Threshold
Solving housing problems, preventing homelessness

2020 Vision: **Lessons from the Frontline of Saving Homes**

“Making the difference - our impact in 2020”

“The primary way we measure the impact of our work is through the numbers of people we save from homelessness” John-Mark McCafferty CEO

2020 Threshold saved **7,121** adults and **4,026** children from the chaos and trauma of homelessness

“I would like to acknowledge that the staff and board have had to adapt in response to the pandemic, to reimagining work practices, and take measures to ensure the continued provision of frontline services.

Threshold is making a key role in protecting private renters and making sure they are informed of their rights in an ever-evolving landscape.

The Tenancy Protection service is key to the mission and work of Threshold and can mean the difference between a family keeping or losing their home in the private rented sector.”

Darragh O’Brien, Minister for Housing, Local Government and Heritage

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1. Message from the Chairperson

What Can Be Achieved When We Need To

The country has shown how in an emergency we can take unprecedented measures to protect people. We need to learn from that experience to ensure that vulnerable people living in insecure housing are provided with more effective protections and that these protections are mainstreamed for the long term. Otherwise, we face an intensifying crisis of insecure housing, homelessness and the exclusion of the majority of younger generations from home ownership. Let us take heart from what has been achieved and have the courage to make it last.

2020 was a very challenging year for Threshold, as it was for the country as a whole. There was deep uncertainty, particularly in the initial stages of the pandemic and indeed fear around the future. Our unemployment rate jumped to a point where 500,000 people were out of work by April 2020. Many people wondered what the future would hold for them, particularly those who rented their homes, for whom the cost of renting was unaffordable even before the pandemic began. It is the worst crisis this country has faced in the living memory of most of our people. It is of course far from over, and we must acknowledge that in presenting this year's annual report.

What the crisis did do successfully was show us what was possible on many fronts. For Threshold as an organisation, we were challenged to move the services we offer to a new level, through adapting new technology and seeking and achieving change that didn't seem possible even a few months earlier. A moratorium on evictions, first introduced in March 2020 as an emergency public health measure to restrict movement during the Covid-19 pandemic, succeeded in ensuring that those renting could remain in their homes. A public health measure but with far reaching consequences, it resulted in reductions of 44% in family homelessness and 40% in child homelessness between February 2020 and February 2021.

Changes to the Rent Supplement application process were also introduced almost overnight. This system was previously so cumbersome that it was designed not to be used, and meant an applicant needed significant intervention to navigate the process. The introduction of the Pandemic Unemployment Payment is another measure that showed how flexible supports could be when needed. All of these measures and more indicate the possible change that can happen, but the challenge is ensuring this change is lasting. Private renters, we know, have taken a very large brunt of the pandemic.

"It is the worst crisis this country has faced in the living memory of most of our people."

Research from within Threshold, the ESRI and internationally has shown that those who rent are more likely to work in the industries most affected by the public health measures. They are the most insecure in their jobs and in their housing. Unless they are properly assisted, they will continue to pay a price for this pandemic that others won't, alongside increased indebtedness, even greater insecurity and worse housing opportunities.

It is timely and appropriate to devise real solutions for renters in arrears – interest-free loans through a partner, such as Credit Unions, is one of many examples – in order to sustain tenancies where arrears have accrued and make sure these families and individuals don't carry unmanageable debt forward into the future. Some tenants will need debt forgiveness and should be granted this. After all, people who rent are just as important as other people and businesses who have been receiving help since the pandemic began.

We know through our services that there has been no large-scale withholding of rent by renters and, while there is a minority who accrue arrears, the majority prioritise paying rent above everything else.

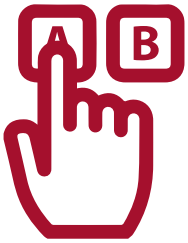
Moratoria for those designated persons in rent arrears doesn't mean their debt is forgiven; someone who owes as little as €100 on a monthly rent payment can still face eviction. This is why we need positive solutions to this problem. Families and individuals need security and real solutions. Even now, we are unwrapping the protections put in place. The moratorium on rent increases and evictions now only applies to a small cohort of people, and increasingly protections are limited in a way that doesn't take into account the significant loss of income for many renting. What the pandemic has shown is that change is possible, but we must build on that possibility. The Government passed four pieces of legislation affecting private renters in 2020. Many of these were complex and required careful consideration to be understood correctly. Private renters required Threshold's expert advice to understand the rights and protections afforded to them under these new pieces of legislation. None of this is enough. At the end of 2020, Threshold has almost 1,000 termination cases carried over in spite of everything. In many of these cases, tenants will face eviction once all these moratoria end. We know from the Residential Tenancies Board's Q4 2020 Rent Index that rents continued to grow nationwide in 2020, despite the extraordinary emergency interventions that applied for most of the year. With the relentless increase in rents continuing and rental housing supply remaining low, the prospects for evicted tenants of finding suitable, safe, affordable housing are poor. Throughout the country, in all but three areas of Dublin, it is cheaper to pay a monthly mortgage on a home than to rent one. For the great majority of those who want to own their own home for the first time, the prospects are slim. This

"With the relentless increase in rents continuing and rental housing supply remaining low, the prospects for evicted tenants of finding suitable, safe, affordable housing are poor. "

situation is unsupportable. What we offer those living in overpriced, insecure homes, somewhere they can never lay down roots, a place that can never be their “forever home” - will mark us as a nation.

Our challenge is to provide:

Real security and affordability for those who rent



Real options to move on to homeownership for those who want to

Fairness for those on schemes such as HAP, with similar terms and conditions to those in mainstream social housing.

As Chair of Threshold, I would like to sincerely thank our wonderful Staff for all their incredible work in 2020. I would also like to thank our Board. This has been an incredible year. The Board and staff have worked together as never before and risen effectively to an unprecedented challenge. Thank you also to our funders. As time has gone on, I believe our partnership role has grown and we work together more cohesively to derive solutions to the tasks that face us.

Aideen Hayden

Aideen Hayden,
Chairperson

2. Vision, Mission, Values:

Threshold
Solving housing problems, preventing homelessness

Threshold's Vision is an Ireland where everyone has access to affordable, secure, suitable and good quality housing.

Our Mission is to prevent homelessness and to campaign for housing as a right by:

i. Providing independent advice and advocacy to vulnerable people;

ii. Delivering housing and supports for those in housing need;

iii. Influencing housing policy and practice for the benefit of those in housing need.

Threshold's Values shape how we work. Key among these are:

Independence – we are an independent organisation and will pursue our agenda with courage and fairness.

Accountability – we are fully committed to the values of openness, transparency and accountability.

Dignity and respect – we will always treat our clients, stakeholders and our staff with empathy, dignity and respect in all of our work and interactions.

Right to housing – we believe that everyone has a right to housing.

The holistic nature of housing – housing, and lack of access to it, has consequences for other areas of people's lives and access to other services such as health and education.

3. Company information

Directors:

Aideen Hayden *(Chairperson)*

Brian Murphy

Trocaire Joye

Martini Molloy

Patrick Gray

Christine Heffernan
(Resigned 23rd September 2019)

Bernard Cronin
(Treasurer)

Liam Reid

Mark Brangam

Thomas Dunne
(Appointed 29th January 2019, Resigned 10th October 2019)

Patricia Sheehy-Skeffington
(Appointed 2nd November 2019)

Martin Whelan
(Appointed 2nd November 2019)

Geoff Byrne
(Appointed 2nd November 2019)

Company Secretary:

Liam Reid

Chief Executive Officer:

John-Mark McCafferty

Charities Regulatory Authority Number:

20011031

Company Number:

70660

Registered Office and Principal Address:

21 Stoneybatter
Dublin 7
D07 KV61

Auditors:

Whelan Dowling & Associates Chartered Accountants and Statutory Auditors

Block 1, Unit 1 & 4,
Northwood Court
Santry
Dublin 9

Bankers:

Bank of Ireland

2 College Green
Dublin 2
D02 VR66

AIB

66 South Mall
Cork
T12 Y822

AIB

Lynch's Castle
40 Shop Street
Galway
H91 W400

Solicitors:

O'Sullivan O'Dowd Solicitors

1 Blackhall View
Blackhall Place
Dublin 7
D07 FR59

4. Foreword from CEO

The year 2020 has really proven that people make organisations, and that the strength of a service is its people, and their resilience in the face of unpredictability.

“We switched the entire staff complement to working from home overnight in order to ensure continuity of our services to people in need of advice and support. ”

It goes without saying that 2020 was an unusual and highly challenging year for all of us. Initial restrictions due to the onset of the global pandemic in Ireland meant that Threshold needed to adapt swiftly. We switched the entire staff complement to working from home overnight in order to ensure continuity of our services to people in need of advice and support. While this task was faced by many organisations, Threshold staff managed the shift with agility and dedication. Without the rapid and constructive reaction of staff across the organisation, and their accommodation of massive changes to both their home and working life, we wouldn’t have been able to keep providing the advice, vital tenancy protection and other housing services that we are known for and on which we pride ourselves. The year 2020 has really proven that people make organisations, and that the strength of a service is its people, and their resilience in the face of unpredictability. The impact we make on the lives of people who rent is down to the profound commitment of Threshold staff, interns, volunteers and Board.

As we adapted to working from home and as we transformed our infrastructure in order to meet the needs of private renters, our advisors worked on 20,728 cases in 2020. This was an increase of over 1,000 cases on 2019. Likewise, the actions carried out by Threshold’s advisors increased from 82,357 actions in 2019 to almost 117,000 in 2020. This was an increase of 42% on the previous year, reflecting just how much work was done to assist tenants during such a precarious year. Advisors took an average of between five and six actions for every case as they responded to the often complex and constantly changing issues facing private renters in 2020.

Our advisors worked on 20,728 cases in 2020. This was an increase of over 1,000 cases on 2019

Simultaneously, Threshold’s work benefited 18,707 individual households in 2020 – an increase of 1,459 households on 2019. Our Freephone helpline continued to be the main channel through which clients contacted us, with 49,172 inbound calls being received.

49,172 inbound calls

3,993 webchats

Threshold is the only charity dedicated to supporting private renters, and the only organisation that specialises in homelessness prevention - stopping homelessness before it starts. Threshold services also offer the best value for money solution to addressing homelessness, by preventing homelessness from occurring in the first place. Threshold can stop a family from ever becoming homeless for only €340. In comparison, hosting a family in emergency accommodation will cost the State a staggering €31,000 for each family (costed by DRHE @100 per night for an average 10 month stay). Investing in Threshold services costs less than 2% of the cost of emergency accommodation if a family loses their home.

Conscious of the changing communication trends and the emerging platforms for doing so, we knew that a growing share of clients preferred online engagement to a phone call. Threshold launched a webchat service in August of 2020, and by the end of 2020, we had responded to 3,993 queries via webchat. The feedback from tenants who use our webchat function has been very positive and in 2021 we plan to introduce a video conferencing platform for clients, and a new website.

The five main issues in 2020 on which our advisors provided tailored advice and support were, in descending order: Tenancy Terminations; Advice on Lease; Standards and Repairs; Deposit retention and Rent Review/Increase.

Due to the restrictions, the level of representative work at the Residential Tenancies Board (RTB) in 2020 was affected. We represented 149 households at the RTB and assisted 211 households to submit disputes. Similarly, Threshold's outreach clinics in parts of Clare, Dublin, Kerry, Limerick and Mayo operated across the country until the public health restrictions were introduced in March 2020.

We received critical funding support from the Department of Housing, the Dublin Region Homeless Executive, Cork City and County Councils and Kerry County Councils, Galway City Council, the HSE, the Department of Employment Affairs and Social Protection, Pobal's Scheme to Support National Organisations (SSNO) and the Citizen's Information Board.

Threshold's Access Housing Unit in Cork supported 27 households (including 34 adults and 32 children) to exit homelessness into their own home in 2020. Working with Cork City Council, we source long-term secure homes for clients and provide visiting tenancy support.

Threshold continued its specialist second tier support service to the staff and volunteers of the Citizen's Information Centres (CICs) across the country. One quarter of the queries related to tenancy terminations while 12% related to advice on lease and 11% related to HAP and rent supplement. In 2020, we assisted staff of the CICs to support 351 clients with their housing queries.

As part of our ongoing relationship with students alongside the particular housing challenges they face, we provided training in 2020 to the students of Maynooth University in collaboration with the Free Legal Aid Centres (FLAC), and also to all Student Unions officers across the country.

But key to what we do is stopping homelessness from happening in the first place. As in previous years, tenancy termination was the prevailing issue facing Threshold clients. Tenancy Protection is the difference between a family remaining in their home and getting on with their lives, or facing the devastating prospect of uprooting children, losing their support networks and having to enter homeless services, with the related human costs – as well as the costs to the exchequer. In 2020 we assisted over 11,346 tenancies at risk of homelessness. Of the cases closed in 2020, 5,173 households were prevented from entering homelessness – that's 7,121 adults and 4,026 children who were prevented from becoming homeless. This is clear evidence of the difference we make.

Prevented 5,173 households from entering homelessness. That's 7,121 adults and 4,026 children.

During 2020 we greatly appreciated the funding provided by the Department of Housing, the Dublin Region Homeless Executive, Cork City and County Councils and Kerry County Councils, Galway City Council, the HSE, the Department of Employment Affairs and Social Protection, Pobal's Scheme to Support National Organisations (SSNO) and the Citizen's Information Board. The various statutory funding streams mean that we can invest in and adapt our services according to the complex needs of a diverse and ever-changing community of families and people who rent, mostly in the private rented sector. We thank our funders for the trust that they place in Threshold to deliver on our mission.

Equally, we gratefully acknowledge the generosity of all Threshold supporters and donors who have provided us with the ability to expand our reach and influence in order to both provide, and advocate for, a better deal for tenants. Indeed, recognising the disproportionate impact of Covid-19 and related restrictions on renters working in the hospitality sector, Guinness Ireland provided funding to Threshold. This support enabled a dedicated phone line and email service for this community of renters. Over 500 calls were answered and over 200 email queries were received during the first lockdown in 2020. We commit to ensuring that the best possible use is made of every funding stream and donation to us.

DIAGEO

Thank you to Diageo and Guinness Ireland for partnering with Threshold and providing a vital lifeline to renters in crisis during Covid-19.

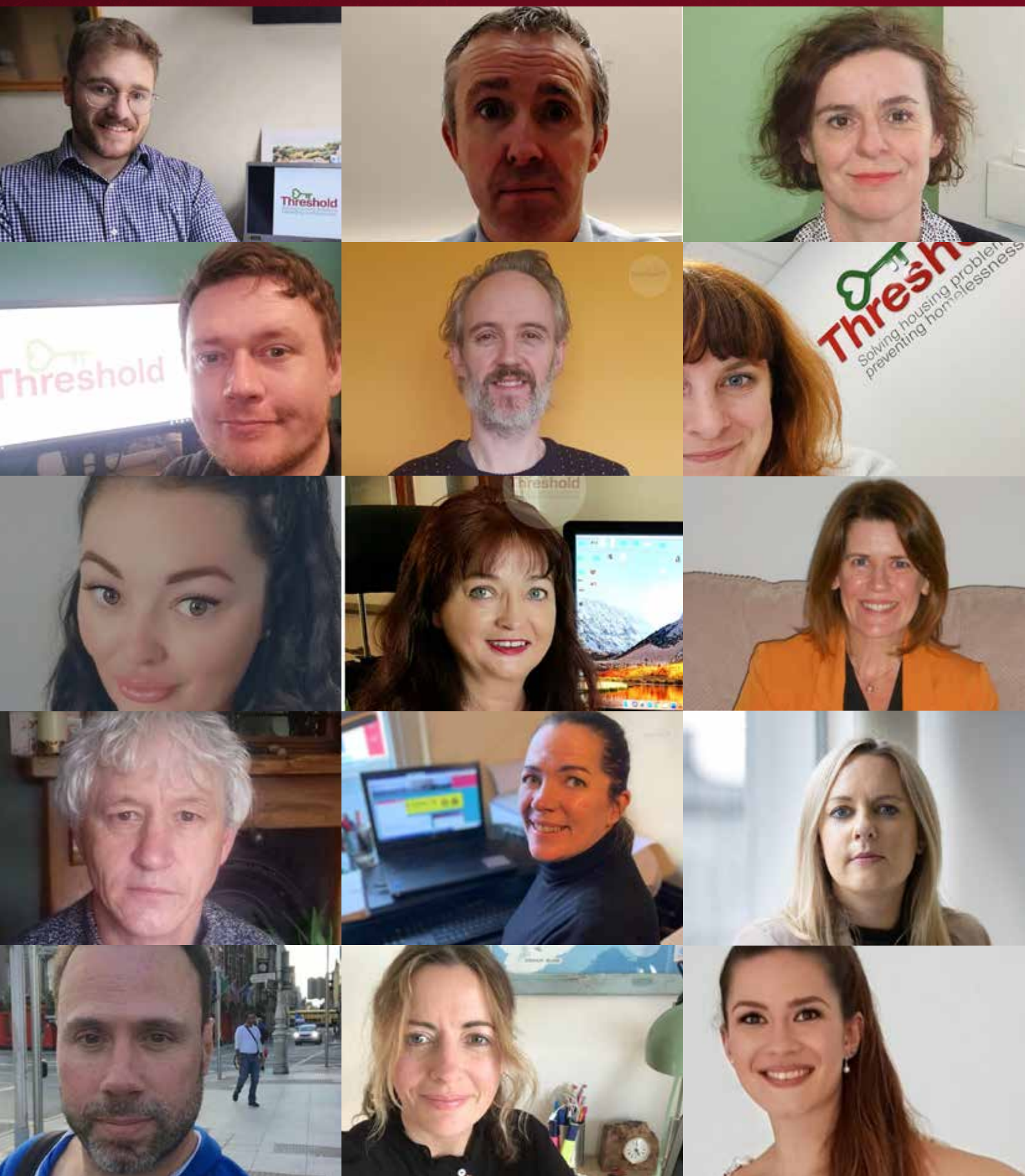
With the support of Diageo, Threshold established a dedicated Helpline and email service for renters in the hospitality sector whose income was impacted by Covid-19, and who found it difficult to pay the rent as a result, putting their homes at risk.

2020 was the middle year of our current three-year strategic plan. I want to thank our Board for the level of support and involvement especially during the onset of the pandemic. They responded wholeheartedly, and oversee the implementation of that plan which sets out goals for our services, housing access, and solutions-based policy and advocacy work.

John-Mark McCafferty
Chief Executive Officer

Our Home Team Heroes

It's our extraordinary team of housing advisors in Threshold who are the key to helping renters every day – and the key to stopping homelessness.



5. About Threshold

Threshold is a national housing charity which provides frontline advice and support services to people with housing problems. We have offices in Dublin, Galway and Cork and operate a National Freephone Helpline (1800 454 454) from 9am to 9pm, Monday to Friday.

Threshold provides a number of services directly to tenants in the private rented sector (PRS), advocacy and policy work at a national level and is a registered Approved Housing Body (AHB).

1. Advisors operating the Tenancy Protection Service (TPS) keep people in their homes. and prevent the occurrence of homelessness through advice and advocacy. Our supports can be accessed through our Freephone number 1800 454 454, via webchat on www.threshold.ie, or via email to advice@threshold.ie. Due to Covid-19 restrictions appointments at our regional advice centres and our drop-in and outreach clinincs are paused.

2. A dedicated section of the TPS operates the Interim Tenancy Sustainment Protocol (ITSP) on behalf of the Department of Employment Affairs and Social Protection (DEASP) and various local Authorities, preventing rent supplement recipients from losing their home as a result of rent increases.

3. The Access Housing Unit (AHU) in Cork sources accommodation for households experiencing homelessness or at risk of homelessness.

4. The AHU also provides a Tenancy Support service to help tenants to sustain their tenancies.

5. Threshold is a provider of training to statutory, non-statutory bodies, company employees and student groups on a wide range of topics relevant to the private rented sector.

6. Threshold provides what is known as second tier supports to other frontline services, providing our expert knowledge of the Private Rented Sector to other service providers. This ensures access to quality advice and advocacy for tenants.

7. The Policy and Legal Team make appropriate submissions to Government and respond to legislative changes based on the experience of our clients.

8. As a registered Approved Housing Body (AHB), Threshold is a housing provider.

6. The Impact of Covid-19 in 2020

On March 12th, 2020, the Government put in place public health measures to restrict the spread of Covid-19. Within the first week, an estimated 140,000 people lost their jobs and by the 6th of April, over 500,000 people were out of work and in receipt of the new income support, the Pandemic Unemployment Payment. The direction was to work from home where possible. It is estimated that 40% of those effected by job losses lived in the Private Rented Sector (PRS).

Threshold's National Freephone service continued uninterrupted with advisors on the end of the line to assist private renters. We continued to provide advocacy, advice, represent people at the Residential Tenancies Board (RTB), and liaise with the Local Authorities and Social Welfare offices, as well as our colleagues in other organisations. With the support of Guinness, Threshold established a dedicated email service and phone line for private renters who worked in the hospitality sector, whose income had been affected by Covid-19 and who were finding it difficult to pay the rent as a result and whose tenancies were at risk.

"Krystyna, Jakub and their little girl have lived in their rented home for more than five years. Both Krystyna and Jakub lost their jobs at the outset of the Covid-19 pandemic and were in receipt of the Pandemic Unemployment Payment. They immediately fell behind on the rent of €1,500 a month. When the couple contacted Threshold, we first of all identified that the rent had been increased above the permitted 4% each year that they had lived there. In addition, the landlord refused to accept rent supplement, leaving the tenant with no means to pay the rent. Threshold assisted the couple to lodge a dispute with the RTB for the overpaid rent, at which the RTB found in their favour and ordered the landlord to reimburse the couple. As a result, the couple were able to afford the rent and stay in their home."

In early March, Threshold was already seeing the impact of Covid-19 as calls were coming in from people who had lost their jobs or were told to leave their home. Those first queries came from a cohort of renters who have very little protection or standing in housing policy or legislation – licensees, often renting a room from the owner occupier.

In 2020, we saw four pieces of complex legislation introduced to protect and support renters during the pandemic. Threshold's policy and legal officers engaged with the legislature to ensure the changes guaranteed the best possible outcomes for tenants. Threshold advisors were trained and informed on the changes to ensure the advice they provided to private renters was accurate.

While there was an initial drop off in calls to our Freephone line, possibly due to the moratorium on evictions, Threshold supported a greater number of private renters in 2020 than the previous year. Threshold advisors carried out an even greater number of interventions than the previous year. As a result of the moratorium on evictions, fewer private renters were at risk of homelessness and the numbers of families and children experiencing homelessness dropped dramatically. This has been a positive change in Ireland and one Threshold hopes can be built on through future policy and legislative changes.

Activities in 2020

National Freephone

In 2020, Threshold answered 49,172 calls to the National Freephone, from tenants living in the private rented sector who were in need of advice, advocacy and/or support with their tenancy. This is a decrease on the calls received previous years. There was an increase in queries via email.

Webchat

We launched a webchat service on the 11th of August as another means for tenants to contact Threshold. We were aware that growing number of tenants might be more likely to engage via webchat than contact us by phone. This was shown by the number of queries presenting to webchat. By the end of 2020, Threshold had responded to 3,993 queries via webchat. It was much busier than had been anticipated and may need increased resources. The response from tenants who have used the webchat function has been very positive.

"Great service, had my question answered in less than 5 minutes."

"Very helpful, professional and gave clear, sound advice. Thank you."

"Great information and advice. Could not ask for more and made me feel at ease."

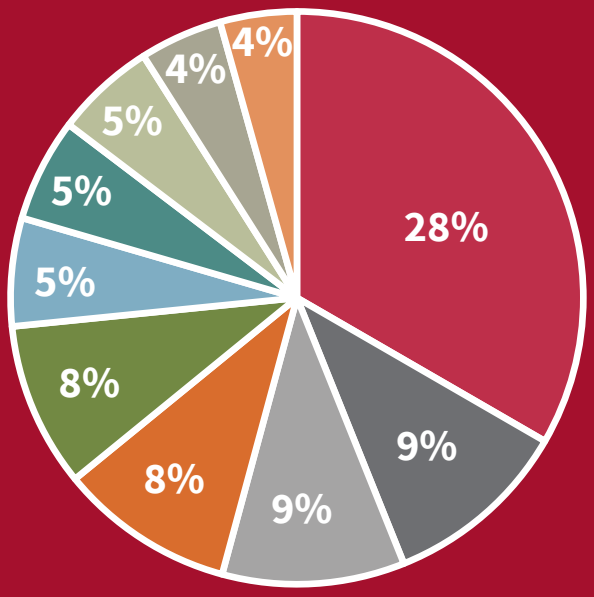
"I am so thankful for the help got so far. Your staff are first class!!"

"Answered all my queries and made me far, far less concerned and ensured we were in the know"

Households and Cases

In 2020, Threshold advisors assisted 18,707 households, across 20,728 cases and carried out 116,751 individual actions.

Top 10 Isues 2020



- Tenancy Termination
- Seeking Accommodation
- Advice on lease
- Landlord / Agent Breach
- Standards / Repairs
- HAP
- Deposit Retention
- Rent Arrears
- Rent review / Rent increase
- Rent Supplement

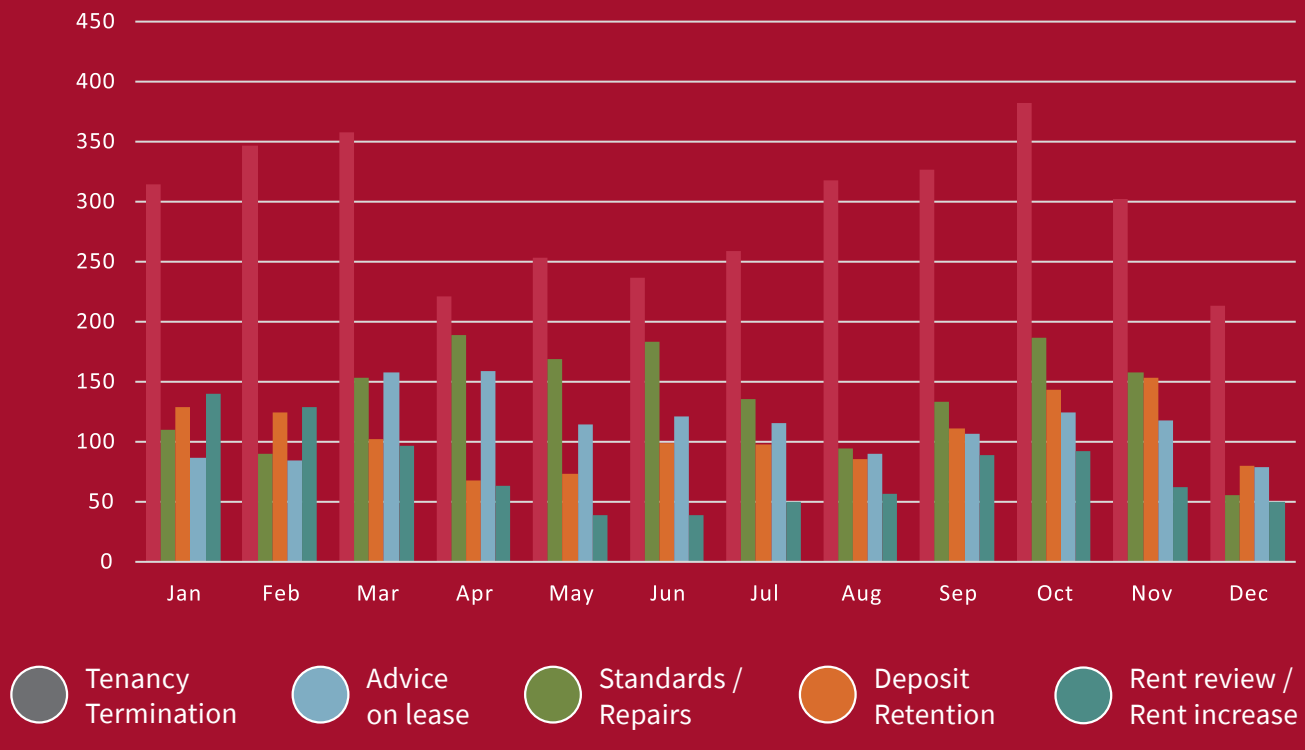
The only difference in the issues presenting in 2019 and 2020 is the increase in queries from tenants seeking advice on their lease.

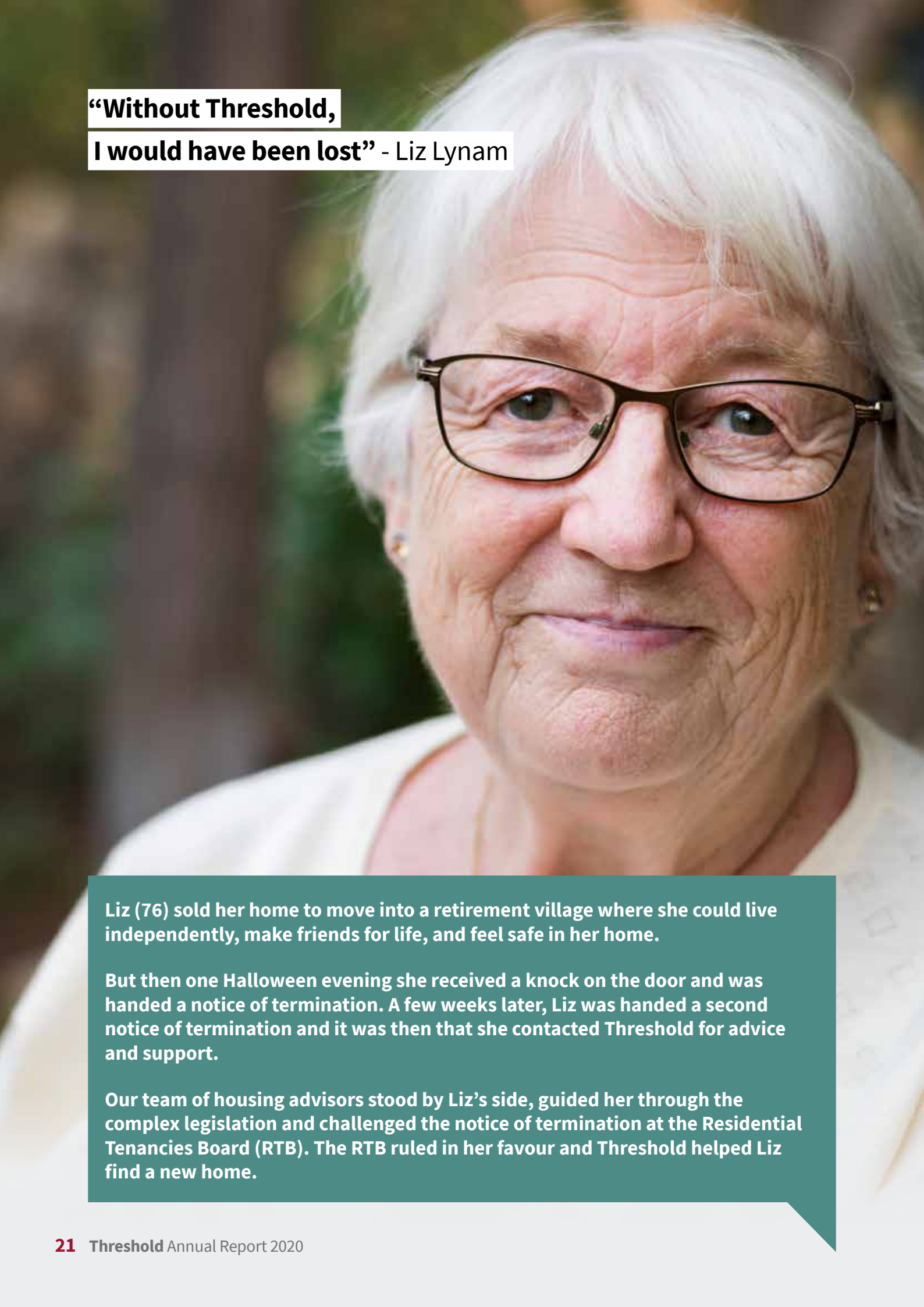
Tenancy Terminations

Tenancy termination remains the number one issue facing tenants in 2020. It did however, account for a lower proportion of cases, down from 35% in 2019 to 28% in 2020. This can be accounted for by the moratorium on evictions put in place in response to Covid-19. The moratorium on evictions ran from the 27th March to the 31st of July, from the 24th October to the 1st December and again from the 31st December to the 12th April 2021. In addition to this, a moratorium on evictions on the grounds of arrears for tenants who lost their income due to Covid-19 ran from the 1st August and extended into 2021.

Sale remained the primary reason for a landlord to end a tenancy in 2020, accounting for 27% of the notices brought to Threshold by private renters. We found 47% of terminations to be invalid; this includes invalid notices, illegal evictions and threatened evictions.

Most Common Issues by Month in 2020





“Without Threshold,

I would have been lost” - Liz Lynam

Liz (76) sold her home to move into a retirement village where she could live independently, make friends for life, and feel safe in her home.

But then one Halloween evening she received a knock on the door and was handed a notice of termination. A few weeks later, Liz was handed a second notice of termination and it was then that she contacted Threshold for advice and support.

Our team of housing advisors stood by Liz’s side, guided her through the complex legislation and challenged the notice of termination at the Residential Tenancies Board (RTB). The RTB ruled in her favour and Threshold helped Liz find a new home.

Advice on Lease

Calls for advice on a lease was the second most common query, accounting for 9% of queries, the number doubling between 2019 and 2020. This was driven by the impact of Covid-19 restrictions. Tenants in the private rented sector were disproportionally impacted by Covid-19 related job loss. Many young renters in house shares, who lost their jobs, contacted Threshold as they sought to end their tenancy and return to live with family, where this was an option. In addition, when the third level institutions closed, many students sought advice on how to end their tenancies so they could also return to the family home.

Deposit Retention

Queries relating to deposit retention have increased. This is linked to instances where tenants wished to end their tenancies and were unsure if they were entitled to have their deposit returned. This was a particular issue for students, as they are often in fixed term tenancy agreements which means they are generally not entitled to the return of the deposit if they end the tenancy early. Students faced particular challenges, not just in seeking the return of their deposits, but in seeking the return of the rent they had paid up front. Private accommodation providers, in particular, have not been inclined to return the rents and in some cases are not obliged to do so.

Homeless Prevention

In 2020, Threshold identified 11,346 households at risk of homelessness. This is lower than in 2019, most likely as a result of the moratorium on evictions. Of the cases closed in 2020, 5,173 households were prevented from entering homelessness. These 5,173 households were made up of 7,121 adults and 4,026 children.

The outcome is unknown for 1,145 households. The remainder carried over into 2021.

For some households, homelessness could not be prevented. In 2020, 255 households lost their home and were unable to secure a new home. This is a decrease on the number who lost their home in 2019. This is likely a result of the moratorium on evictions.

"Jamie and her partner Marcus had moved into a new home after a period of homelessness. This was their new start in life. However, less than 6 months into the tenancy the couple received a notice of termination from the landlord. They were devastated and terrified of returning to homelessness. Fortunately, they rang the Threshold Freephone and spoke to an advisor. The advisor they spoke to was able to look at the notice and tell them it was invalid. She spoke to the landlord on behalf of Jamie and Marcus to explain he could not evict them. The landlord accepted this and the couple remain in their home."

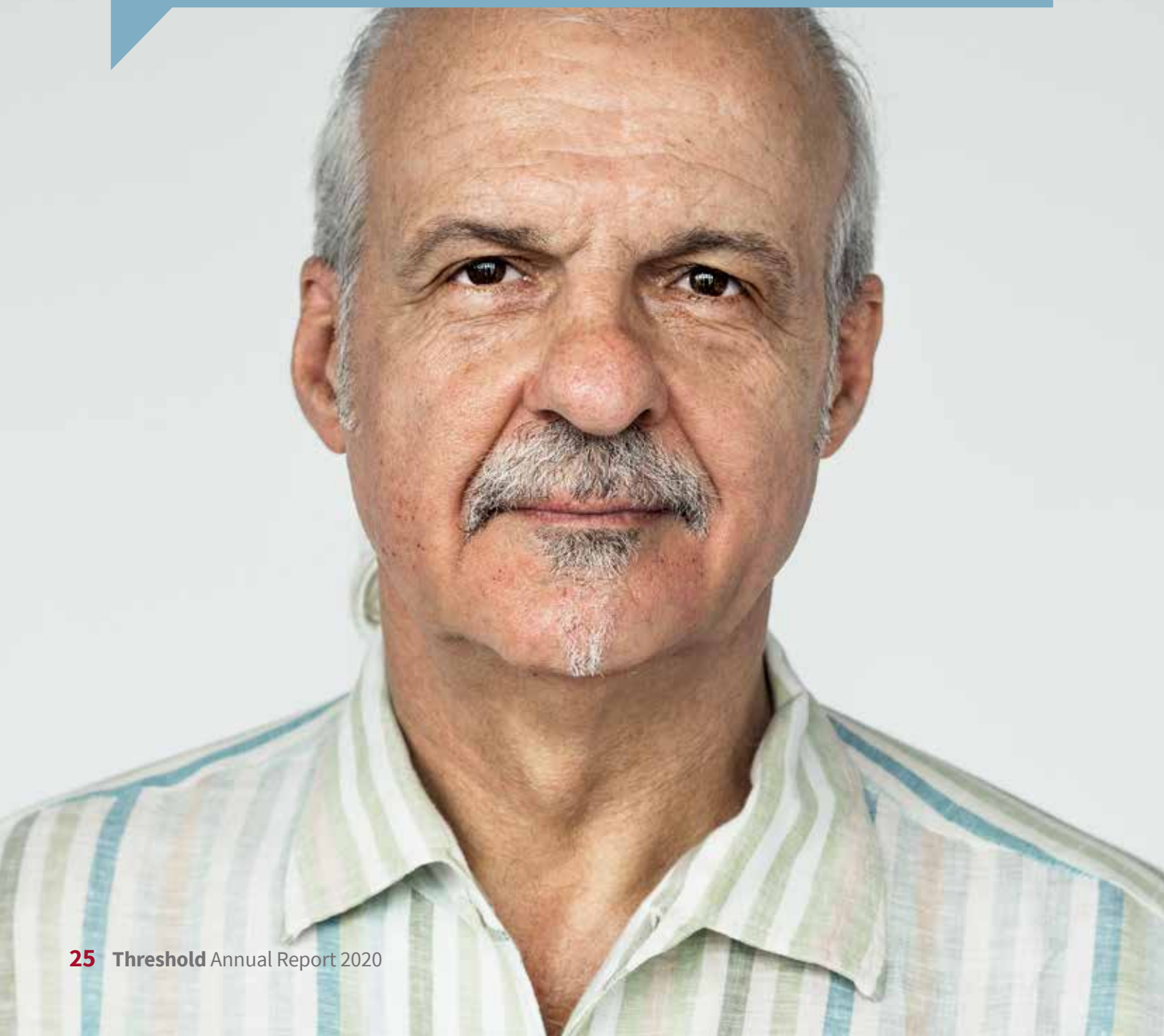
Working with Single People

In December 2019, Threshold commenced a pilot service for single persons and couples without dependent children who are renting in Dublin and at risk of becoming homeless. Due to Covid-19 health restrictions, the project operated remotely from mid-March 2020.

A small number of clients were living in emergency accommodation or staying with family and friends. In total, 360 households have been supported through this service. Due to the protections provided by the various legislative amendments throughout 2020, many of the cases dealt with carried over into 2021 with only 179 cases closed during the year. Of the cases closed, the Pilot project prevented 93 clients from entering homelessness.

Demand for the service increased at the outset of the Covid-19 pandemic, and referrals increased by 129% from April to May 2020, making May 2020 the busiest month to date. As the service had to move to remote working, clients could not be accompanied to viewings. Nevertheless, the outcomes of the closed cases, with only 3% of at-risk clients entering homelessness, clearly demonstrate the success and impact of the Single Person Homelessness Pilot.

"Frank was illegally evicted from his rented home. He was unable to find a new home to rent and was couch surfing, moving from one friend's house to another. Frank got in touch with Threshold when he attended the Single Persons Outreach clinic in Dublin City Council's Homeless Section. Threshold immediately got to work assisting Frank to access Homeless HAP and find a new rented home. Frank is a vulnerable person with some health issues; this unfortunately made finding a new home more challenging for him. Frank eventually found a rented home that suited his needs with a landlord who was willing to accept HAP. However, at the last minute the landlord got cold feet and wasn't willing to wait for the HAP payments to go through for Frank to move in. It looked like Frank was going to lose the property. Luckily, the Threshold advisor was able to secure assurances from the HAP section that the payment would be made without delay and reassure the landlord of this. The landlord agreed to Frank moving in. After over a year of homelessness, Frank now has a home he feels safe and secure in."



Christmas On Call Service

To ensure a service is available to tenants throughout the year, we provide a Christmas On Call Service. We received 78 calls to the Christmas on call service in 2020. There has been a steady increase in demand for this service since 2017. In 2020, 26% of queries were in relation to tenancy termination.

Home at Christmas?

Threshold is working tirelsssly, even on Christmas Day - to stop homelessness.

Our special emergency Helpline service responded to 11 calls every day over the Christmas holidays.

Ferdinand's Story

A quarter of the calls to our special Christmas emergency Helpline service were in relation to tenancy terminations.

Calls from people like Ferdinand Onwumere who was evicted from his rented home in Dublin last December.

Ferdinand had been renting a flat in Dublin for four years and was evicted three days before Christmas when he returned home on December 22nd to find his landlord and a number of other individuals there, who denied him entry.

"They didn't serve any sort of eviction notice to me… I had my money, but all my stuff was in the house."

Left without accommodation in the middle of a pandemic, Ferdinand slept in a hospital emergency department that night.

"It was so cold, I didn't have anywhere to go, I didn't even have a good jacket."

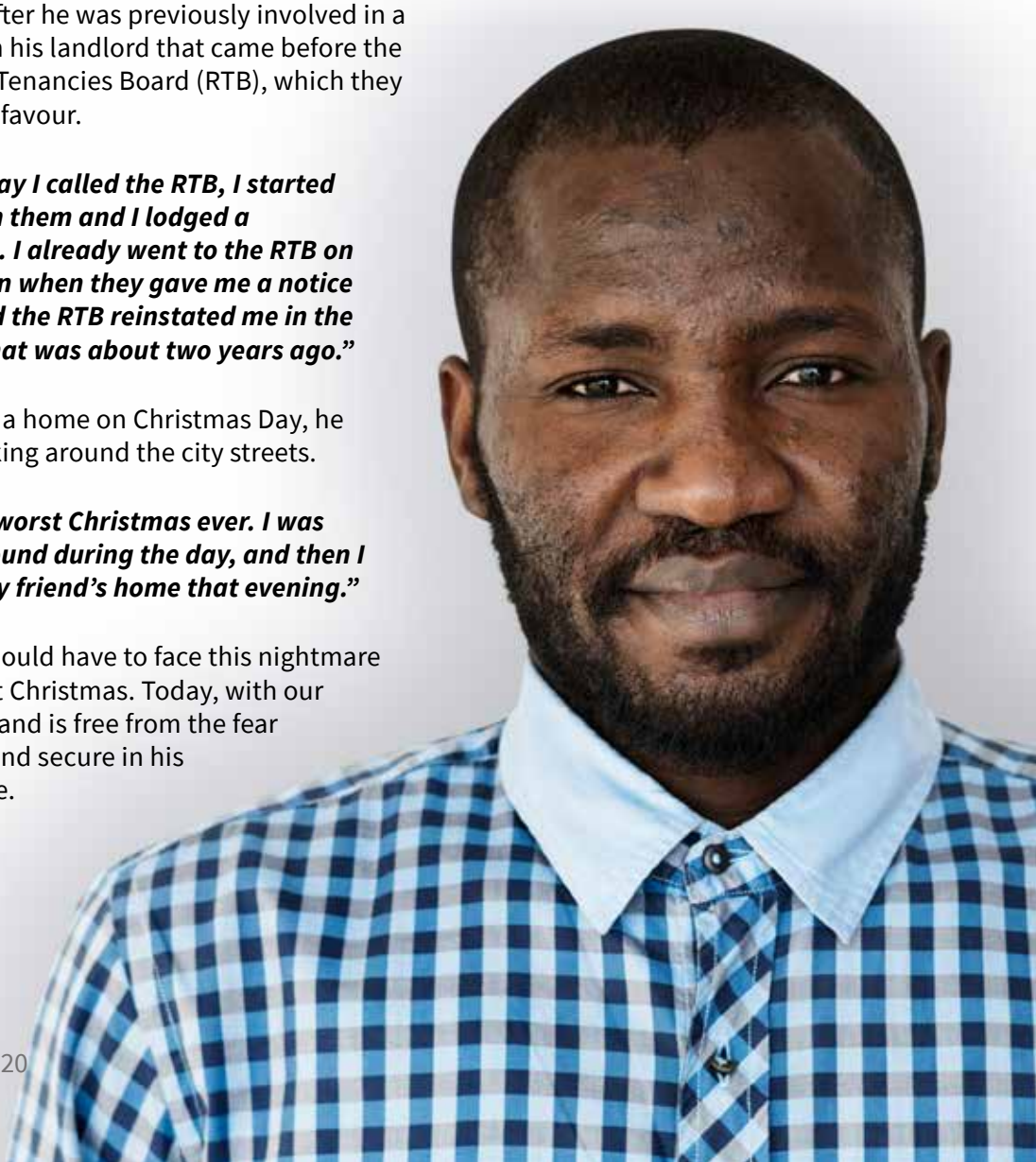
The next day Ferdinand was forced to collect his personal belongings from the Garda station. He couldn't imagine having to face this nightmare, especially after he was previously involved in a dispute with his landlord that came before the Residential Tenancies Board (RTB), which they found in his favour.

"The next day I called the RTB, I started talking with them and I lodged a complaint… I already went to the RTB on one occasion when they gave me a notice to leave and the RTB reinstated me in the property, that was about two years ago."

But without a home on Christmas Day, he took to walking around the city streets.

"It was my worst Christmas ever. I was walking around during the day, and then I stayed in my friend's home that evening."

No renter should have to face this nightmare - let alone at Christmas. Today, with our help, Ferdinand is free from the fear of eviction and secure in his rented home.



Working with the Citizen's Information Centres (CICs)

Threshold continued its specialist second tier support service to the staff and volunteers of the Citizen's Information Centres (CICs) across the country. The queries from the CICs broke down as follows:

- 25% of the queries related to tenancy terminations
- 12% related to advice on lease
- 11% related to HAP and rent supplement.

This service has been operating since 2012 and in 2020, Threshold assisted staff of the CICs to support 351 clients with their queries, a decrease on the 486 client queries in 2019. The figures reflect the impact of the Covid-19 pandemic and the various protections introduced to protect tenants during this time. The total number of unique queries responded to since 2012 is 4,544.

Whilst many of the queries in 2020 were understandably related to Covid-19 in terms of general termination and advice on lease, broadly speaking the most common types of queries dealt with by the liaison officer have remained similar year on year. These are tenancy terminations, rent reviews, deposit retention as well as standards and repairs.

We delivered in-person training sessions to the staff of the CICs before the Covid-19 public health restrictions were put in place. We were also able to deliver a number of

online sessions later in the year.

During the year, we provided CICs with periodic updates on Threshold services as well as on the following key legal and operational issues:

- Covid-19 and renting
- Designated RPZ areas updates
- Emergency Period Updates
- Budget 2021 updates.

It is expected that we will continue to operate remotely for the time being and that the measures protecting tenancies will have to be extended further. This will continue to have an impact upon the service.

We will continue to link in with CICs and keep them updated on any legislative amendments and offer info update sessions and training to each centre as required.

The Access Housing Unit

The role of the Access Housing Unit (AHU) is to secure private rented tenancies for individuals and families residing in emergency accommodation in the Cork Region. Given the difficult housing market and the shortage of one, two and three bedroom properties in the city, as well as suburbs, alternative housing options are continuously being explored for all service users.

In 2020, the AHU supported 27 households (including 34 adults and 32 children) to exit homelessness into their own home. These homes were secured in the Private Rented Sector (PRS), via the Place Finders Service, via the Local Authority, Approved Housing Bodies, transitional housing projects and supported housing projects. Tenants are able to avail of Homeless HAP, whereby an increased rent payment, a deposit and one or two months' rent is paid up front. Homeless HAP is provided in the hope that it will make it easier for these tenants to access the PRS.

The Resettlement and Tenancy Sustainment Support Team ensures that people in emergency accommodation have all the supports they require when exiting homelessness. Some practical examples of this support are a local information pack to help the client become familiar with their locality and support to apply for funding for essential household items. In 2020, this service provided support to 49 households (57 adults and 63 children).

In addition, the AHU offers Tenancy Sustainment Support to those who require additional support within an existing tenancy. In 2020, 14 households (including 16 children) were supported by the Tenancy Sustainment worker.

Lucas's Story

When Lucas's family entered temporary accommodation, his mental health deteriorated and his confidence hit an all-time low. Frustrated about his inability to find a home for his family, Lucas turned to Threshold in Cork for help.

"I met with John from the Access Housing Unit on a regular basis and he taught me many things such as how to speak to landlords, how to carry out viewings and how to draft a cover letter in order to secure a viewing. I was able to consult John on all matters associated with searching for a home. My confidence and mental health improved as a result of the whole process."

"With the help of the Access Housing Unit, we are now living in our new home and we will not have to spend a second Christmas in temporary accommodation. We are very grateful to Threshold. If it wasn't for them, we would still be homeless."

The Impact of Covid-19 on the AHU

Covid-19 presented a number of challenges for the Access Housing Unit in 2020. The most significant change for the AHU emerged when the restrictions were announced on March 27th, instructing all non-essential services to close and work remotely where possible. Landlords and Estate Agents were advised to cease operating which prevented staff at the AHU from arranging property viewings for a number of weeks. In addition, the cost of rent rose in Cork in 2020 despite the RPZs being in place. The availability of properties also declined.

However, there was a brief window of increased opportunity to secure housing as student accommodation and short-term lets became available due to colleges working remotely and the reduction of tourism in Ireland.

The inability to meet clients face to face was challenging but support continued to be provided to all clients via phone, email, advocacy, interagency work, conference calls with utility providers/key workers and socially distanced outdoor meetings. These measures were implemented to safeguard staff and clients and adhere to public health advice.

The Visiting Support element of the roles at the AHU could not take place due to government guidelines. This required new and innovative thinking to address tenancy issues. Staff and clients adapted well to addressing any issues which presented.

It was difficult to adequately assess new clients referred to the service with the absence of face-to-face meetings. The allocation of clients to various properties which became available was more challenging. Setting up utility accounts by telephone and communicating on tenancy issues presented challenges for this service.

Clients showed huge resilience during this difficult time and responded well to support provided by staff of the AHU. The pandemic has required organisations to adapt to new working arrangements and consider alternative means of supporting people. Staff continued to monitor our clients' mental health, addiction issues, child protection concerns and rent/ bill payments on a daily basis.

Completing necessary documentation with clients where a language barrier presented was challenging for the service while working remotely. The support of Key Workers in emergency services was paramount in carrying out this task, as access to interpreters was not an option.

There was a reduction of Resettlement and Tenancy Sustainment referrals received by the AHU in 2020 due to COVID-19. This reduction was the result of residential services having to prioritise the safeguarding of their clients and focus on issues such as self-isolation. The reduction of Tenancy Sustainment referrals was also a result of a change in work practices for Local Authorities and AHBs.

Approved Housing Body and Delivery of Social Housing

As an Approved Housing Body (AHB), Threshold owned and managed 13 houses and five apartments in Cork City in 2020. Despite the challenges of Covid-19, one of these units was let for the first time to tenants in 2020 and three units were re-let to new tenants, with two of those being upgraded. Threshold has a five-year plan where new homes are either designated as social housing through the Rental Accommodation Scheme (RAS), or funded through the payment and availability agreements and Capital Advance and Lending Facility (CALF) loans administered by the Department of Housing, Local Government & Heritage.

Threshold have a particular focus on providing homes for people who are experiencing homelessness, while providing attendant tenancy sustainment supports where necessary.

Policy and Advocacy

The Future of the Private Rented Sector in Ireland and the Programme for Government

In June 2020, Threshold submitted a detailed document on the future of the private rented sector to the political parties engaged in negotiating Government formation. The document included short, medium, and long-term measures to transform the PRS into a viable tenure of choice, considering the impact of the Covid-19 pandemic on society and the economy. Threshold launched this document via a Webinar in July 2020.

High Level Homeless Taskforce

Threshold's CEO was invited to join the Minister for Housing's high-level homeless taskforce. The taskforce, attended by the CEOs of a number of homeless organisations, provides an opportunity to input on the implementation of the commitments on homelessness outlined in the Programme for Government. It is overseen by the Minister and his officials.

Dublin Lord Mayor Homeless Taskforce

In November 2020, Threshold presented to the Dublin Lord Mayor's homeless taskforce. Threshold stressed the importance and value of services, such as Threshold's Tenancy Protection Service, in preventing homelessness before it occurs.

The Right to Housing

In 2019, Threshold joined the "Home for Good" coalition which is campaigning for a referendum to insert a right to housing in the Constitution. The Coalition is a group of housing and homeless organisations, members of civil society and housing experts. The group has identified the need to rebalance the strong property rights in the Irish Constitution with the right to housing. The strong protections afforded to property rights by the Constitution has prevented possible solutions to the housing and homeless crisis from being considered or moved forward.

In 2020, the Programme for Government included a commitment to a Referendum on housing. Home for Good continues the campaign to ensure such a Referendum is held, as well as to influence the wording for the Constitution. The belief that all people have the right to a home is a core value of Threshold, with which this campaign is in keeping.

Legislative Changes

A number of pieces of legislation related to the impact of Covid-19 were introduced in 2020.

In March 2020, the "Emergency Measures in the Public Interest (COVID-19) Act" was introduced. This Act included a three-month moratorium on evictions and rent increases in the PRS. It was extended for a further two months ending on the 31st of July 2020.

In August 2020, the "Residential Tenancies and Valuation Act 2020" was passed. This provided protections from evictions for arrears for renters who lost income as a result of the Covid-19 restrictions. The Act sets out a number of criteria that must be satisfied for a renter to avail of the protections. These protections were set to run until January 2021.

In October, the "Residential Tenancies Act 2020" was passed. This Act specifically triggers a moratorium on evictions when the Minister of Health puts in place a 5km restriction on movement in response to the Covid-19 pandemic. This triggered a moratorium on evictions which ran from 24th October to the 1st December, and again from the 31st December to the 12th April.

In December, the "Planning and Development, and Residential Tenancies Act 2020" was passed. This Act extends the protections afforded to private renters by the "Residential Tenancies and Valuation Act 2020" as these were to end in January 2021. This new Act extended these protections to April 2021 with some changes to eligibility for protection.

Threshold engaged with the Government and the Legislature on each of these pieces of legislation as they passed through the Oireachtas to ensure the best outcome for private renters. The "Residential Tenancies and Valuation Act 2020" and the "Planning and Development, and Residential Tenancies Act 2020" are incredibly complex pieces of legislation. Threshold believes it is because of this complexity that there has been little take up of the protections they provide. Threshold has advocated that the moratorium on evictions be decoupled from the 5km restriction on movement.

We have proposed that it be put in place for a minimum of 6 months with the possibility of further extensions depending on the threat of Covid-19 to public health. Alternatively, we have proposed that the moratorium be triggered when the country is at Level 3 restrictions or higher.

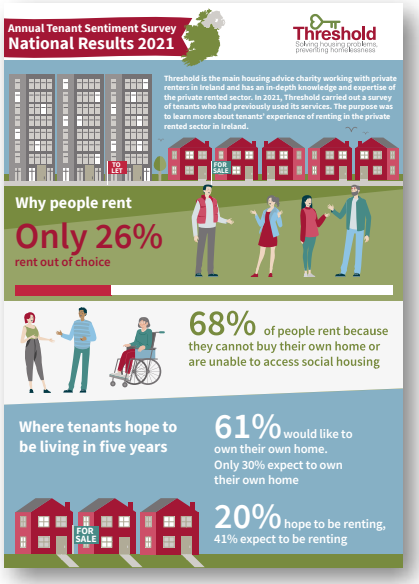
The Ban on Co-living

Threshold has voiced concerns about the proposal for co-living developments in Ireland. These proposals have been controversial, and a number were given planning permission in 2019. In some of the proposed developments, it was envisaged that many residents would share a communal kitchen, and the only private space for residents would be a very small en-suite bedroom. It was expected that residents would be given licence agreements meaning they would not have the protections of the Residential Tenancies Act. In addition, they would be expected to pay premium rents for such spaces. We advised that investment needs to be made in long-term sustainable housing options, which co-living is not.

In December 2020, the Minister for Housing made the necessary legislative changes to prevent further development of co-living complexes, which had not yet received planning permission. While a number of projects had received planning permission prior to this change, they have not yet come to market.

Tenant Sentiment Survey

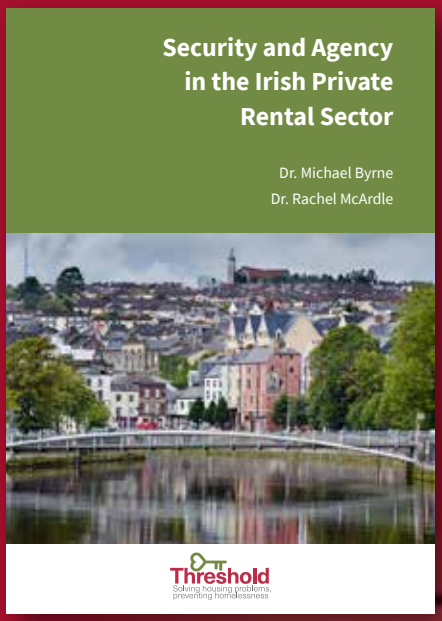
Threshold began its annual Tenant Sentiment Survey in February 2020. It was decided to suspend the survey at the outset of the Covid-19 pandemic as there was great uncertainly for private renters at the time. The survey resumed in July 2020. Additional questions on the impact of Covid-19 were added to the survey. We published the findings on the 11th of November. This was the third year of the Threshold Tenant Sentiment Survey.



Key Findings from the 2021 Tenant Sentiment Survey

- **Just one quarter (26) of renters said they are renting by choice**
- **Over half (56%) said they rent because they are unable to buy their own home**
- **61% wish to own their own home within five years, but only 30% expect they will be able to**
- **Less than half (47%) feel secure in their rented home**
- **88% found it difficult or extremely difficult to find a secure home**

Irish Research Council New Foundation Scheme



In 2019, Threshold signed up as the NGO partner on research by UCD's Dr. Michael Byrne into tenant agency, funded by the Irish Research Council New Foundations Scheme. Threshold advisors and staff were interviewed by Dr. Byrne and assisted in the recruitment of interviewees among our client group. Threshold published and launched the final research paper "Security and Agency in the Irish Private Rental Sector" in July 2020.

In 2020, Threshold signed up as NGO partner on Dr. Carla Kayanan's (UCD) research into the impact of the tech sector on housing in key areas in Dublin. Dr. Kayanan amended the line of enquiry to account for the increase in remote working in line with Covid-19 restrictions. The research began in 2020 and will conclude in 2021. The project is also funded through the Irish Research Council New Foundation scheme.

7. How we create impact and make a difference

Threshold believes in partnership. We always have. Greater impact is achieved through working together.

The role and contribution of all our partners is critical to our work and something we are extremely grateful for and would like to acknowledge. In 2020 we strengthened and deepened our existing partnerships while also beginning to build new ones.

Stopping Homelessness with our partners:

Threshold participates in The Dublin Region Homeless Executive (DRHE) Homeless Consultative Forum, the Dublin Homeless Network, the Dublin Homeless Prevention Subgroup, the Housing Linkage Group (Galway), the Northwest Homeless Forum, Galway City's Voluntary Housing Group, the Cork Homeless Forum, the Cork Homeless Network, the Cork Social Housing Forum, North Cork Homeless Forum, Irish Homeless Policy Group, the National Housing Consultative Forum, the End Youth Homelessness Coalition and the Community Platform.

These groups are comprised of other NGOs and statutory bodies working in the area of housing, homelessness and homeless prevention. We raise awareness of the importance of prevention services and use the spaces for shared learning to improve upon and further develop effective homeless prevention services.

Threshold and our donors in 2020

Your kindess is our strength in Threshold

I am supporting Threshold because I think if I couldn't live in my Box anymore I'd be so upset.

I'd really need someone to help me find a new home. Somewhere like Threshold to turn to. Some one to give me hope.

- Bosco

COVID 19
EMERGENCY
APPEAL
Threshold
Solving housing problems, preventing homelessness

SIP TO
SUPPORT
ALL DONATIONS
TO THRESHOLD
Threshold
Solving housing problems, preventing homelessness

SAVE FAMILY HOMES
christmas appeal

#challenge
thirty
two
Support Ireland's Charities

"Homelessness at any time of year is hard to contemplate, but in winter, even more so. When families should be snug in their beds, kids expecting Santa, it's unbearable to think of those not knowing where to turn to next. Threshold thinks of them, and helps prevent the worst from happening. It's an honour to support Threshold's Bedtime Stories in the hope that, while we entertain and bring a bit of Christmas cheer, we can also raise awareness of their great work."

Actor and Writer, Tara Flynn who generously contributed to Threshold's Bedtime Stories campaign.

Stemming the tide

Saving homes and families. It feels ironic marking Threshold's achievements in 2020 when Ireland is feeling the trauma of the worst housing and health crisis in living memory. Every year the battle gets tougher. The numbers asking for help rises. Rents are now higher than ever before. Illegal evictions are increasing and continued despite the enhanced protections introduced by Government. Renters in Ireland are suffering the consequences and are on the brink of losing the very foundation of their lives.

In 2020 so many have already had to endure the most challenging year of their lives, and with that the uncertainty of having a place to call home. But our donors play a huge part in the fight against homelessness and 2020 was no exception. Thanks to the kind and visionary individuals, businesses, and trusts and foundations who donate to Threshold, we raised an incredible €970,284 in 2020.

And with the amazing help of our supporters, Threshold was able to switch to online service delivery, providing full continuity of our vital free phone support line. In addition, our supporters and donors enabled Threshold to expand our services by introducing webchat and video consultation supports, which were used by over 4,000 people in just five months.

So to our supporters, in every story, fact, statistic and quote, we hope you recognise yourself – and the powerful contribution you made in 2020 – and continue to make with Threshold.

The Community Foundation for Ireland

THE IRELAND FUNDS

RETHINK IRELAND Our Social Innovation Fund

ESB Energy for generations

IBVM Loreto Sisters in Ireland Institute of the Blessed Virgin Mary

Atlantic Masters S.C.

Thank you so much. When you make such a valuable gift to Threshold, you're trusting us to ensure it is put to best use. We want to ensure that we deliver on your trust.

And that's why Threshold is fully committed to our Donor Promise to our supporters. Thank you for standing with Threshold in the fight against homelessness and joining the #HomeTeam

TRIPLE LOCKED MEMBER OF CHARITIES INSTITUTE IRELAND Best Practice in Transparency and Accountability

Governance and Transparency

Threshold undertook significant work in ensuring compliance with the Governance Code issued by the Charity Regulator. This work involved the whole organisation and was a substantial undertaking. Threshold is fully committed to meeting our obligations under the governance code and exceeding the statutory obligations in relation to best practice in the sector.

Threshold is proud to have been a leader in the area of good governance and is committed to continuing that tradition. When you make such a valuable gift to Threshold, you're trusting us to ensure it's put to best use. We want to ensure that we deliver on your trust. The resources and time required for compliance with regulatory obligations is increasing within the charity sector. While Threshold welcomes increased scrutiny and transparency, the cost in time and resources for compliance imposes a burden that is often unmet by funders.

Threshold's Postbox

Every day we receive calls, emails and moving messages of thanks from people we have been able to help. Of course, we are delighted to get these – it raises our spirits and makes us work even harder for those still in danger of homelessness.

But these uplifting messages of thanks are really words of gratitude to our donors, the kind and caring people who support us. You make our work possible.

"I want to express my thanks to you and to everyone in Threshold along this journey, each of you have been an amazing support and I honestly can't thank the service enough.

I hope that when we are all moved and settled and when the restrictions of Covid are gone away, I can do a small fundraiser as a thank you.

Thanks again all your help & support has been greatly appreciated and an ease to me at more times then you will understand.

Thank you and your team"

"Sheila, thank you very much for your support, you've done a great job!

I found a suitable single room with the money I got from social welfare this weekend – and I got a job 10 minutes away, my mom's prayers have been listened to!

Thank you very much, I wish you all the best!"

I am writing to thank you for your support in my brother s situation with the unsuitable accommodation he was in. You provided good advice and information and continued to keep in contact to see how we were getting on. Even though, with many of the calls we missed each other.

He has recently been offered, and accepted, a new one-bedroom apartment and is over the moon. He s signing the contracts in January so it has all moved very quickly.

This cannot be a coincidence so I would like to thank you for whatever intervention you provided that caused this offer to materialise.

I cannot stress enough the impact this move will have on his quality of life a warm, clean, properly fitted out apartment with a nearby health centre and pharmacy he will be made up!

Again, many thanks for your help. We wish you and yours a very Merry Christmas and a happy and healthy New Year.

"Well firstly let me say that the client could not have spoken more highly of all the help and support that Sheila has provided throughout their housing difficulty. The client mentioned that their housing difficulty is still ongoing and has been quite stressful, especially since the client is 89 years of age – but feels so comforted to know that she has Sheila and the unique expertise of Threshold in her corner.

The client hadn't realised that Threshold was a charitable organisation, but wanted to make a donation to thank Sheila for all of her help after coming across one of our fundraising appeals in the Irish Times.

So, to top off all of the lovely praise, she also made a very generous donation to Threshold!"

"I am emailing to express my gratitude for your services during an uncomfortable situation that I experienced with a landlady that was offering renting her apartment.

It was 3 tough days of stress caused by the owner from the property who wanted to offer me her apartment in deplorable conditions that does not even meet the minimum standards of renting a house.

Fortunately, I contacted Threshold and I got the assistance from Randall. I want to highlight that Randall was extraordinarily attentive and comprehensive from the first time. He helped me a lot and looked for a way to calm me down through his advice and knowledge, and showed me why I was entitled to getting my rent and deposit back. I got my deposit and rent back thanks to Randall's advice.

I highly recommend Threshold and your staff, professional people like Randall who have the knowledge to help and assist tenants who suffer from abuse and landlords who don't care about our rights and people.

Thank you Threshold and a massive thanks to Randall for your valuable assistance."

I cannot begin to describe how helpful that information was. I appreciate you must be inundated and the fast response was completely unexpected. Thank you for breaking that down for me, it's hard enough to think straight at the moment as it is.

Your support has made an enormous difference although I sincerely hope not to need for any further information. Threshold has provided an invaluable service to me in the past and again now. You are all doing such a fantastic job there.

Without doubt, I will be contributing to your organisation in the future once I (and we all) have found our feet again.

Apologies for the delay in getting back to you on this! One of your colleagues recently left me a voicemail requesting an update which jogged my memory. It's been a crazy year but in the end it seems to be working out well. Our baby, Niamh, arrived in June and the apartment situation was cleared up in good time so Marie was able to focus on the more important things!

The information you gave was extremely helpful and gave us a very clear understanding of the situation.

Thanks for all the help on our call and this email. Threshold does great work and was a great help to us at a pretty stressful time.

"Many thanks for your help yesterday. What a valuable service. Years ago, in the late eighties I was a volunteer with Threshold and voluntarily edited Threshold's magazine. Now the circle has unexpectedly come full round."

Threshold
Solving housing problems,
preventing homelessness

Threshold
Solving housing problems, preventing homelessness

Rialtas na hÉireann
Government of Ireland

pobal
government supporting communities

The Scheme to Support National Organisations is funded by the Government of Ireland through the Department of Rural and Community Development.

National Free phone Helpline:
1800 454 454
9am to 9pm Monday to Friday

www.threshold.ie

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