



**Threshold's quarterly
impact report:
Q1 2024**



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Since 1978, Threshold has been working and campaigning across Ireland to improve outcomes for those living in the private rental sector. Our work keeps individuals and families in their homes, and this is what makes Threshold unique: we stop homelessness. No other organisation tackles homelessness like Threshold, which provides tailored advice and representation to renters while also advocating for housing rights. This report looks back on the home-saving impact Threshold advisors achieved in the first quarter of 2024, from January to March.

Threshold's impact

In Q1 2024, Threshold advisors:



supported **9,355** households – comprising **12,366** adults and **8,662** children



prevented **901** households from entering homelessness – **1,235** adults and **983** children



answered **11,572** calls



answered **600** evening calls



responded to **1,655** webchats



completed **41,675** home-saving and practical actions

We stop homelessness – Threshold

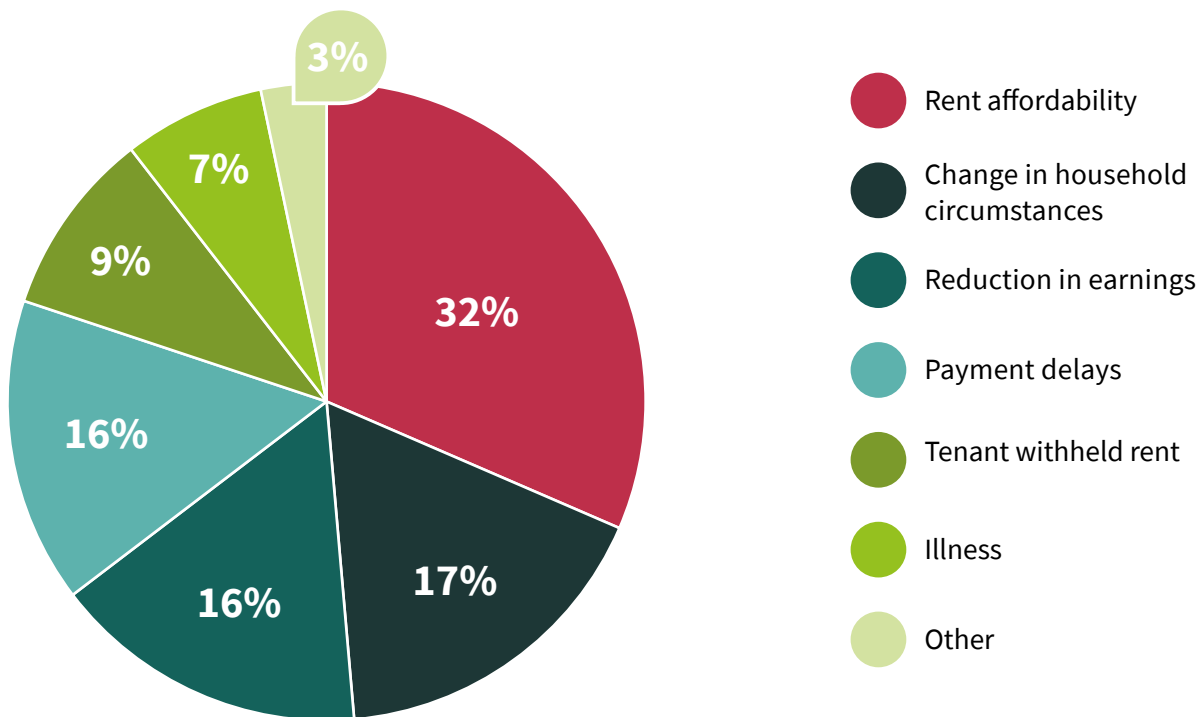
In Q1 2024, Threshold advisors intervened to keep **901** households (**1,235** adults and **983** children) in their homes or supported them to secure alternate housing; this prevented them from entering homelessness. Threshold’s Tenancy Protection Service and home-saving interventions are essential services which demonstrate that homelessness can be prevented.

Of the new households that contacted Threshold in Q1 2024, **1,899** were at risk of homelessness. In total, **181** of the households assisted by Threshold in Q1 had experienced financial difficulties and had fallen into rent arrears. Where possible, Threshold assisted these households to remain in their homes by providing tailored advice or by advocating on their behalf. However, with very few supports in place for those experiencing rent arrears, saving these tenancies can be extremely challenging.

Some of the people who contacted Threshold in Q1 2024

Threshold's services are available to all renters, and we hear from people from all walks of life. In this edition, you will read the stories of some of the people that reached out to Threshold when they fell behind on their rent. In Threshold's experience, arrears often result from factors outside of a client's control, such as unaffordable rent, family breakdown, job loss or delayed social welfare payments.

Causes of rent arrears

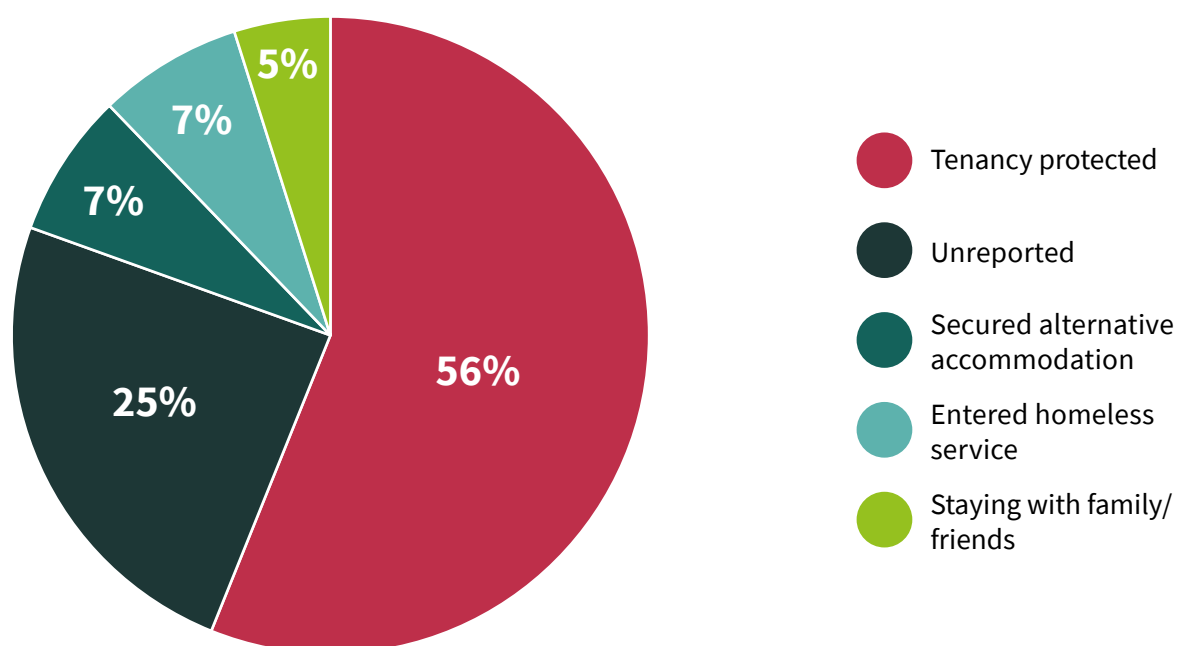


Percentages are of all households with rent arrears that Threshold worked with in Q1

Often, securing a positive outcome for clients in rent arrears is challenging, as there is little in the way of financial support for renters in this situation. However, Threshold advisors can work with the tenant and the landlord to devise a repayment plan, which can keep the renter in their home while also ensuring the landlord is not left out of pocket. Where possible, Threshold can assist a renter to apply for a discretionary social welfare payment to pay their arrears.

In many cases, Threshold advisors were successful in supporting renters with arrears. Of the cases closed in Q1, 56% of these clients managed to remain in their homes with a small number moving to new tenancies. Unfortunately, three households did enter homelessness on foot of their rent arrears.

Outcomes of closed rent arrears cases



Percentages are of rent arrears cases that were closed in Q1 2024



Charlotte

Charlotte had been living in her home with her family for more than eight years when she came to Threshold after receiving a Notice of Termination due to rent arrears. The arrears accrued when her rent supplement payment was unexpectedly stopped.

Charlotte was more than willing to make a repayment plan with her letting agency while she got the rent supplement payment back in place, but there had been some breakdown in communication between her and the agency. She was now, unfortunately, on her way to being evicted without being given the opportunity to pay off the arrears. She was terrified of being evicted. She had raised her children in the home, and they had friends in the local area, so the last thing she wanted to do was uproot them.

In this stressful period where the future was uncertain, Charlotte turned to Threshold.

The Threshold advisor was able to help Charlotte engage with her letting agency to set up a payment plan. She paid off her rent arrears and she and her family remained in their home.

If it wasn't for the tenancy-saving advice from the Threshold advisor, Charlotte and her family could potentially have entered homelessness. Threshold were able to help save this tenancy.



Cameron

Cameron had been living in his home for the last seven years and was in receipt of the Housing Assistance Payment (HAP). He contacted Threshold when he fell into rent arrears with both the 'top-up' payment to the landlord and rent to the Local Authority. His HAP was suspended due to these arrears, which put him further into debt with the landlord. As can be expected, the landlord began the process of evicting him. With his tenancy being terminated and debt hanging over him, Cameron was worried that he would end up with nowhere to live. He was fearful, unable to see how he could pay all this money back and didn't know where to turn. He eventually made contact with Threshold.

A Threshold advisor worked with Cameron, the HAP office and the landlord to set up a payment plan and have HAP reinstated. With HAP back in place, Cameron was able to pay off the arrears. Unfortunately, the relationship with the landlord broke down, and Cameron was eventually evicted despite having paid in full.

Cameron was unable to secure a new home; he didn't have the finances for a deposit and could not find another landlord who was willing to accept HAP. He was forced into homelessness.

If Cameron had had a bit more time, some breathing space, and access to financial support, Threshold believes he could have saved his tenancy.



Mia

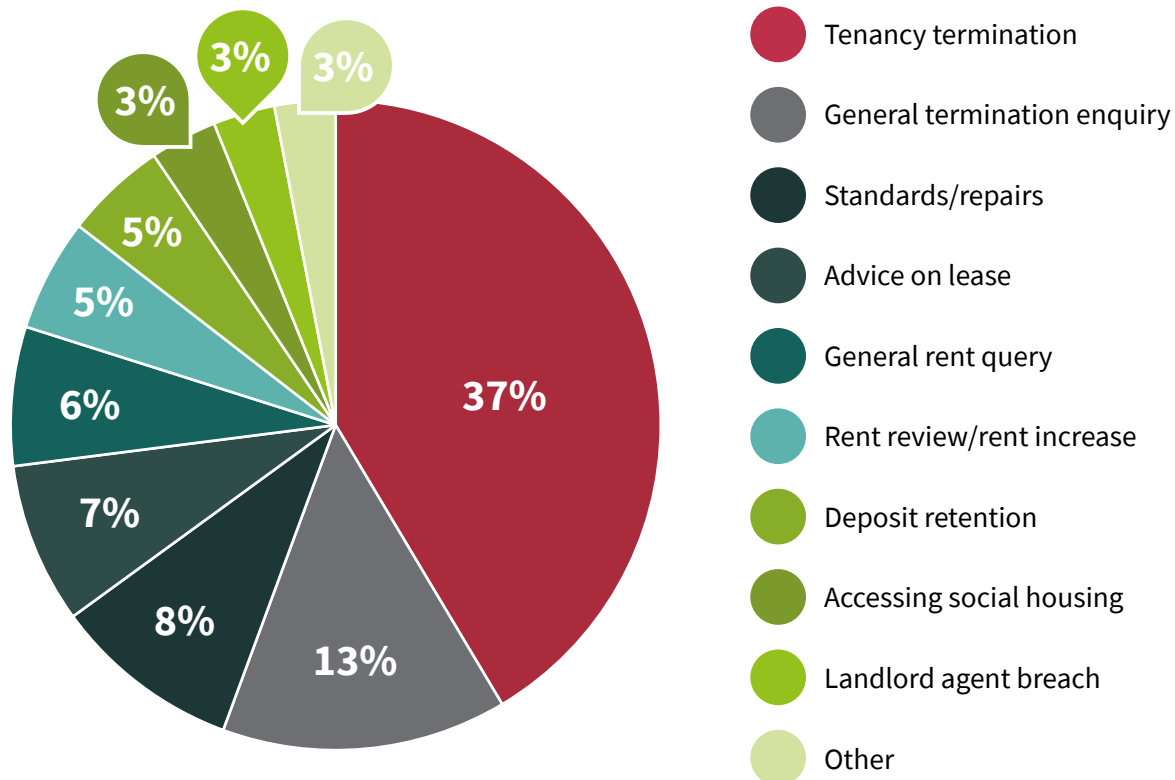
Mia, a young mother of one, fell into rent arrears as she was struggling to pay the 'top-up' rent to the landlord. She contacted Threshold, as she was extremely worried about losing her home. She said it was impacting her mental health, which unfortunately, is something experienced by many renters who are facing difficulties.

Mia was receiving HAP and fell behind on her 'top-up' payments to her landlord and the Local Authority. Her rent arrears became unsustainable, and she was struggling to pay. The property management company issued her a rent arrears warning letter at this stage, meaning she had 28 days to pay off all the arrears.

The Threshold advisor contacted the property management company and arranged a payment plan that worked for everyone. Threshold also assisted Mia in applying for a discretionary social welfare payment to help pay some of the arrears accrued. Thanks to Threshold, Mia had the chance to pay off the rent arrears and keep herself and her young child in their home.

For now, the situation has settled. However, the Threshold advisor is worried about how Mia is going to stay afloat, as the issue here is not Mia's ability to pay, but the fact that the rent is so high. Unfortunately, the Threshold advisor feels that this is not the last time Mia will face this difficulty.

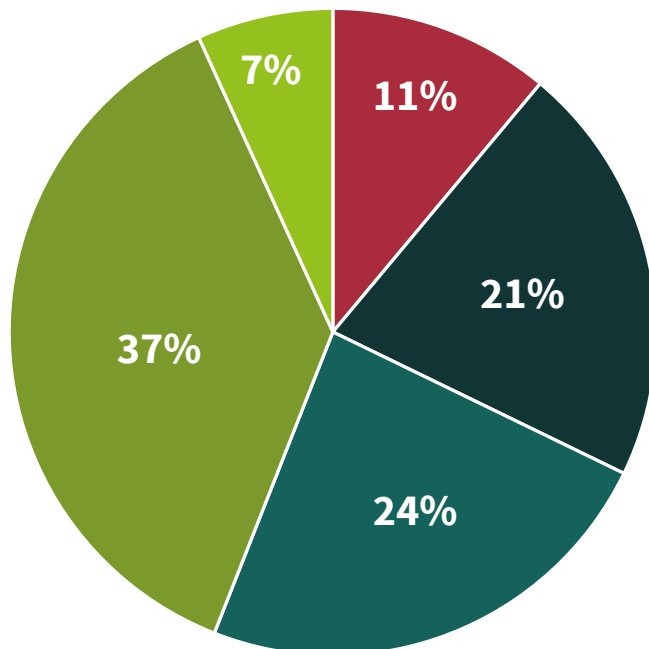
Top 10 queries Q1 2024



Figures are based on new cases from Q1 2024

Who Threshold helped in Q1 2024

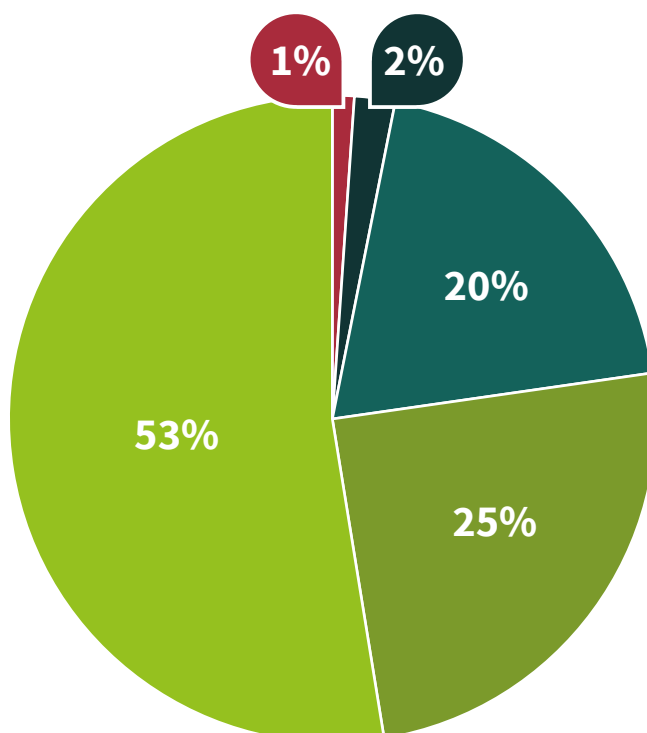
Household composition



- Couple
- Two-parent family
- One-parent family
- Single
- Unreported

Figures are based on all households worked with in Q1 2024

Main source of income

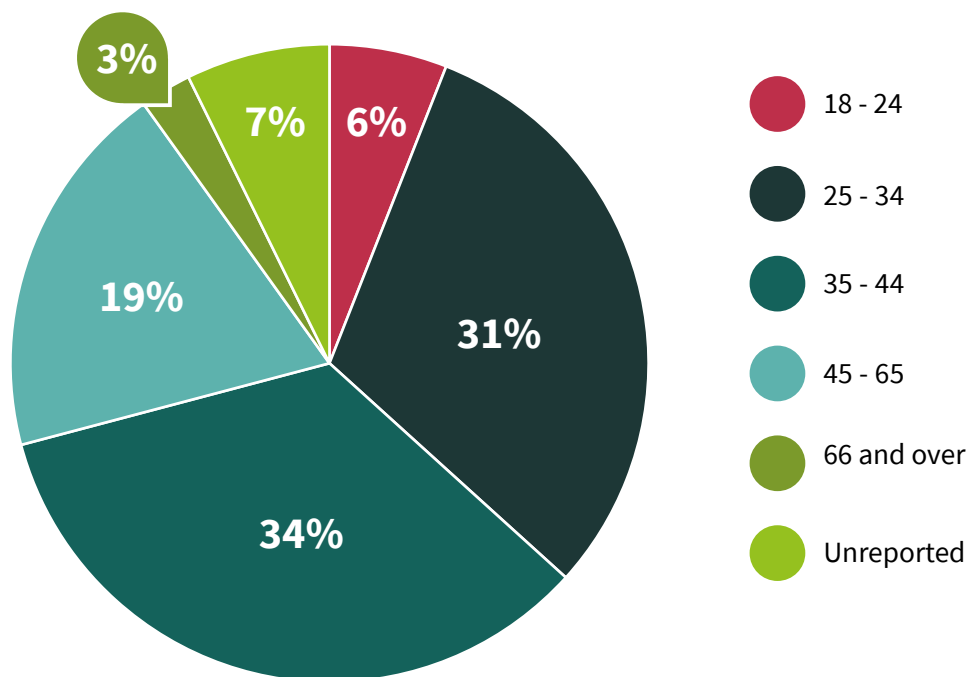


- Student loan/grant
- Pension
- Unreported
- Social welfare payment
- Wages/salary

Figures are based on all households worked with in Q1 2024

Who Threshold helped in Q1 2024


Age range of households



Figures are based on all households worked with in Q1 2024

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Revenue (Charities Unit) (CHY): 6279
Charities Regulatory Authority (CRA): 200110301

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