great stress due to anti-social behaviour from a neighbouring family so she sold the house and moved into private rented accommodation. Gradually the money she got for her house was used up in rent payments to the extent that she could no longer afford to buy a house. Also her private rented accommodation was substandard with a serious dampness problem. She contacted Threshold and the advice worker contacted Respond. Respond were sympathetic to her case and when a vacancy arose that was near where Mary was living, it was allocated to Mary. As a consequence, Mary has good quality, secure tenure and she has retained some of the money that she brought from the UK.*





## Security of Tenure

Tenants in the private sector can be put at risk or even become homeless because their tenure is insecure. Although the new legislation will improve matters, there will still not be long term security in this sector since all newly created private rented tenancies have a maximum (renewable) 4 years security of tenure. Furthermore the first six months of a tenancy can still be terminated for any reason given 28 days notice to quit.



### *Jennifer and James' Story*

*A young couple with two children aged four and six presented as homeless. They had been tenants of Galway City Council in the past but had gone to the UK. Each of the parents had a mild learning disability. They were homeless in the UK for a year and half. They returned to Ireland and were homeless in Galway. The local authority was refusing to supply the family with emergency accommodation but they offered to pay for their fare back to the UK. An advice worker in the Western Region Advice Centre spoke with a number of officials in the local authority, making the point that they were from Galway and would be homeless in the UK if they went back. Eventually Galway City Council agreed to fund emergency accommodation for the family. Threshold then helped them to look for private rented accommodation which they accessed after six weeks.*

### *John and Mary's Story*

*John and Mary came to the office with a four day notice to quit even though they had a fixed term contract for one year. It transpired that there was damage to a sofa. The Threshold advice worker wrote to the landlord indicating that the tenants should be given an opportunity to rectify the damage before the issue of a notice to quit which by law should be a minimum of 28 days.*

*A week later the tenants returned saying that the landlord had changed the locks and they were locked out. It was pouring with rain and they had nowhere to go. They had three children. After a lengthy discussion the advice worker persuaded the landlord to consult his solicitor about his obligations. After the solicitor had contacted Threshold and the procedure for a valid notice to quit was explained, he advised his client to follow the proper procedure. The tenants were allowed back into the house and given an appropriate notice to quit. Before the notice to quit expired they and the landlord came to an agreement regarding the damage to the sofa and they remain in the tenancy to this day.*

Although the new legislation will improve matters, there will still not be long term security in this sector since all newly created private rented tenancies have a maximum (renewable) 4 years security of tenure.



## Eastern Region Advice Centre

In 2004, 10,437 people contacted the Eastern Region Advice Centre because they had a housing problem, 30% more than in 2003.

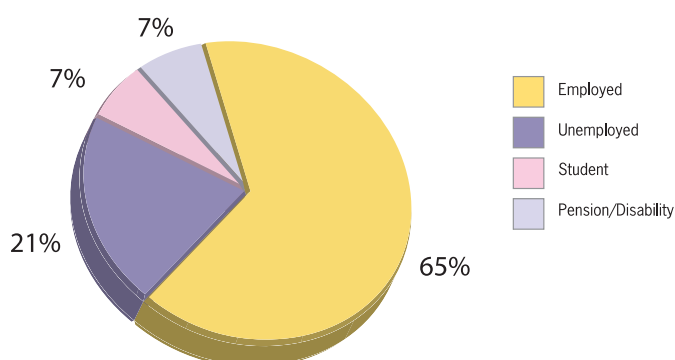
Most contacts were by telephone but the number of clients visiting the Centre grew to almost 1,000 clients in 2004, similar to the number of clients contacting us by email. The evening clinic in Stoneybatter, Dublin 7, assists inner city clients unable to avail of our services during normal office hours. A new outreach service in the Northside Community Law Centre was added to the services currently provided in Ballymun and Adelaide Road. This takes place on the first Monday of every month, from 2-5pm.

The ability to offer face-to-face interviews facilitates faster and more comprehensive support for clients, especially for those facing language or other barriers. English was not the first language of one in ten people using the service during 2004.

The emphasis on advocacy meant that the Centre, in addition to giving information and advice, undertook further actions for 20% of our clients by means of phone calls, letters and representation. The advocacy role will expand in future as tenants seek to assert their rights under the Residential Tenancies Act 2004. Threshold along with Ballymun Community Law Centre, Comhairle, Respond and the National College of Ireland developed a pilot housing advisory and advocacy training programme for groups in Ballymun in 2004. It is hoped that this will be FETAC accredited and then rolled out to other areas.

In 2004, 15% of callers to the Centre were landlords. Amongst the rest 88% were tenants living in private rented accommodation. Most (62%) were single without children. Affordability and quality of accommodation are both issues raised frequently by single callers seeking information and advice. The majority of clients had full-time or part-time jobs but they still encountered housing problems.

### EASTERN ADVICE CENTRE: CLIENTS BY EMPLOYMENT STATUS



The problems that the Eastern Region Advice Centre's clients faced in 2004, particularly at the lower end of the market, continued to be the same problems that they have always faced, namely insecurity of tenure, poor standard accommodation, deposit retention and difficulties in getting repairs done.

Insecurity for tenants can arise in different ways. The landlord may prevent the tenant from gaining access to their home, trespass upon the tenant, or issue the tenant with an invalid notice of termination or the tenant may be unable to pay their rent and get into rent arrears. For example, 176 clients in 2004 reported that the landlord was compromising their right to privacy and 230 complained about trespass. Another 369 called the Centre about an invalid notice to quit from the landlord while 137 clients were concerned about illegal evictions and 463 cited problems about rent arrears.



The number of queries on each of these issues was substantially higher than in 2003, and similarly for calls about the seizure of the tenant's goods and failure to provide a rent book to document payments. The tensions that arise living in high density urban environments were evident in the growth in the number of noise and anti-social behaviour issues (290 queries). The call on the Eastern Region Advice Centre's services in 2004 indicates a significant increase in the number of tenants seeking resolution of problems relating to their security and quality of accommodation.

Statistics have limitations in demonstrating the kind of work that Threshold is involved in. Two case studies give a better picture of the experience of tenure insecurity and how we are able to help.

### Finding appropriate secure accommodation

#### **Dave's Story**

*Dave, a single man in his thirties, had been living in poor quality private rented accommodation for six years. He suffered from a number of medical disorders including respiratory problems and acute anxiety disorder. When Dave received a notice to quit from his landlord, who was selling, he approached Threshold. Dave had been on the housing list for almost six years, and his doctor felt that the private rented sector was not suitable for Dave's needs. Threshold repeatedly contacted the local authority on Dave's behalf as well as several voluntary housing organizations. After two months Threshold's efforts paid off when Dave was advised to meet with a housing officer to view a premises. Dave has since been housed and is doing very well.*

### Protection against illegal landlord practices

#### **Karol's Story**

*Karol who is married with three children was issued with an invalid notice to quit, but nevertheless began looking for alternative accommodation. On more than one occasion the landlord called uninvited to the premises. On one occasion he called at midnight to demand the keys. On a second occasion, the landlord along with another male, attempted to enter the bedroom whilst Karol's wife and three children were alone on the premises. The following afternoon Karol and his family came home to find the owners at the house, along with two other males, and the family was refused entry. The family's possessions were out on the street in the rain. Karol contacted Threshold.*

*Although advised that he could seek an injunction to regain the premises, Karol was reluctant to put himself and his family back into an already volatile situation. Threshold accompanied him to meet with a solicitor and barrister. It was agreed that Karol and his family had a strong case in relation to damaged goods, non-return of the rent deposit and the psychological distress caused by the illegal eviction. Threshold contacted the landlord advising him of the tenants rights and indicated that the client would be prepared to take legal action. The landlord relented and agreed to allow Karol and his family to return to their home and enjoy peaceful occupation.*

The call on the Eastern Region Advice Centre's services in 2004 indicates a significant increase in the number of tenants seeking resolution of problems relating to their security and quality of accommodation.

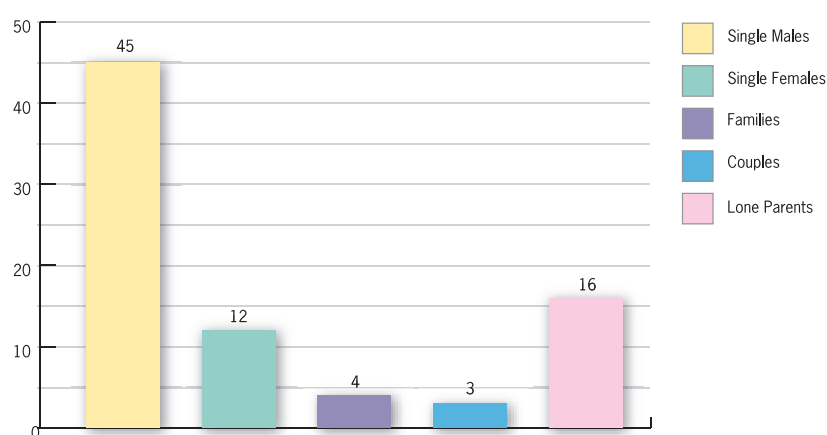


## Access Housing Unit

Threshold's Access Housing Unit is a service that helps people who are homeless to move out of homeless services and into longer-term accommodation in the private rented sector. Potential tenants are referred to the AHU by other homeless service providers, including Focus Ireland, Dublin Simon Community and Merchant's Quay Ireland. The Unit is funded by the Homeless Agency.

The Access Housing Unit (AHU) completed its second full year of operation in 2004, building on its successes in 2003. A total of 127 people were accommodated in 80 tenancies, broken down by family type in the table below.

**ACCESS HOUSING UNIT: PLACEMENTS BY FAMILY TYPE**



Single people still represent the majority, accounting for 71% of total placements. A fifth (20%) are lone parents and the remainder is made up of families (5%) and couples without children (4%). A total of 40 children were helped out of homelessness and placed in long term private rented accommodation.

A clear difference between 2003 and 2004 has been the increase in numbers of single homeless men being referred for placement by the Access Housing Unit. In 2003, single homeless males represented just over a third of placements (35%), whereas well over half (56%) of the placements made by the AHU in 2004 were single homeless men. This may be explained by a number of factors including increased awareness of the services provided by the Access Housing Unit. But the principal reason is the increased marginalisation of single homeless men by the housing system and a lack of move-on options for those in emergency accommodation.

The AHU therefore presents a viable solution to emergency homeless services that are struggling to identify longer-term accommodation for single homeless men. However, it is important to note that the market for bedsit accommodation is tighter than previously and the AHU now has to invest more time and resources in order to secure this type of accommodation.



### ***Mick's Story***

*Mick is thirty years of age and was referred to the Access Housing Unit by an emergency shelter. Mick became homeless after both of his parents passed away. His brothers and sisters decided to sell the family home and he felt under great pressure to move out. He was not in employment as he had been caring for his parents on long-term basis. This coupled with the sudden death of his parents meant he found it difficult to cope. Mick ended up sleeping rough.*

*After a few nights living on the streets, Mick managed to get a bed in an emergency hostel. It only took a short time before homeless workers assessed Mick as being capable of living independently, and they referred him to the Access Housing Unit. At the first meeting it was clear that Mick's self confidence had taken a knock but that he would have no difficulties sustaining a tenancy with a little bit of help.*

*The Access Housing Unit helped Mick to find accommodation and he began to put his life back together. He secured a place on a FAS training course which in turn helped him to get a full-time job. Mick is now on a local authority housing list and hopes to work on his relationship with his siblings as he feels that they are the only family he has got and that bridges can be built.*

### ***Nigel's Story***

*Nigel is 39 years old and became homeless after the breakdown of his relationship. He slept rough for a while but also made attempts to rent his own place. He found it difficult as any landlord he met would not accept rent supplement. Nigel spent a number of weeks living in hostels and then managed to get a place in a transitional housing unit. The transitional unit helped him to acquire the skills and confidence necessary to cope on his own and he was referred to the Access Housing Unit.*

*The Access Housing Unit identified a suitable bedsit and arranged a viewing. Nigel was a bit apprehensive about living on his own, but he was reassured that his transitional housing unit would continue to support him until he felt truly settled in his new place. When Nigel was offered the bedsit, the AHU accompanied him to make his application for rent supplement with his local Community Welfare Officer. He was glad he didn't have to do this on his own as he still felt that something could go wrong even at this late stage. Nigel is now happy in his new home and is making plans to further his education and to hopefully get back into employment in the near future.*





## New Developments

The Access Housing Unit developed a new tenancy sustainment service in 2004. This service works with homeless people recently accommodated by the Access Housing Unit to help them settle in their new home and to maintain their tenancy. The service employs a full-time tenancy sustainment worker funded by the Homeless Agency.

The tenancy sustainment worker visits the person at home and helps with issues such as budgeting and money management: accessing social welfare payments, getting a medical card, making rent payments, applying for grants and setting up utilities. The worker also helps to connect the person with local services such as a GP, dentist, pharmacy, FAS training centre, sports facilities and social clubs. Home visits also help the AHU to know how a person is coping. A worker can check if the person knows how all the appliances work, if there is food in the fridge and that bills are not lying around unpaid.

The tenancy sustainment worker provides intensive support for the first three months after a person has moved into their new accommodation. A care plan is agreed that sets out clear goals to help the client sustain their new accommodation and settle into the community.

The emotional support provided by the tenancy sustainment worker is also important to help the client make the transition from homelessness to independent living.

### *Mary's Story*

*Mary is 19 years old and was referred to the Access Housing Unit by a women's hostel. Mary became homeless after a breakdown in her relationship with her mother. Mary had no other family support and she left school at 15 years of age with no qualifications.*

*Mary was interviewed by the Access Housing Unit and presented well. However she was anxious about making the move to independent living so it was decided to move slowly. The Tenancy Sustainment Worker met with Mary on a weekly basis prior to setting up a tenancy and a care plan was put in place. Mary learnt about her rights and responsibilities as a tenant, budgeting, planning weekly shopping, paying household bills and putting a savings plan in place. Following completion of this programme, Mary went on a practice viewing to get a feel for the type of accommodation she was going to access and to practice talking to a landlord.*

*Following this pre-tenancy work, the Access Housing Unit secured a bedsit for Mary and she moved into her new place. The tenancy sustainment worker then helped Mary to transfer her social welfare payments, register with a local doctor and dentist, set up utility bills and an EasyPay plan, and make an appointment with the local Money Advice and Budgeting Service (MABS) office. The tenancy sustainment worker also linked her in with a local counsellor to help her deal with her ongoing family issues. Mary is still being supported to achieve some of the outstanding goals in her original care plan, such as joining the local library, becoming a volunteer worker in the local area and looking for a full-time job.*

In the homeless action plan for Dublin 'Making it Home-an action plan on homelessness in Dublin 2004-2006' it is envisaged that the Access Housing Unit will extend its service to prisons, hospitals and health boards. Whilst the service already works with these groups on an ad hoc basis the AHU is looking in some detail at how such arrangements might be formalised and subsequently piloted.

In November 2004, the AHU started a pilot project with Mountjoy men's prison to source private rented accommodation to prisoners who are due to be released, but have nowhere to go and would otherwise present to homeless services for emergency accommodation. It will operate by identifying suitable people from the inmate population of Mountjoy prison who will typically have three months or less of their sentence to run and will be referred to our Tenancy Sustainment Service. The AHU will search for accommodation for them and the Irish Prison Service will facilitate their temporary release to go on viewings and will authorise their early release should the viewing lead to a tenancy. It is an attempt to prevent the routine discharge of people from institutions like Mountjoy prison straight into homeless services and will help to stop the cycle of homelessness to prison.

It is important for homeless services co-ordination to look at routes into homelessness for different groups and for services and projects to adapt their services to prevent homelessness. The Access Housing Unit is constantly looking at ways of developing our service to meet the needs of our client group. We look forward to the challenges and changes that the sector will inevitably require of us and share the vision of a time when homelessness in Dublin is a situation no-one has to endure.

In the homeless  
action plan for  
Dublin 'Making it  
Home-an action  
plan on  
homelessness in  
Dublin 2004-  
2006' it is  
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Housing Unit  
will extend its  
service to prisons,  
hospitals and  
health boards.



## Promoting Housing Reform through Research and Campaigning

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Threshold's Housing Research Unit analyses housing problems, identifies practical solutions to people's housing needs and campaigns for their adoption by government and others.

### **Institutional Investment in the Private Rented Sector in Ireland**

In December 2004, Threshold, with support from the Irish Bankers Federation and the Irish Mortgage Council, published *Opportunity Knocks: Institutional Investment in the Private Rented Sector in Ireland* (2004). This study looked at ways of encouraging Irish financial institutions to invest directly and become owners of property in the private rented property market, especially at the end of the market providing for households on modest or low incomes. The involvement of financial institutions is considered critical to enhance the stability of the private rented sector in Ireland and would likely lead to better property management practices. The report made a number of important recommendations, mainly to Government, and these are currently being promoted jointly by Threshold and the Irish Bankers Federation.

A number of research projects were initiated in 2004 that will come to fruition in the following year.

### **Impact of Tenant Purchase in Dublin**

A public policy study supported by The Policy Institute and Combat Poverty Agency, is being undertaken by Threshold's Chairperson with the assistance of the Housing Research Unit. The objective is to discover how the Government's tenant purchase schemes have worked in Dublin. Since the mid 1960s tenants in local authority houses have been able to purchase their home at a discount, the amount depending on the length of their tenancy and the particular scheme in operation at the time. The policy is widely credited with contributing to the social stability of local neighbourhoods.

The research involves an analysis of a sample of more than 500 purchase transactions in Dublin estates of different vintages as well as interviews with community leaders and government officials. The aim is examine any differences in the character and impact of the transactions, comparing the initial schemes with those of the 1980s and later, for example, in the profile of people who availed of the purchase option and the numbers of houses that were resold after purchase. The report will recommend changes to tenant purchase policy in light of today's environment where a much smaller proportion of Dublin housing belongs to the local authority.

### **Urban Regeneration of Local Authority Housing Estates**

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

The evolution of urban development policy and in particular local authority estate regeneration in Dublin is the context for a study of the redevelopment process taking place at present in a 250-unit estate, O'Devaney Gardens, located in the Northwest area of Dublin City Council. O'Devaney is the third estate where Dublin City Council is making land transfers and relying on private developers under a public-private partnership arrangement.

The ability of tenants to influence the development of their community is analysed, along with the scope allowed for capacity building of tenant organisations and representatives, their access to independent expert advice, and the opportunities provided for tenants to deal with the changes being contemplated. The report will include recommendations for tenants and communities that may be the focus of urban regeneration in the future and a good practice guide for all players in residential redevelopment projects.

The research is supported in part by a grant from the Combat Poverty Agency.

### **Potential of Private Rented Sector for Homeless Couples and Families Living in Private Emergency Accommodation**

A project financed by the Homeless Agency was undertaken to explore the potential for more referrals of couples and families living in private emergency accommodation to Threshold's Access Housing Unit. Spending lengthy periods in emergency accommodation is neither cost effective nor conducive to family well being. Amongst the residents of emergency accommodation, there are some who are able to live independently and who are not holding out for a social housing unit. The research focus was on discovering how many people might consider a tenancy in the private rented sector given assistance from the Access Housing Unit and whether there are barriers, such as misperceptions about the private rented sector or the lack of a key support worker, that could be tackled.

### **Impact of Rent Supplement Restrictions on Recipients in Cork City**

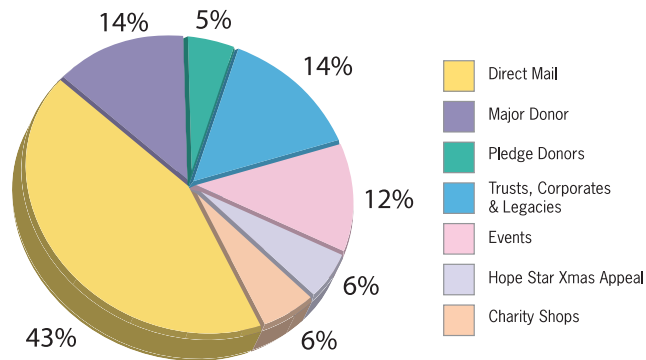
A staff member at the Southern Region Advice Centre, with financial assistance from the Social Inclusion Unit of the Cork City Council, investigated the situations of households on low incomes who depend on the rent supplement scheme. She surveyed a sample of rent supplement recipients to determine if the rent subsidy ensured that housing was in fact affordable and of acceptable standard. She also looked into the availability of flats in Cork City that had rents within the rent supplement ceilings and accepted recipients. The report on the research will be published by the Southern Region Advice Centre in 2005.



## Fundraising

Threshold could not continue to operate without the vital support of our donors, who contributed €733,498 in support of our work in 2004. This essential funding amounted to 42% of our total income for the year.

### SOURCES OF PRIVATE SECTOR FUNDING 2004



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

### Shelbourne Park Dogs Night

Threshold organised two Christmas fundraising benefit nights at Shelbourne Park greyhound stadium in November and December 2004, raising a combined total of €56,366. The first event on Thursday 25th November was attended by over 100 people from the construction industry, mostly members of the Irish Home Builders' Association (IHBA). The second night took place on Thursday 2nd December and was attended by Bovale Developments, and 120 of their clients and staff. Many thanks to all those who helped make both nights such a resounding success, including participants, sponsors of raffle prizes and the organisers.







Raising The Roof Fundraising Concert



### **The Choir at the Spire**

Threshold's annual Choir at the Spire took place on O'Connell Street on Friday 10th December raising €8,268 from generous Christmas shoppers for Threshold's work. The appeal was launched by the Lord Mayor of Dublin, Alderman Michael Conaghan. A big thank you to all the members of the Army Band, Garda Band, Trinity College Singers, Dublin Concert Band, Lucan Concert Band, St. George's Brass Band and the school choirs who donated their musical talents to Threshold. Many thanks to all the volunteer collectors who were cheerfully shaking buckets and singing along from morning till evening. A special thank you to The Rotary Club who generously gave their time to collect at the event.

### **Raising the Roof**

Raising the Roof for Threshold, a fundraising concert featuring Gloria and the Gardiner Street Gospel Choir, took place on Monday 24th May 2004 at the Bank of Ireland Arts Centre in Dublin and raised €6,355 for Threshold's work. A big thank you to both choirs who had the audience singing and dancing in the aisles. Our sincere thanks also to Seán Rocks from Lyric FM for being such a warm and witty host.

### **Threshold in the Market**

We held our 6th annual fundraising event at the Farmgate Restaurant in the English Market, Cork, in December 2004. This event was our most successful ever, with funds raised amounting to €8,616. Thanks go to the continued support of local businesses, our hardworking fundraising committee and especially to Kay Harte, who generously hosted the evening.

### **Gala Bowling Night**

In April 2004, the Western Region Advice Centre held its annual Gala Bowling Night at Galway Leisure World. A total of 33 teams participated, there was a monster rolling raffle throughout the night, and superb prizes were on offer. The night was very successful with funds raised totalling €2,800. All of the lanes were sponsored by local companies and many teams plan to participate again in 2005. We would like to express our thanks to the companies for their generous donations.

Threshold sincerely thanks everyone who supported our appeals, events and campaigns throughout the country. Their positive response to our requests for sponsorship and assistance has helped us to see so many of our projects become realities.





Patrick Burke, Threshold Director with Jane McDougald, Sunday Business Post and Michael Grehan, Sherry FitzGerald

### Hope Star Xmas Appeal

Threshold's Hope Star Appeal (previously Hand of Cards Appeal), sponsored by the Sunday Business Post and supported by Sherry FitzGerald, once again encouraged companies to donate their Christmas card budgets to Threshold. We proudly published holiday greetings to the companies' clients in a full-page advertisement in the Sunday Business Post. The appeal was generously supported by a wide variety of Irish companies, and thanks go to everyone who helped to make the appeal a great success. Income raised through the Hope Star Appeal reached €46,663, making it the most successful appeal so far.

### Threshold's Circle of Friends

Many of our supporters now make regular monthly donations to Threshold through our Circle of Friends appeal. Their long-term support enables us to plan our work with the knowledge that we have a regular income stream. In addition, regular standing orders are a low cost method of fundraising, as well as an easy method of donating for our supporters. This year Threshold's Circle of Friends raised €36,228 for our work. Threshold thanks all of our Circle of Friends for their commitment and ongoing support for our work.

### Tax Refunds

Threshold qualifies to receive refunds under the scheme for tax relief on donations to eligible charities. This means that if a PAYE donor gives €250 or more during the tax year, we can reclaim the tax he or she has already paid on his or her gift. This allows Threshold to increase the value of donations received by up to 42%. In 2004 for donations received during 2003, we received a tax refund of €10,858 under this scheme. Our sincere thanks go to everyone who completed their CHY2 forms and returned them to us for refunding.

### Trek Vietnam

Threshold launched details of its first trek challenge in late 2004. A group of hikers will each raise a minimum sponsorship target and complete the challenge by trekking from Hanoi through the Hoang Lien Mountains in October/November 2005.

### **TASCQ Christmas Tree Campaign**

TASCQ (Traders in the Area Supporting the Cultural Quarter) and Threshold formed a great new partnership in 2004. Christmas Trees were erected in Temple Bar and all proceeds from the sale of ribbons and collections went to Threshold. We would like to thank everyone who supported the campaign, particularly the members of TASCQ in Temple Bar and we look forward to their continued support.



The Garda Band



### **Charity Shops**

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

We are always looking for donations and for customers. Every shop needs part-time helpers, so if you have time to spare - either morning or afternoon – please get in touch. It's a great way to support a worthy cause and widen your circle of friends at the same time.

The Threshold shops in Ballincollig, Dun Laoghaire, Galway and Tralee would like to thank everyone who donated to our charity shops in 2004, our loyal customers and our volunteers.



## Special Thanks

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

Anglo Irish Bank Corporation plc, Bovale Developments Ltd, CRH plc, Cyril O'Neill & Co, Donohue Scaffolding, Davy Stockbrokers, Hamilton Osborne King, HT Meagher O'Reilly, The Ireland Funds, Irish Bankers Federation, Irish Times Ltd, JP McManus Charitable Foundation, O'Mahony Pike, Sherry FitzGerald Group, Sunday Business Post and TASCQ.

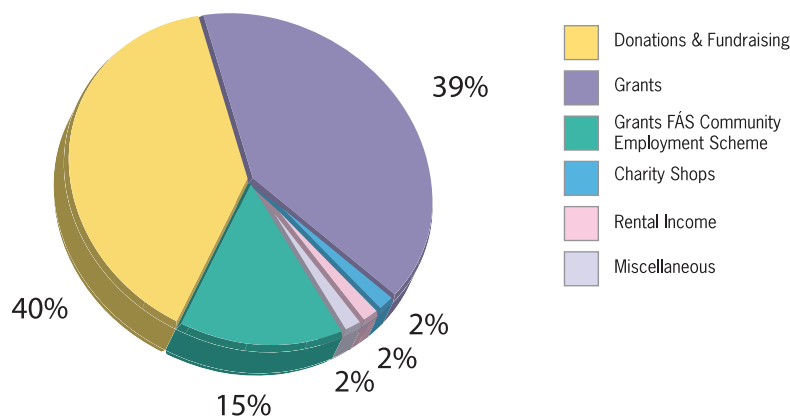
Threshold would not survive without the substantial core funding we receive from the Department of the Environment, Heritage and Local Government and the help we receive from Foras Áiseanna Saothair (FÁS), which employs of our staff members on Community Employment and Job Initiative schemes.

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

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

## Financial Report 2004

### SOURCES OF INCOME 2004



## Financial Report 2004

Thanks to the generosity of our private, public and corporate funders, Threshold continues to remain in a healthy financial position. Increased demands on our service have required the organisation to invest in increased service delivery. In order to meet the needs of our clients, Threshold increased its private fundraising endeavours by 8% in 2004. The challenge for Threshold in 2005 and onwards is to augment both our statutory and non-statutory funding in order to continue to support the most vulnerable members of our society with regard to housing need.

### INCOME

	€
<b>Total</b>	<b>1,750,996</b>
Donations & Fundraising	692,151
Grants	680,543
Grants FÁS Community Employment Scheme	254,226
Charity Shops	41,347
Rental Income	39,422
Miscellaneous	43,307

### EXPENDITURE

	€
<b>Total</b>	<b>1,637,103</b>
Salaries & Pensions	780,276
FÁS Community Employment Scheme	254,226
Fundraising	160,949
Administration/ Research	248,146
Premises	121,614
Publications/ Printing/ Postage/ Stationery	65,656
Transitional Housing (Gilabbey Court) Expenses	6,236

### STATUTORY FUNDING/GRANTS

	€
<b>Total</b>	<b>934,769</b>
Department of Environment, Heritage & Local Government	270,000
FÁS Community Employment Scheme	254,226
Homeless Agency	264,077
Dublin City Council	60,000
Cork County Council	15,000
Cork City Council	11,000
Galway City Council	10,400
Galway County Council	5,000
Dun Laoghaire/Rathdown Council	3,500
South Dublin County Council	3,000
Fingal County Council	1,500
Kildare County Council	1,250
Southern Health Board	4,941
Western Health Board	30,875



## Contact Details and Staff Members 2004

### Head Office

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

<b>Director</b>	Patrick Burke
<b>Administrative Officer/PA to Director</b>	Nichola Clancy
<b>Research &amp; Communications Manager</b>	Bob Jordan
<b>Research Officer</b>	Lillian Buchanan
<b>Head of Services</b>	Louise Mullen
<b>Accountant</b>	Edward Kiernan

### Fundraising

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

<b>Events &amp; Retail Manager</b>	Aisling Donoghue
<b>Fundraising Manager</b>	Andrea O'Reilly
<b>Fundraising Assistant</b>	Zadrhiena Noone

### ADVICE CENTRES

#### Threshold's Western Region Advice Centre

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

<b>Services Co-ordinator</b>	Deirdre Murphy
<b>Advice Workers</b>	Trish Carr and Eileen Kilkenny
<b>Advice Workers (FÁS CE)</b>	Julie Shaughnessy and Sinéad O'Connor
<b>Volunteer</b>	Ronke Oludapo

#### Threshold's Eastern Region Advice Centre

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

<b>Services Co-ordinator</b>	Stephen Large
<b>Community Employment (CE) Supervisor</b>	Carol Fitzmaurice
<b>Advice Workers</b>	Linda Duggan, Claire Lane and Patricia Martin
<b>Advice Workers (FÁS CE)</b>	Monica Caffery, Sharon Clinton, Una Doogue, Patricia Martin, Mary Metcalfe, Sabrina Nugent, Ann O'Brien, Eoghan Ryan and Teresa Snow
<b>Receptionists</b>	Carrie Daly, Jackie Keating, Jim McMahon

#### Threshold's Southern Region Advice Centre

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

<b>Services Co-ordinator</b>	Margaret O'Neill
<b>Advice Workers</b>	Cjara O'Gorman, Joanne Kiely and Ross Crowley
<b>Advice Workers (FÁS CE)</b>	Joe Guerin, Gerard Staunton, Una Lyons, Goretti O'Leary, Paul Tarpey, Melanie Kennedy and Mary Moloney

### Threshold's Access Housing Unit

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

<b>Project Co-ordinator</b>	Russell Chapman
<b>Project Workers</b>	Bernadette Boylan, Aine Daly, Thomas Hanlon and Louisa Santoro

### CHARITY SHOPS

14 Patrick Street  
Dún Laoghaire  
Co Dublin

<b>Manager</b>	Maura Whelan
<b>Employees (FÁS CE)</b>	Ian Callaghy, Larry Doran, Bernie McGowan and Maureen O'Sullivan
<b>Volunteers</b>	Flo Brady, Betty Carroll, Phil Dawson, Enda Whelan, Connie Fitzsimmons, Marion Walsh and Hazel Wynne

Unit 5  
Ballincollig Shopping Centre  
West Village  
Ballincollig  
Co Cork

<b>Manager</b>	Geraldine McLoughlin
<b>Employees (FÁS CE)</b>	Leona Finn, Jean Hartnett, Michelle McGrath and Lorraine O'Mahony
<b>Volunteers</b>	Mary Condon, Mary Doyle, Mary Hogan, May Howe, Lisa Marie Kearney, Sheila Kelleher, Mandy McGrath, Aoife McLoughlin, Regina Mulcahy, Helen Murphy, Carol Nagle, Christine O'Callaghan, Betty Penny and Sarah Radwan

11 Edward Street  
Tralee  
Co Kerry

<b>Manager</b>	Helen Coyle
<b>Employees (FÁS CE)</b>	Celine Daly, Helen Phillips and Amal Safar
<b>Volunteers</b>	Ann Brosnan, Mary Connolly, Eileen Molloy, Ginny O'Sullivan and Heather Young

1 Dominick Street  
Galway

<b>Manager</b>	Dympna Maughan
<b>Employees (FÁS CE)</b>	Patricia Boyle, Helen Conole, Ann Faherty, Breege Noone and Mary Togher
<b>Volunteers</b>	Helena Lumvumina Goncalves, Angela O'Loughlin and Teresa O'Rourke

Staff at Ballincollig Shop





