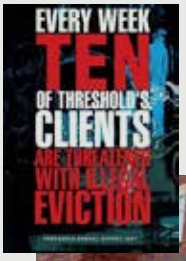
Threshold
Solving housing problems, preventing homelessness
40 Years

Protecting Homes For Another Generation

Threshold's Annual Report 2018

Threshold 40 Years 1978-2018

Landlords accused of 'downright extortion' by housing charity



Threshold women leading by example

INVESTOR NEWS

The bedsit home is still very much alive and well

As inner city accommodation has again become sought after, the value of these properties is on the increase

The great lockout

Irish Examiner Archive

A vital step to lead them home...

How together we helped Anna

ATTENTION LANDLORDS

THRESHOLD RENT BOOK

From September 1, under the Housing (Rent Books) Regulations, 1993, landlords are obliged to provide a rent book (or other document such as a letting agreement) for each tenancy. The rent book must contain:

- specified information about the tenancy,
- a record of all payments made to the landlord and
- a statement of information for landlords and tenants.

Failure to comply with the Regulations is an offence and could result in prosecution for the

ADVICE AND ADVOCACY SERVICES

21,270

ADVOCACY ACTIONS UNDERTAKEN ON BEHALF OF CLIENTS

50% Increase in queries related to tenancy termination since 2011.

1,836 queries related to substandard accommodation. This was the most common query in 2014.

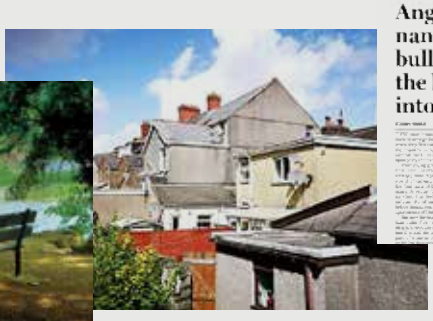
88% Increase in queries related to invalid notice since 2011.

Money & Jobs

Tenants troubled by lack of renting rights as landlords rule the roost

Renting property

Housing court urged to end rows quickly



Anger as nanny state bulldozes the bedsit into history

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

Threshold's Values are based on securing a right to housing, making a leading contribution to national policy, being a trusted voice, establishing long-term solutions and delivering meaningful outcomes for individuals in housing need.

Threshold's Mission is to prevent homelessness and to campaign for housing as a right by:

- Providing independent advice and advocacy to vulnerable people;
- Delivering housing and supports for those who are homeless or at risk of homelessness;
- Influencing housing policy and practice.

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A message to you from our Chairperson, Aideen Hayden

Ireland has experienced declining owner-occupation levels in recent decades. At the same time the Private Rented Sector (PRS) has doubled in size. This has very much been the trend throughout Western Europe since the Global Financial Crisis.

In spite of this growth in the PRS, our Tenant Sentiment Survey in 2018 - the first of its kind - revealed that the majority of our clients are not renting by choice. Out of those surveyed, 71 per cent rent because they cannot afford to buy. They cannot get a mortgage. Or they cannot access social housing. Because of this, a very significant cohort of Irish families are trapped renting. Not enough has been done to make the rental sector an attractive, viable and secure place to call home.

A 'lost' decade for housing in Ireland following the nation's property crash of 2008 has disrupted the aspirations of a whole generation of prospective homeowners. Ironically many families excluded from home ownership are paying more in rent than they would in mortgage repayments. For example, the rent on a 3 bed house to rent in Limerick city was €1,132 a month in Q4 2018 whereas a mortgage on the same property was €838 a month.

The younger generation of Millennials face an uphill struggle in a world of less secure employment, where the cost of renting has made it virtually impossible to save a deposit for their home. And there are now attempts to introduce co-living developments for this cohort as opposed to sustainable homes.

If we wish to limit these trends and provide secure affordable homes, either for rent or purchase, it can only be done with a much stronger role being played by the State. We must move from the 'short termism' that has beset Irish housing

policy historically to a better regulated and stable housing market."

In the meantime we are facing a housing system where Irish people will be renting indefinitely. Many people ask, what's wrong with renting for the rest of your life. People in Germany and Austria do it all the time. The rental market in Ireland, though improving, is still insecure, unaffordable and of poor quality. Tenancies can still be ended for no reason. Moreover, rents grew 6.9 per cent nationally in 2018.

Tenants cannot create a home or even desire a home in the PRS when they can be so easily evicted. When rents are beyond levels of affordability. When the quality of their home puts their health at risk. What's more, high and increasing rents have implications for those renting in older age, both in terms of security and a need for higher pensions. The issues of affordability are also driving reasonably well-paid key workers out further away from their place of work, forcing them into long commutes.

In 2018, we celebrated 40 years of work by Threshold. Today, we are at a crucial point in our housing history. We must ask ourselves what we want for the future of housing in Ireland. Threshold's vision is an Ireland where everyone has access to affordable, secure, suitable and good quality housing. More imaginative and far reaching measures by Government are needed to truly transform the rented sector but importantly the entire Irish housing system.

I would like, as Chairperson, to thank Threshold's Staff and Board for their tireless work throughout the year. And thank all of our funders both public and private. Without your support, we could not deliver our essential services. We acknowledge in particular and welcome our partnership with the Departments of Housing, Planning and Local Government and also Employment Affairs and Social Protection. The many Local Authorities throughout the country, the Citizen's Information Board and the HSE whose support has enabled us to prevent homelessness at this difficult time in our country's history. And thank Pobal for their continued funding of our policy work, enabling Threshold to provide and advocate for bright and evidence-based solutions to Ireland's housing crisis.

Aideen Hayden

Our Chief Executive, John-Mark McCafferty on Stopping Homelessness in 2018

I find it impossible to capture in words the terrifying and crushing feeling when someone receives a phone call, a letter or a legal document that tells them they are on the brink of losing their home. In that moment, most of the certainties in your life fall away.

Our home provides lifesaving shelter, warmth and protection but it is also the foundation for the rest of our lives too, for our children and families. It gives everything else meaning.

A home, an address, is like a passport to life. Everything you do is directly connected to your secure sense of home. It is both your actual geographical place and your 'sense' of place.

Our home, whether public, rented or private is a kind of sacred space. A gathering place. A place for everyday rituals. It's where our children play, and learn and grow. Where relationships strengthen and blossom. Where life-changing events happen or get marked. Where births, achievements, graduations, losses, comings of age, are framed and remembered.

When that is taken away, your centre disappears. That's a horrifying feeling.

When the home is lost, our own sense of humanity and worth and identity hangs in the balance. Without a home, it's so hard to feel human or prove to the world you're from somewhere; that you have an identity; that you are worth something. In 2018, the majority of the tenants rang us as their home was going to be taken away. You will read in their stories that nothing about this is simple or straightforward – it is increasingly complex and technical requiring more time, resources and expertise.

That's why our role in preventing homelessness and saving people's homes is so fundamental and so critical. In 2018, Threshold stopped homelessness and saved the homes of 4,451 children and 7,111 adults (5,161, households in total). Based on the average cost of emergency accommodation provision at €100 a night, it would cost the State approximately €3.6m to place 5,161 households in emergency accommodation for one week. Our service kept this number out of homeless for a cost of around €1.20 per family per day in 2018. Prevention services are clearly much more cost effective than emergency accommodation and are crucial to truly ending homelessness.

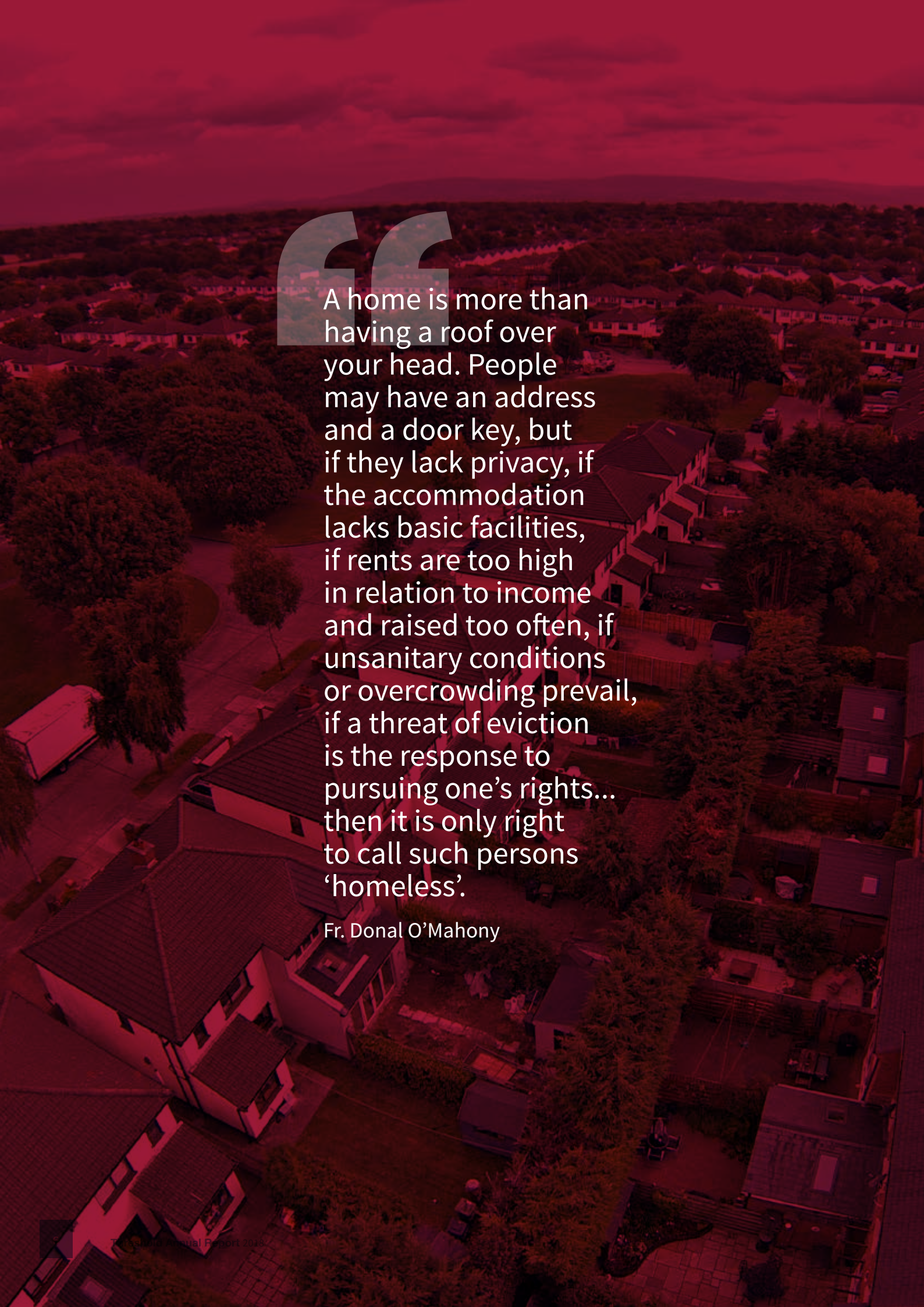
This is about both survival and how we value people just like ourselves who need support. That is why Threshold won't ever give up. And that's why we need you to stay by our side. Threshold has been doing this impactful and practical work for 40 years - saving homes, one family at a time. More accurately, you, our caring donors and supporters, have ensured that we could do this work for 40 years.

Whether you've supported us for decades or for months, it's your achievement. 40 years of ensuring families have shelter and warmth. But just as importantly, 40 years of ensuring people hold onto their dignity, their sense of worth, their cherished memories of place. Their joy.

It feels ironic marking Threshold's achievements when Ireland is feeling the trauma of the worst housing crisis in living memory. But s4it's an honour to celebrate the tens of thousands of people whose homes were saved by the real heroes of these 40 years – people like you, and of course, Threshold's hardworking and committed staff.

So, on these pages in every story, fact, statistic and quote I hope you see a mirror – I hope you recognise yourself – and the powerful contribution you've made – and continue to make. Thank you so much.

John-Mark McCafferty
Chief Executive



A home is more than having a roof over your head. People may have an address and a door key, but if they lack privacy, if the accommodation lacks basic facilities, if rents are too high in relation to income and raised too often, if unsanitary conditions or overcrowding prevail, if a threat of eviction is the response to pursuing one's rights... then it is only right to call such persons 'homeless'.

Fr. Donal O'Mahony

Fr. Donal O'Mahony

(1936-2010) Founder of Threshold

Fr. Donal O'Mahony by all accounts was an extraordinary man: an activist, an advocate, a peacemaker and a negotiator.

"His career path reads like the CV of a high-flying international diplomat" said the Irish Times obituary of Fr O' Mahony, the Corkman and Capuchin Friar who established Threshold in 1978.

Originally a sports writer, Fr O'Mahony joined the Capuchin order in 1958. He travelled the world, acted as an intermediary in a number of high profile kidnappings, was a conciliator during the Troubles, successfully negotiated the release of 106 Nicaraguan students who were unlawfully imprisoned and received a Peace Award for his peacemaking work in South Africa.

Outside of the international arena, his biggest contribution in Ireland was the establishment of Threshold in 1978, at a time when discrimination in terms of access to rented accommodation, illegal evictions and poor living conditions were widespread.

A member of the Capuchin Order, Fr. Donal was appointed as chaplain to Dublin's "flat-dwellers". It was through this work that he saw the squalor in which people were living; particularly young workers from the country and returning emigrants living in substandard housing with no tenancy protection, experiencing exclusion and poverty. As a result of this work, his pursuit of justice and his belief that housing is a human right, Fr. Donal set up Threshold.

There were no legal protections for tenants in the Private Rented Sector and no minimum standards for rented housing. Fr. Donal set about changing this, and forty years on, we now have such legal protections, minimum standards and a very different housing landscape in Ireland. A landscape much improved but not without its challenges.

And Threshold continues to implement his vision forty years on ■

40 Years

Threshold's Historic Forty Years

Threshold
Solving housing problems, preventing homelessness

1978

The First Year

In that first year, Threshold provided assistance in 1,154 cases.

1982

Research and Advocacy

The first of its kind, Threshold's report *"Private Rented – the Forgotten Sector"* called for reform of the private rental sector and recognition of the constitutional right to housing.
From it's establishment, research and advocacy to achieve positive legislative change have been core elements of Threshold's work

1983

The Cork Office

As demand grows across Ireland for Threshold's advice and advocacy services, we opened our office in Cork.

1985

Opening of Gilabbey Court, Cork

Threshold opened the doors of Gilabbey Court in Cork to provide housing for those most in need.

1987

The Galway Office

Threshold rises to the demand for our home-saving services and we open our office in Galway.

2000

Commission on the Private Residential Sector formed

Threshold played an active role in the Commission on the Private Residential Sector in pursuing reform of the Ireland's Private Rented Sector.

1996

Housing (Registration of Rented Houses) Regulations

A further step towards making the Private Rented Sector a secure place to call home with landlords now required to register a tenancy with the local housing authority.

1993

Housing (Rent Books) Regulations

A win for our "Right to a Rent Book" campaign as legislative changes gave tenants the right to a rent book.

1992

Minimum Notice to Quit

Success was achieved in 1992 when a four weeks minimum notice period for notices of termination in the Private Rented Sector was introduced. This was a considerable achievement; Threshold having highlighted that 70% of tenants we assisted were on weekly tenancies and could be given a week's notice to leave their home.

1989

Right to a Rent Book Campaign

Threshold launched our Right to a Rent Book campaign calling for greater security and minimum standards for the Private Rented Sector.

ATTENTION LANDLORDS

THRESHOLD RENT BOOK

From September 1, under the Housing (Rent Books) Regulations, 1993, landlords are obliged to provide a rent book (or other document such as a letting agreement) for each tenancy. The rent book must contain:

- specified information about the tenancy,
- a record of all payments made to the landlord and
- a statement of information for landlords and tenants.

Failure to comply with the Regulations is an offence and may result in prosecution by the local authority.

Threshold
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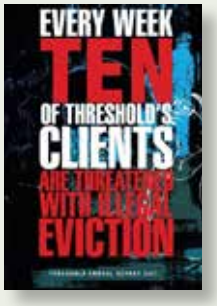
40 Years

2001

Who Wants to be a Landlord?

Threshold's "Who Wants to be a Landlord" report surveyed 1,280 landlords to uncover the attitudes and motivations of landlords in the Private Rented Sector.



2002

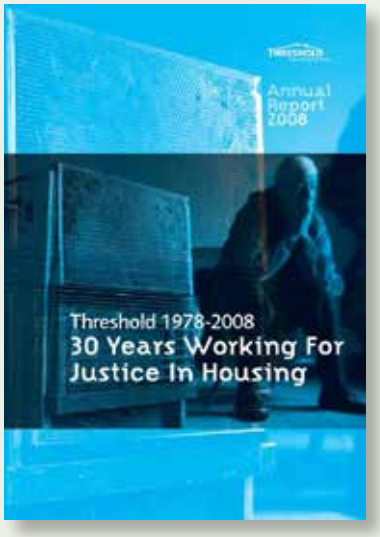
Establishment of the Access Housing Unit

Threshold launched our Access Housing Unit to help provide people with a pathway out of homelessness to a secure private rented home.

2004

Residential Tenancies Act

The Residential Tenancies Act 2004 – the first piece of modern legislation to govern Ireland's Private Rented Sector – was implemented thanks to the tireless work of Threshold and many of our partners



2010

Union of Students of Ireland and Threshold Rent Book

Threshold partnered with the Union of Students in Ireland (USI) to launch our USI Rent campaign to provide college students with a booklet about how to handle common issues in rental accommodation. The booklet was free to all and distributed to college students across the country.

2017

Expansion of the Freephone Tenancy Protection Service Nationwide

Threshold launches the national expansion of our Freephone Tenancy Protection Service. In its first year, the helpline responded to 73,526 calls from individuals and families across the country in need of our support.

2016

Rent Pressure Zones

Rent Pressure Zones come into force to limit rent increases in Dublin and Cork to 4% a year.

2015

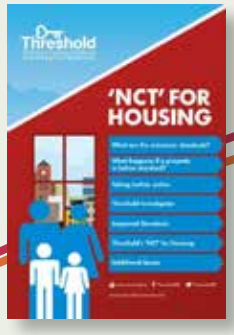
Threshold Fights for Action to Stop Skyrocketing Rents

With rents higher than at the peak of the Celtic Tiger, the Residential Tenancies Amendment Act 2015 introduces a temporary prohibition on conducting rent reviews more often than once in every two year period.

2014

New Freephone Service in Dublin

Threshold launched our Freephone Tenancy Protection Service in Dublin as part of our campaign to keep struggling families in their homes. The service allows Threshold to seek an uplift in a family's rent supplement payment as a homeless prevention measure. In its first year, the service stopped 2,808 families from becoming homeless.



2013

The End of Bedsits

Legislative changes brought an end to bedsit accommodation in 2013 marking a move toward achieving better standards in the Private Rented Sector.

2018

In 2018 you helped us...

Answer 321 calls a day from tenants needing support

Carry out 67,710 actions on behalf of tenants

Keep 7,111 adults and 4,451 children in their homes

...Protecting homes for another generation

Marking 40 Years

Threshold marked the launch of our 40th anniversary in June 2018 at the Mansion House with the Minister for Housing, Planning and Local Government, Eoghan Murphy and the Lord Mayor of Dublin, Mícheál Mac Donncha.

A client of Threshold who lost his home on the false grounds of sale of property told his story, describing the help and support he received form Threshold.

We were also honoured with the presence of the UN Special Rapporteur on Adequate Housing, Leilani Farha, who spoke about the increasing financialisation of housing, the erosion of housing as a right and the preoccupation of housing as an asset rather than as a home. She stressed the need for Irish policy makers to return to the idea of housing as a basic Right; as a common good.

We ran a special online portal "Threshold @40" illustrating the numerous achievements, milestones and progressive steps taken by Threshold to achieve the vision of an Ireland where everyone has access to affordable, secure, suitable and good quality housing. Members of civil society, government, and academics contributed testimonials on our work, recognising Threshold's contribution to housing policy and tenants' rights in Ireland.

Professor Mark Stephens speaking at Threshold's Conference "Reimagining Ireland's Future".

As part of our 40th, we hosted a policy conference *"Reimagining Ireland's Future – Housing, Wealth and Inequality".* Speakers from Ireland and abroad, experts and respected voices in housing, spoke on a range of topics: young people trapped paying high rents (Generation Rent), the future of council housing, the cultural, social and human costs of Ireland's rental crisis and achieving affordable rents ■

Threshold advisors at the 40th Celebrations in the Mansion House, Dublin

The Difference You're Making

These have been some of the most difficult years in living memory in the battle against homelessness.

But it's because of our supporters that Threshold has been able to achieve more than ever before. Expand our reach across the country. And bring hope and solutions to people on the cliff edge of homelessness.

So in this, our historic 40th year, we want our supporters to know just how much of a difference they made in 2018.

This special edition of our Annual Report gives us an opportunity to say thank you – not just with kind words, but with evidence and impact. All the facts. The Numbers. And the stories.

Because you know, in difficult times, it is so inspiring to see living proof that the nation's generosity can make great change happen.

But the battle continues. Forty years on, we are more determined than ever. And Threshold is more needed than ever. Rents are now higher than at the height of the boom. Evictions are increasing. And homelessness is still endemic.

But together, we will continue our fight against homelessness. By preventing it before it happens – by keeping people in their homes ■

Meet Richie, Martina and family

Richie, Martina and their four children had lived in their rental home for two years when they contacted Threshold for help. Richie was working full time and eligible for Home Assistance Payment (HAP). The landlord took the HAP forms from Richie but never returned them. The family struggled to pay the rent, prioritising it over everything else, but it became too much and they really needed the support of HAP.

Siobhan, one of the Threshold advisors, assisted Richie to discuss this with the landlord as well as pointing out that refusing to accept HAP is discrimination and a breach of equality legislation.

The landlord however was not interested and told Richie he and his family could leave if they didn't like it. To the family's horror they received a Notice of Termination (NOT) the very next day.

Ritchie and Martina were not going to go quietly into the night, however. In our assessment, it was likely that this NOT was punitive in nature which meant they could challenge the notice at the Residential Tenancies Board (RTB).

With Siobhan's support they lodged a complaint with the RTB and a complaint to the Workplace Relations Commission (WRC) for the refusal to accept HAP. While the RTB found the notice to be valid – meaning Richie, Martina and children were going to have to pack up and find a new home – the WRC ruled in the family's favour, finding that the landlord had discriminated against them. They were awarded €14,000 in compensation for the financial hardship, stress and emotional pressure the family were placed under.

To their surprise, the landlord appealed the WRC's decision, meaning a trip to the Circuit Court for all parties. Over 12 months after starting this process the tenants finally received part of the compensation.

In the midst of this the family found a home with a landlord willing to accept HAP. The one downside was the only home within their budget was an apartment, which is not ideal for a family with four children and they had to give up many of children's larger toys.

A bittersweet ending for the family. A trauma they should never have had to go through. Hopefully a strong message to other landlords of the damage inflicted by a refusal to accept HAP ■

Housing Advice on the Frontline

Here at Threshold, our helpline has never been busier. **Kim Quinn** is one of our team of dedicated housing advisors. We captured Kim's thoughts on her work and on the critical issues she and the team in Dublin face every day.

Our work is definitely changing. The volume of calls has increased. And people and families from all kinds of backgrounds are seeking our help now. The numbers are spiralling. But it's great to be part of an organisation that can provide solutions for a lot of people. And most importantly, prevent homelessness.

The circumstances that lead every family to come through our doors for help are unique. But what people have in common is the vulnerability, the fear, the worry, and the confusion about what's happening to their family. And what to do. And where to turn to.

We listen, gather information, and really build a picture of what's happening. And assess the impact it's having on all the family. They know we will do everything we can to help them.

The legislation protecting tenants in Ireland is incredibly complex and in my opinion impenetrable to most people. But our unique expertise and knowledge in this area coupled with our extensive

experience and skill in advocating on behalf of tenants means we can quickly identify the options and solutions available.

For example, I recently helped a family who were given an invalid notice of termination and were been intimidated by their landlord. The case was challenging and emotional. There were a lot of complexities to the case and when we went to the RTB the case lasted four hours. It was emotionally draining for the clients. This has an impact on tenants' health both physically and mentally. Now there is a nail biting wait for the RTB decision – will they get to keep their home?

I work with every family to choose the best course of action for them. And whatever actions are decided, we see them through to the end. And support them every step of the way. It's about empowering the people we help – and giving them back a measure of control. With the ultimate goal of keeping people in their homes.

I answered a call to a lady worried about her rent going up. She sent on her rent review letter to me and I could tell her straight away it was an invalid rent increase. She went back to the agent about this, but the agent wouldn't listen. With her permission I rang the agent who quickly retracted the rent increase. Making calls like this is something that advisors in Threshold do on a daily basis. It really highlights how vital it is to contact us in Threshold to check these notices.

"Our work can be tough… you hear the most heart breaking stories. We might be the last people they call. And it might be the moment the terror is finally dawning on them – that they're going to be homeless because they can't afford to pay the rent increase or rent anywhere else. You can hear it in their voices.

And I'm proud to be working with Threshold. I think our donors understand that we're a small organisation getting through a huge workload that gets real results. And we're all conscious of the heroic role our donors play in making all of that happen."

We're also trying to influence a better system at a policy level and that's important to me personally. Because we see the problems our clients are facing on a daily basis. And this gives us the information to share with key decision makers."

And that's what makes us so unique – no one else does what we do ■

Threshold in the Fight Against Homelessness

Tenancy Terminations

Among the Notices of Termination (NOT) brought to us by tenants in 2018, sale of property accounted for the main single reason, as was the case the previous year. Due to an abject lack of affordable rented housing, tenants who receive a NOT are at greater risk of homelessness, than at times of greater supply. So identifying solutions to housing problems and taking swift and effective action while someone is in their tenancy is a priority.

Among the NOTs received by our clients in 2018, 74% of these were deemed "no fault" evictions. This means there was no wrong doing on the tenant's part – and yet their home was still being taken away.

And on examining the NOTs, we found that 57% were invalid and helped our clients to challenge these notices.

CASE STUDY

We were able to keep our home

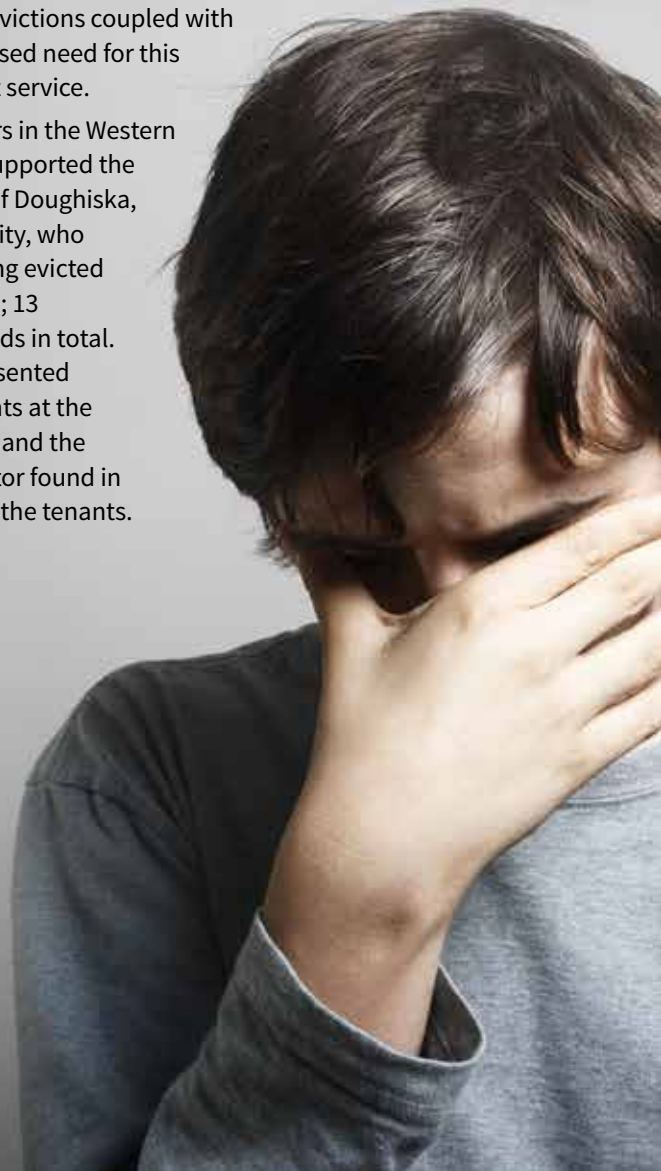
Kris, Marianna and their three children were not long living in their new rental home when they received a Notice of Termination. The notice appeared valid, issued on the basis that the landlord needed it for their own use. Kris and Marianna were not looking forward to the difficult, demoralising and stressful task of finding a new home. Thankfully, they contacted Threshold to check their rights and got speaking to Tanya who asked them to send her a copy of the Notice for inspection. Tanya saw that the owner of the home was in fact a registered company and so cannot require the property for its own occupation. The family rightly disputed the notice by lodging a complaint with the RTB with Tanya's help. The RTB found the Notice to be invalid. Kris, Marianna and their children continue to live in their home.

Representation at the Residential Tenancies Board

An increasing amount of our time is now dedicated to working to protect the rights and homes of our clients. As a result we have increased representation at the RTB. In 2018, Threshold's team of housing advisors represented 254 of our clients at the RTB. That's almost triple the number supported in 2017. The complexity of the legislation, the shortage of housing in Ireland and the ongoing rent increases across the country also means that our cases are becoming increasingly complex, requiring in-depth legal knowledge and resources.

In 2018, there was an increase in tenants seeking our support with mass eviction cases. Threshold provided representation at a number of these cases. We expect to see a continued increase in mass evictions coupled with an increased need for this specialist service.

Advisors in the Western Region supported the tenants of Doughiska, Galway City, who were being evicted en masse; 13 households in total. We represented the tenants at the RTB case and the adjudicator found in favour of the tenants.



Housing Assistance Payment (HAP)

Finding rented homes which are affordable became more difficult during 2018, especially for people eligible for HAP. HAP tenants have reported having to pay unaffordable "top-ups" to their landlords as a result of low HAP limits and high rents.

In addition, there was an increase in cases of discrimination against tenants in receipt of HAP in 2018. Since legislation passed in 2015, a landlord cannot discriminate against people on the grounds that they are in receipt of rent supplement, HAP or other social welfare payments. Despite this, some landlords refuse to accept HAP or rent supplement preventing households from securing a home or forcing sitting tenants into extreme financial hardship and poverty.

We were able to resolve many of the cases through direct contact with the landlords, assist to set up the HAP payment and protect the home.

We also supported six households to take cases for discrimination to the Workplace Relations Commission (WRC). There was a high level of media attention on the issue which will hopefully serve as a cautionary reminder to landlords that you cannot discriminate against HAP tenants.

CASE STUDY

Bridget struggling on HAP

Bridget had called us for help a few years ago when the landlord increased the rent. We helped Bridget get an increase in the HAP payment to allow her to stay in her home. Two years later though the landlord increased the rent again. Bridget was not living in a Rent Pressure Zone, the new rent reflected market rent and the rent review was valid. The HAP payments had not increased in this time and Bridget didn't think HAP would pay again. She rang Threshold again and got speaking to Brenda. Brenda advocated to the HAP unit. Unfortunately, Bridget was correct – HAP refused to increase her HAP payment any further. Bridget must now pay additional rent to her landlord from her limited income. She is relying heavily on the support of local charities for help with basic groceries.

Threshold's Interim Tenancy Protection Service

In 2018, 84 households were able to avail of an uplift in their rent supplement payment by using what is called the Interim Tenancy Sustainment Protocol (ITSP) which we operate in counties Dublin, Meath, Kildare and Wicklow, Galway City and Cork City.

The ITSP has been a key homeless prevention service of Threshold since its inception in 2014 and is a highly successful, effective and efficient prevention measure.

However, as recipients of rent supplement move to HAP, our ITSP advisors have identified that a proportion of these tenants' rents are outside the HAP limits, putting them at risk of losing their homes. These individuals and families are at acute risk of homelessness given their limited incomes, the shortage of private rented accommodation and the high rents nationally.

This challenge came to the fore toward the end of 2018 as the transition to HAP was ramped up across the country. This is a challenge for these tenants and one that Threshold will tackle on a case by case basis as well as at a service and policy level to find a suitable solution ■

CASE STUDY

Protecting Gerry and his Home

Gerry is a single man, living on his own and in receipt of disability allowance due to a debilitating condition. On hearing from Gerry, Threshold advisor Shane was concerned that Gerry was acutely vulnerable to becoming homeless. Gerry had contacted us as the landlord had notified him that he was putting up the rent from €560 to €850; a 50% increase. Gerry could not pay this. Shane contacted the landlord on Gerry's behalf to discuss the rent increase and negotiate a more appropriate rent, as the rent review did not appear valid. On foot of this the landlord began the process to evict Gerry for rent arrears. To prevent Gerry entering homelessness, Shane supported him to dispute the notice of termination as the arrears were a result of an invalid rent increase. This was successful, the RTB found in Gerry's favour, his rent is now set at an appropriate level and he continues to live in his home. Unfortunately, many people, like Gerry, do not know the complexities of the legal protections afforded to tenants and without our expert advice could unwittingly lose their home.

Meet Nicole and Andrew

Nicole and Andrew were expecting their first child when the landlord informed them he was putting up the rent by €350, from €800 to €1,150 – an increase of over 40%. With a baby on the way Nicole and Andrew were extremely anxious and stressed. When they rang Threshold they got talking to Simon who took a good look at the rent review. This was before any part of Limerick was designated a Rent Pressure Zone so the 4% limitation on the rent increase did not apply. This did not mean though the landlord could increase the rent to any amount they wished. The new rent has to be in line with market rent, demonstrated by three comparable properties in the area. Two of the comparable properties the landlord provided to justify this enormous rent increase were three bed semi-detached, high quality homes in the suburbs – nothing like the small 2 bed, poorly maintained flat Nicole and Andrew lived in. If they could afford €1,150 they would have moved to a lovely 3 bed semi in the suburbs. They could stay where they were and struggle to pay rent, they were unlikely to find somewhere they could afford, or they could couch surf and possibly enter homelessness with their newborn or they could challenge the rent increase. With Simon's assistance they lodged a complaint with the RTB. The RTB found the rent increase to be invalid. As a result Nicole, Andrew and their newborn are still in their home paying a rent they can reasonably afford ■

Threshold's Local and National Partnerships

Working with the Citizen's Information Centres (CICs)

Threshold continued our specialist support service to the staff and volunteers of the Citizen's Information Centres (CICs) across the country. The dominant queries from the CICs related to tenancy terminations, rent reviews and HAP.

Threshold has been working with the Citizen's Information Board since 2012 to provide this service and last year dealt with 477 queries. Training was provided to a number of CICs including Cavan, Ballyfermot, Lucan/Clondalkin and Northside Citizen's Information Services.

Training and Information Sessions

Threshold provides training to a wide range of organisations to help them understand and deal with housing issues.

We provided a number of training and information sessions to other service providers and renters in 2018 including Community Law and Mediation, Rathmines Library, Amen, Trinity, FLAC, DIT Student's Union, University of Limerick Student's Union and Athlone IT.

In November 2018, Threshold was delighted to have the opportunity to deliver an "Advice for Renters" session for the Google staff.

Work with Students

Threshold launched our annual Scamwatch campaign in August of 2018 in partnership with the Union of Students in Ireland (USI) and Daft.ie. This campaign is aimed at and provides college students with a "Go To Checklist" to avoid falling victim to rental scams.

And as part of the campaign, Threshold liaised with student unions throughout the country to provide support to students who needed our help with their rented accommodation during the academic year.

One of our Galway housing advisors is the Liaison Officer for the student body of NUI Galway, Galway Mayo IT, Athlone IT and Sligo IT.

Homeless Prevention and Engagement with Public Bodies

Threshold participates in various groups and fora alongside 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 ■

CASE STUDY

Protecting Students

In September 2018, Jennifer came to us for help when she and her friends, having signed a contract and paid deposits on a shared home for the coming college year, received a phone call saying the landlord doesn't want students and the home was no longer theirs. This was devastating news. It left Jennifer and friends facing into an almost impossible task to find a rental home for the college year. They and their parents were frantic. Fortunately, Jennifer gave us a call. One of the Threshold advisors, Kieran, was quickly able to tell Jennifer that under the Residential Tenancies Act, 2004 the tenancy could not be ended like this. He contacted the letting agent who accepted the tenancy could not be ended. Jennifer and friends were able to move into their home and get on with their studies.

Your support allowed us to provide the following services

Bespoke Advice Service for the Deaf Community

The implementation of a dedicated advice for the Deaf community in Ireland is one example of how Threshold, thanks to the generosity of the ESB Energy for Generations Fund in 2018, is expanding the reach of our services.

We worked in partnership with Chime, the National Charity for Deafness and Hearing Loss, to establish this service, who are also providing ongoing Deaf and Hearing Awareness training to all of our staff.

This service, provided via the Irish Remote Interpreting Service, will enable Threshold to provide advice and support to members from the Deaf Community via the Irish Remote Interpreting Service which will be freely available to our clients. This service can be accessed by emailing advice@threshold.ie.

Our Outreach Services Reaching More Communities in Ireland

The housing crisis is creating an ever increasing demand for our services right across the country. And that's why Threshold Outreach Services are so important – where our housing advisors go into communities and reach people who can't get to our main advice offices.

This service is available in a number of locations across Ireland – including Dublin, Clare and Mayo. And enabled Threshold to reach over 650 homes in need of our services. Our plan is to continue and reach new communities in 2019 through this service.

From homelessness to a home. Our Access Housing Unit in Cork changes futures

If people are to successfully leave homelessness behind and build new futures, they need stability, a secure home and other crucial supports. Threshold's Access Housing Unit (AHU) in Cork gives people a pathway to secure private rented accommodation.

One such person was Peter who was living in emergency accommodation when he was referred to Threshold. Peter became homeless after struggling with mental health difficulties – but he was eager to move out of homeless accommodation and with the support of our Access Housing Unit, Peter moved into a flat in Cork city.

Peter's housing advisor helped him to access the mental health supports he needed and build the practical independent living skills so crucial in supporting daily life in a new home. That's the kind of direct impact your generosity makes possible. Because today, Peter is starting a part-time college course and is happy and secure in his new home.

"My housing advisor, Ciaran, helped me find a home and move out of homelessness. I know I can always call into the Threshold office and I will get help if I need it." - Peter

In 2018, our Access Housing Unit (AHU) supported thirty three families - including forty four children - to exit homelessness into their own home. The Pre-Tenancy Programme, formally put into place in 2017 by the AHU team, has been a vital resource and support for these families, some of whom never imagined having a secure place to call home.

The AHU also provides a Tenancy Sustainment and Settlement Support service to people who have moved from homelessness into independent living and those who are currently in long-term housing who require support to sustain their tenancies. In 2018, this service provided support to thirty nine families - including fifty two children. Helping them to build the practical skills is crucial for them to settle in and establish their new home.

CASE STUDY

Tom's Story

The Access Housing Unit began supporting Tom when he rang the Freephone. Tom is an elderly man with numerous health issues. He had rung for help as he had received a notice of termination for rent arrears. It turns out the landlord would not accept rent supplement and Tom was always s falling behind trying to pay the rent out of his pension. Tom wanted to move on to a better living situation.

Andy in the AHU began working with him to find a new home. There was no property within Tom's budget. Working closely with Tom at this time Andy observed Tom was struggling to take care of himself and his home. It turned out Tom had been in an accident some years ago and this impacted his ability to do basic day to day tasks that many of us take for granted. He didn't have friends or family to help him out. And had over the years become very isolated. It became clear that Tom was going to need somewhere more secure than a private rented tenancy as well as help in the home.

Andy contacted the council to highlight Tom's needs and Tom was eventually offered a home by the council. Tom was able to settle in with the support of the Threshold Tenancy Support team. Aoife, from the support team helps Tom manage his bills and keep up with his medical appointments. He has started to get to know his neighbours and begin this new chapter in his life.

Providing a Place to Call Home

As an Approved Housing Body (AHB), Threshold owns and manages 12 houses and 3 apartments in Cork City. Six of these units were purchased in 2018 and are part of Threshold's plan to increase its housing units over a five year period.

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

Threshold is currently exploring a variety of financing and partnership arrangements that can best deliver on our housing plan. Threshold engages with the Department of Housing, planning and Local Government and the Housing Finance Agency, private finance providers and other AHBs in order to support the delivery of our housing strategy and is actively acquiring units on an on-going basis ■

The Key to Our Policy and Research work

Threshold's aim has always been to analyse existing problems and seek innovative approaches and solutions through quality research. In 2018 that tradition lived on...

Tenant Sentiment Survey

In June 2018, Threshold published our Tenant Sentiment Survey. This report – the first of its kind – showcased the experiences and challenges 300 of our clients are facing in the Private Rented Sector. The key findings were:

- Only 29% of tenants rent by choice; the remainder do so as they cannot get a mortgage or social housing.
- 96% of tenants reported difficulty in sourcing a home in the Private Rented Sector.
- 45% of tenants pay over a third of their take-home pay on rent.
- 14% pay over half their take-home pay on rent.
- 47% of tenants feel insecure in their tenancy.
- 20% of tenants left their previous accommodation as the landlord was selling.
- 82% said they would not have been able to resolve their tenancy problem without the support of Threshold.
- 78% said Threshold helped them secure their tenancy.

Threshold will continue to carry out such surveys on an annual basis. These surveys are a valuable tool for ensuring Threshold is aware of the challenges our clients are facing and also alert us to emerging trends in the PRS.

This is a key part of arming our Policy Officer with

the facts and numbers needed to develop the right solutions, influence the debate on homelessness, and advocate for better housing policies.

'The private rented sector is broken': Survey says 96% of people found it difficult to find rental home

(11 June 2018)

OVER SEVEN IN 10 people renting in the private sector do so because they can't afford a mortgage or aren't eligible for social housing, according to a survey by housing charity Threshold.

The survey of 300 tenants who had used the charity's service in April found that 96% of tenants had found it either "difficult" or "extremely difficult" to find a home in the private sector.

Almost a third (31%) had experienced a rent increase in the previous 12 months, with 65% of those saying that their rent had been increased in excess of the 4% rent pressure zone cap.

Threshold chief executive John-Mark McCafferty called the results of the survey "extremely worrying, but not surprising".

He said: "Threshold is this year marking its 40th anniversary. Between 1978 and 1980, we dealt with in the region of 3,000 cases – in the first three months of 2018, we have already helped 3,640 clients facing tenancy insecurity.

The Residential Tenancies (Amendment) (No.2) Bill 2018

The primary aim of the Residential Tenancies Bill 2018 is to enforce the Rent Pressure Zone legislation introduced in late 2016.

Threshold broadly welcomed the proposed amendments. But there were a number of areas in the bill that required greater scrutiny to ensure the best outcome for those living in the Private Rented Sector.

In summer 2018, Threshold made a presentation and submission to the Joint Oireachtas Committee on Housing, Planning & Local Government on the general scheme of the Residential Tenancies Bill 2018. A number of changes long sought by Threshold were included in the Bill once it was published in December 2018. These include an increase in the notice periods for tenants, a definition of "substantial change", clarification on the continuation of Part 4 tenancies, greater enforcement of the RPZ legislation and the creation of a rent register.

The Minister for Housing, Planning and Local Government also made a verbal commitment that tenants of student specific accommodation will be afforded the protection of the RPZ rules. It was also promised that receivers and banks would be included in the legal definition of landlord – long called for by Threshold.

Standards in Private Rental Accommodation

The home is the focus of family life, of our identity and our belonging.

And that's why tenants in the Private Rented Sector need to be afforded the rights and protections in the same way they are afforded to consumers and employees.

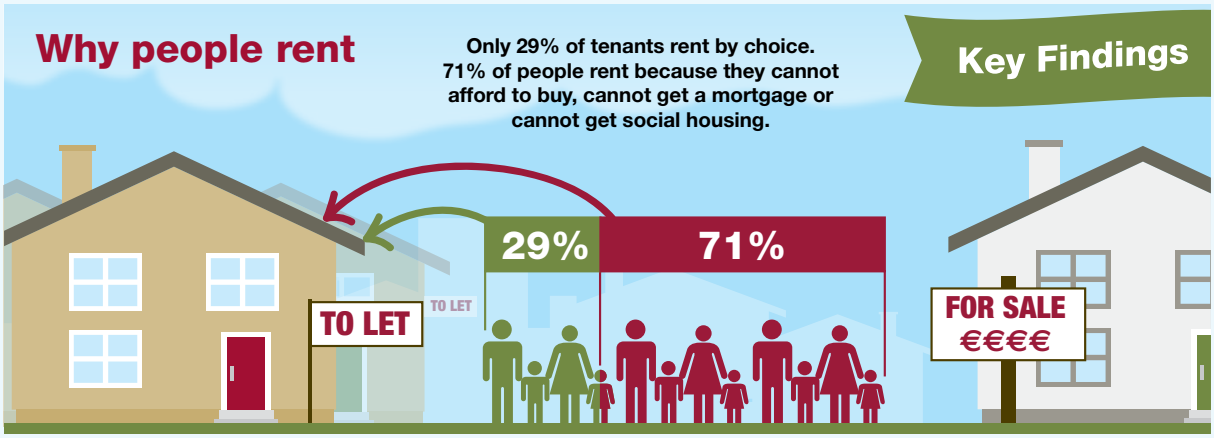
Threshold contributed to the Joint Oireachtas Committee on Housing, Planning & Local Government discussion on standards in the Private Rented Sector with both an oral and written submission.

Our submission included a detailed account of Threshold's proposed NCT Certification system to improve standards in the Private Rented Sector, highlighting the need for this through the shared experiences of our clients.

CASE STUDY

Kevin was forced from his Home

Kevin, a mature student, rang Threshold in crisis. A receiver had been appointed to his rented home and an agent for this receiver, along with security, had shown up at is door to evict him. As you can imagine, Kevin was frightened and intimidated. He felt he had no choice but to leave the home. The agent promptly secured the house with a padlock to make sure Kevin could not re-enter. Unable to find anywhere else to live, Kevin ended up staying in homeless accommodation. With the support of Threshold advisor Yvette, he submitted a dispute to the RTB. But before the RTB hearing the receiver agreed a settlement with Kevin. With this, Kevin was able to secure a new home, near college and start to move on from this horrific event.



Threshold's Tenant Sentiment Survey 2018

CASE STUDY

Looking for a Real Home

Yusif and Toni and their young baby moved into an apartment where the wind whistled through the windows and doors, the shower was broken and the heating frequently stopped working. They had little choice about whether to move in or not as there was nowhere available to rent at prices they could afford. They trusted the landlord's promises that everything would be fixed. The repairs were not carried out. Yusif and Toni were at the end of their tether and worried about their child's health. They rang Threshold and Tracey answered the phone. During the months that followed Tracey made phonecalls, wrote letters and advocated on the family's behalf to have the apartment brought up to standard. Unfortunately, the work was never carried out and to make matters worse HAP stopped paying the rent as the apartment was not up to standard. The family were devastated. Against all the odds they found another home. The rent was way beyond the HAP rent cap but they had no choice but to pay it. They borrowed money to pay the deposit and first month's rent as the last landlord did not return their deposit. Yusif and Toni are still looking for a secure, safe, affordable home where they can live in dignity as a family.

Updated Draft Guidelines for Planning Authorities on Apartment Developments

It is vital that the quality, affordability and sustainability of apartments is not undermined for the sake of profits and cutting costs.

And that's why in January 2018, Threshold made a submission to the Department of Housing, Planning and Local Government on their Draft Guidelines for Planning Authorities on Apartment Developments.

Our submission made it clear to the government that there can be no drop in standards. These actions risk "slummification" and will put the wellbeing of the individuals and families, for whom the Private Rented Sector is home, at risk.

Examing Local Authority Housing Waiting lists

Many in Ireland are facing challenges in accessing local authority housing.

In December 2018, Threshold made a submission to the Joint Oireachtas Committee on Housing, Planning and Local Government on Local Authority Waiting Lists.

Our submission called for a national policy for social housing assessments, the introduction of the Choice Based Lettings (CBL) system across all local authorities, a review of the income thresholds for eligibility for social housing, greater transparency in the allocation process, and a reduction in the time to process a social housing application.

Pre-Budget Submissions

In 2018, Threshold made our pre-Budget submission to the Department of Employment Affairs and Social Protection and the Department of Housing, Planning and Local Government.

We stressed the vital role of, and necessity to ensure funding for homeless prevention services such as the Tenancy Protection Service to stop homelessness before it happens – and keep people in their homes.

We called for the need for rent supplement to continue as an alternative to HAP as it better meets the needs of some renters relying on such supports,

due to its greater level of flexibility. We continued our call for an NCT for housing to improve standards in the private rented sector. Poor standards continues to be one of the top issues faced by tenants in the PRS.

We proposed a yearly registration of tenancies, reminded the Government of their commitment to a Deposit Protection Scheme and put forward the need for the legal definition of a deposit.

CASE STUDY

Fighting the Cold and Damp

Maria and Fabio and their two children have lived in their home for two years. They discovered a problem with the heating system the first winter in the house and called the landlord. The heating eventually stopped working. The house was freezing and as can be expected damp and mould began to appear. The landlord ignored all requests to fix the heating. The couple rang Threshold, Anthony answered the phone and he too contacted the landlord on the family's behalf. But to no avail. The landlord simply would not engage. Eventually Maria and Fabio had to go to the RTB. The RTB found in the family's favour and ordered compensation paid. A year later however, the family have not received any payment from the landlord.

Regulation of Short-Term Lets

The regulation of short-term lets has the potential to bring thousands of properties back into the rental market, particularly in areas of highest demand. And that's why Threshold has been hugely vocal in calling for the regulation of short-term lets, including those available on platforms such as AirBnB. We led the way in 2017 on this issue and the need for action. And thanks to the efforts of Threshold and our partners, in October 2018, the Minister for Housing, Planning and Local Government announced that such regulation would come into force in June 2019.

Engagement with the Taoiseach on Homeless Prevention

Threshold is the only organisation halting the conveyor belt into homelessness with losing your private rented home now the leading cause of homelessness in Ireland.

Homeless figures continued to rise in 2018, reaching 9,753 individuals (including 3,559 children) accessing emergency accommodation in December 2018. In response, the Taoiseach invited the Threshold's Chief Executive Officer and Chief Executives from other national housing and homeless organisations to put forward solutions to the homeless crisis and tackle the growing numbers. This work and partnership will continue in 2019.

European Network for Housing Research (ENHR) Conference

The European Network for Housing Research (ENHR) is the key housing research network in Europe. Threshold currently chairs the Private Rented Markets Working Group.

Threshold chaired and presented three papers to the "Private Rented Market" workshop at the 2018 ENHR Conference: "An analysis of the Threshold data on stated reasons for legal tenancy termination in Ireland", "Assessing Risk of Homelessness in the PRS: Dublin Case Study; and "The role of private rented sector and the potential for a new affordable rented tenure in delivering successful mixed tenure communities in Ireland".

Housing Assistance Payment (HAP) and Affordability

The gap between Housing Assistance Payments (HAP) and rents in the private rental sector is putting more families at risk of homelessness. While HAP is intended to help families secure a place to live, the reality is that HAP limits are insufficient to allow many on low incomes to secure, private rental accommodation.

In 2018, our advisors found that many of our clients on HAP were paying "top-ups" on their statutory rental contribution as their rents were increased far beyond the HAP limits.

This issue needs to be addressed as the final roll out of HAP takes place across the country.

A survey of HAP tenants will be undertaken in 2019 to uncover the extent of these "top-ups" and the impact this has on family life for these households. This will enable Threshold to determine what must happen in order to protect HAP tenants from unaffordable and unsustainable "tops ups" as a result of the rising rents in Ireland ■

What's Next?

Our core goals for 2019-2021 are to:

1: **Support people to resolve their private rental tenancy issues**

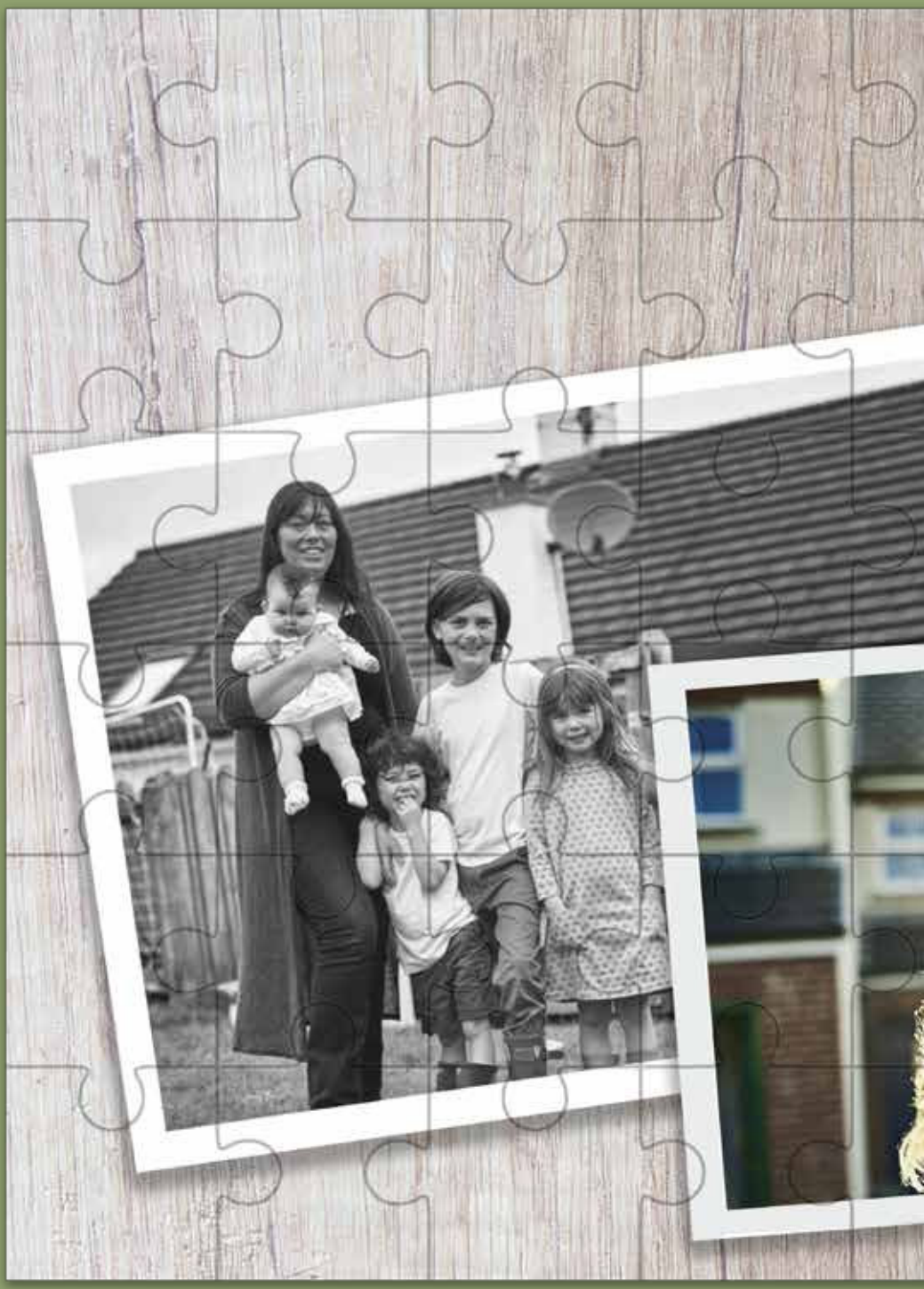
2: **Prevent homelessness through advice, advocacy and other supports**

3: **Provide tenants with access to quality support and accommodation**

Threshold will:

- create a new specialist state of the art Advocacy Unit that will provide the intensive one to one support to meet the increasingly complex needs of the rising number of vulnerable tenants in the Private Rented Sector.
- carry out increased awareness raising and training with organisations who are supporting individuals at risk of homelessness, and organisations who want to support our work in the fight against homelessness.
- seek and avail of opportunities to expand our services throughout the county to ensure all those living in the Private Rented Sector have access to our advice and advocacy services.
- continue to increase its housing stock to provide long term secure homes to those who have experienced homelessness.
- carry out research into the tenant experience, landlord experience, the Private Rented Sector, housing markets to identify and deliver solutions to the housing crisis and prevent homelessness.
- lobby and advocate for real changes to the Residential Tenancies Act 2004 to achieve security of tenure and long term tenancies in the Private Rented Sector.
- make proposals and recommendations to government to make the Private Rented Sector a secure place to call and make a home.
- maximise the use of technology and continuously improve our website in order to ensure our clients can easily access the right information quickly and when it's needed most. Timely information can often be the difference between someone staying in their home or becoming homeless.

Thank You



Threshold
Solving housing problems, preventing homelessness

National Freephone Helpline
1800 454 454 9am to 9pm

email: advice@threshold.ie
Facebook: ThresholdIRE
Twitter: ThresholdIRE

Dublin Advice Centre (Head Office)
21 Stoneybatter, Dublin 7

Cork Advice Centre
22 South Mall, Cork

Galway Advice Centre
Prospect Hill, Galway

www.threshold.ie

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