Threshold's quarterly impact report

Q4 2024

Threshold
preventing homelessness

Threshold's quarterly impact report – Q4 2024

Founded in 1978, Threshold provides independent advice and advocacy to tenants experiencing housing problems. Our mission is to provide advice, prevent homelessness and pursue a right to housing for all.

Our expert team knows the private rental sector inside out, and all our work is guided by our values: independence, accountability, dignity & respect, and the right to housing.

This report looks back on the home-saving impact Threshold advisors achieved in the fourth quarter of 2024, from October to December.

Making the difference – Threshold's impact

In Q4 2024, Threshold advisors:

- supported **8,857** households – **11,459** adults and **7,280** children
- prevented **1,018** households from entering homelessness – **1,387** adults and **1,060** children
- answered **7,972** calls
- made **9,171** calls
- answered **120** calls over Christmas
- answered **500** evening calls
- received **1,740** online query forms
- attended **136** Outreach Clinic consultations

We stop homelessness – Threshold

In Q4 2024, Threshold advisors intervened to keep **1,018** households (**1,387** adults and **1,060** children) in their homes or supported them to secure alternative 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 who contacted Threshold during this quarter, **1,479** were at risk of homelessness. As in previous quarters, most of these renters were at risk of homelessness because their landlord wished to sell their home. Where possible, Threshold assisted these households to remain in their homes or secure an alternative dwelling.

Some of the people who contacted Threshold in Q4 2024

Threshold's services are available to all renters, and indeed, we hear from people from all walks of life. In this edition, you'll read the story of Amy and her daughter as they received a Notice of Termination (NoT), which explained that the landlord needed to move back into the home. To her surprise, only a few weeks after moving out, Amy discovered that the home was being advertised online at a much higher price.

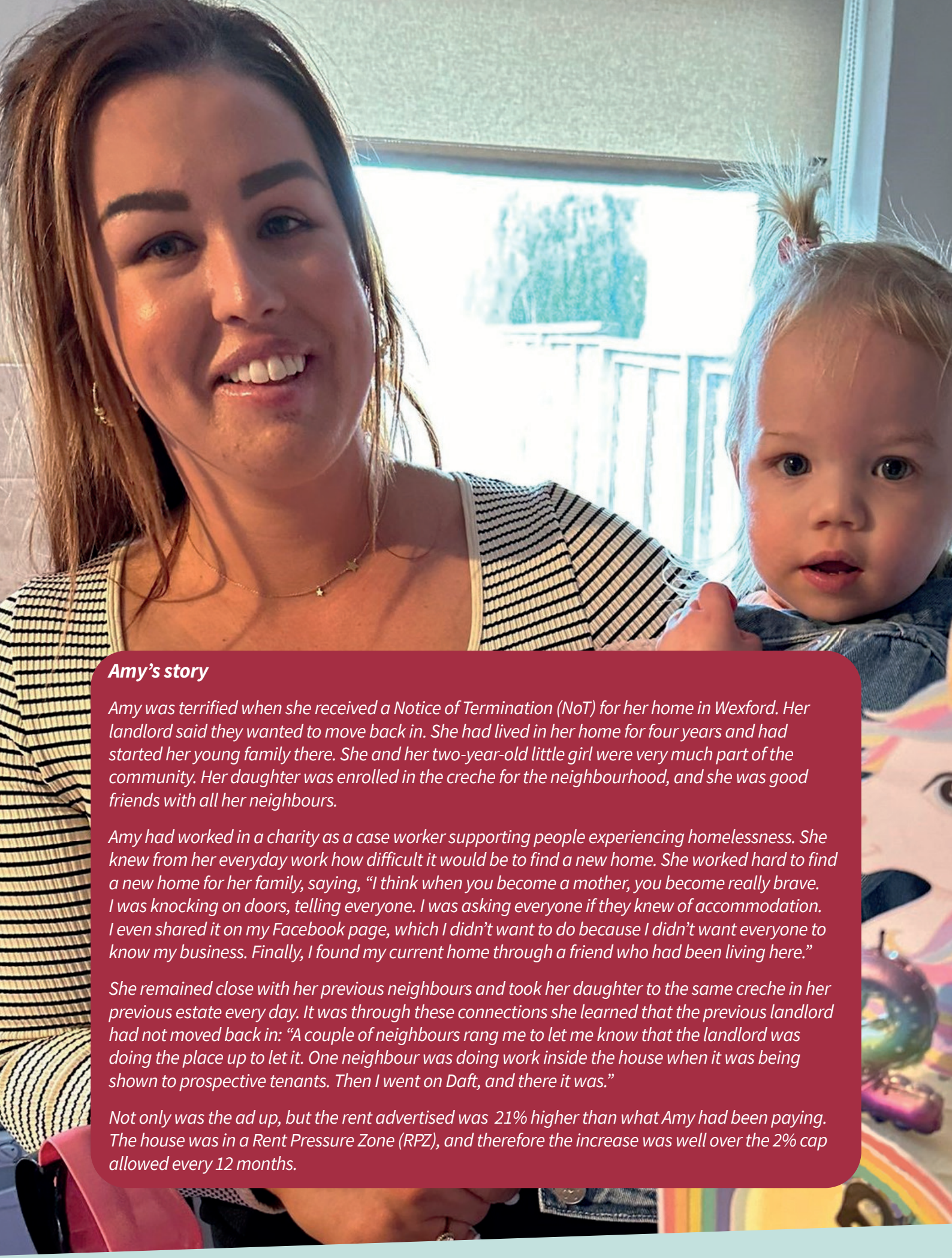
After a tenant has been renting for more than six months, a landlord can only evict them for certain reasons. These are if:

- There is a breach in obligations from the tenant
- The tenant is in arrears on their rent
- The landlord is selling
- The dwelling no longer suits the needs of the tenant's household
- The property is needed for the landlord or a family member
- The property is to undergo substantial refurbishment or renovation
- The landlord is changing the use of the property

When sending a NoT for one of the above reasons, a landlord must provide certain documents to support their claim. Additionally, if they do change their mind– for instance, a landlord was going to sell but decided against it – the landlord must offer the previous tenant the opportunity to move back in.

In Amy's case, we also see the home was advertised at a higher rent. As the property Amy lived in was in a Rent Pressure Zone (RPZ), the landlord could only increase the rent by up to 2% every 12 months. This means that even though Amy moved out, the landlord still had to wait 12 months from the last increase before increasing it again.

Amy chose to take a case before the Residential Tenancies Board (RTB) for the illegal letting of the property after being served the NoT. We helped Amy take her case to the RTB, empowering her to own her rights as a renter.



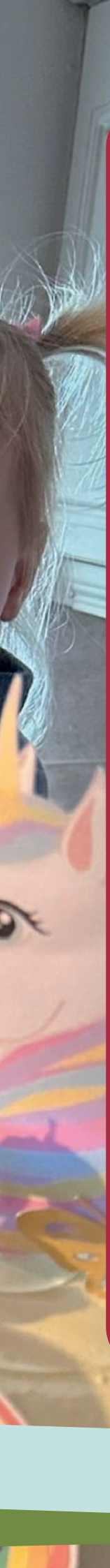
Amy's story

Amy was terrified when she received a Notice of Termination (NoT) for her home in Wexford. Her landlord said they wanted to move back in. She had lived in her home for four years and had started her young family there. She and her two-year-old little girl were very much part of the community. Her daughter was enrolled in the creche for the neighbourhood, and she was good friends with all her neighbours.

Amy had worked in a charity as a case worker supporting people experiencing homelessness. She knew from her everyday work how difficult it would be to find a new home. She worked hard to find a new home for her family, saying, "I think when you become a mother, you become really brave. I was knocking on doors, telling everyone. I was asking everyone if they knew of accommodation. I even shared it on my Facebook page, which I didn't want to do because I didn't want everyone to know my business. Finally, I found my current home through a friend who had been living here."

She remained close with her previous neighbours and took her daughter to the same creche in her previous estate every day. It was through these connections she learned that the previous landlord had not moved back in: "A couple of neighbours rang me to let me know that the landlord was doing the place up to let it. One neighbour was doing work inside the house when it was being shown to prospective tenants. Then I went on Daft, and there it was."

Not only was the ad up, but the rent advertised was 21% higher than what Amy had been paying. The house was in a Rent Pressure Zone (RPZ), and therefore the increase was well over the 2% cap allowed every 12 months.



When Amy drove by each day to drop her daughter off at creche, she never saw the landlord's car. When chatting with her previous neighbours, they would comment that the landlord hadn't been at the house. When Amy had to collect some post from her previous home, a stranger answered the door. Amy asked for her landlord but was told the landlord was out.

Amy was upset, thinking about the stress she went through trying to find a new home for her family. She debated whether or not to submit a case to the Residential Tenancies Board (RTB) on the matter, but in the end decided to do so. She submitted her case herself, as she had worked in the sector and was familiar with the procedures.

Then Amy received the evidence submitted by the landlord. That was when Amy decided to turn to Threshold for help, despite previously feeling confident about her case: "[I decided to go to Threshold] when I received the information that was submitted by the landlord. It did frighten me. It was derogatory towards me. It made me question, 'Am I a bad person? Should I not be doing this?' But I knew that was the landlord's intention when they submitted that. I knew what they did was wrong, but I didn't want to go in on my own. I just needed a bit of extra support."

Amy rang Threshold and got through to advisor Rory. He was able to help by pointing out the evidence that was critical to winning the case and by agreeing to represent her at the hearing. She felt better about the case but still felt stressed in the lead up to the hearing.

Discussing the hearing itself, Amy said, "I was very nervous. The adjudicator was nice, but it was all very formal."

"The landlord didn't come to the hearing. The landlord's representative was a 'colleague' who told their side of the story. That's what hurt me the most – the stuff that was said about me. He continued to just badmouth me throughout the whole hearing. I knew I had to be careful throughout the process of giving my evidence. And I'm not that sort of person to be vindictive. I stayed very composed and just answered what was asked."

Amy expressed her gratitude to Rory for being by her side throughout: "Having Rory there was helpful. He was concise and to the point. He highlighted the evidence that helped me win the case. I was glad to have him there."

A few weeks after the hearing, Amy received the decision of the Adjudicator – they found in her favour and ordered the landlord to pay over €2,000 in damages to Amy.

On the decision, Amy said, "It was very validating. To be honest, I wasn't doing this for financial gain. I had to take out a couple of loans to move into the new house, buy furniture and pay the deposit, but I didn't have a number in mind. And I just wanted to prove a point to the landlord. No money could make up for the fear I felt at the thought of my two-year-old and I [being] homeless. I did it for my daughter. The landlord didn't care where we were going to go – didn't care if we were going to be homeless."

After having to leave her home and attend a stressful RTB hearing, Amy was still shocked that she had been put in that situation: "I was a good tenant. I work in a good job. And then I found myself in my previous clients' shoes, potentially facing homelessness. It highlights the current crisis we're in. If I can just help one tenant who has been wronged to speak out, encourage them to get help, it'll be worth it."

Threshold Advisor Rory's story

When Rory first heard Amy's story, the date for the Adjudication – or RTB hearing – had already been set. Her story was complex with lots of pieces of evidence. After discussing the case with colleagues at Threshold, Rory felt confident that we would be able to help.

The first step for Rory after becoming familiar with Amy's case was to identify the best evidence. He said, "In an RTB hearing, tenants may want to discuss the wider history of their tenancy without focusing on key pieces of information or evidence. With regards to Amy's case, she had spoken to neighbours that had told her the landlord was not living in the property, despite that being the stated reason on her NoT. From the Adjudicator's perspective, they wouldn't really be able to ascertain the truthfulness of these statements, so it's important to focus on more documentary evidence if you have it."

While he sympathised with and believed Amy, he knew he had to focus on the evidence that couldn't be dismissed as hearsay: "I zoned in on three arguments: first, the landlord had an ad for a full property on Daft; second, the home was in an RPZ, and the ad showed it was being let for a much higher rate and thus showed why Amy's tenancy was ended as the landlord wanted more in rent each month; third, we had text messages from the landlord to Amy before she moved out which appeared to indicate they may be open to Amy continuing her tenancy if she stopped paying rent through the HAP scheme."

Rory was very pleased when they received the Determination Order and saw that Amy had been awarded damages. Rory and Amy had decided not to ask for a specific amount in terms of money: "I had pointed to the moving costs she incurred. I would have pointed to the difference in new and old rent, but I don't think her new rent was more, so I didn't mention it. But also, this caused her and her child distress, so we needed to point this out. But it's difficult to put a specific amount to that."

Happily for Amy, the landlord did not appeal this decision. Rory is glad to have helped Amy achieve a successful outcome and to have provided her with advice and support throughout the process.

Rory has been working for Threshold since the summer of 2023 and has found it a very fulfilling role. "I had been interested in tenants' rights and housing for quite some time, and Threshold was an organisation I thought highly of. It's only since I started working here that I've appreciated the impact of the work Threshold does. Housing security is fundamental to people's lives and their peace of mind. A small piece of assistance from Threshold can have a very significant impact on someone's quality of life."

Programme for Government

Amy's story highlights the number of ways in which private renters can be placed in vulnerable situations. After the General Election and looking forward towards the next Programme for Government, addressing the challenges faced by private renters like Amy and preventing homelessness is crucial for creating an equitable and sustainable housing system that ensures everyone has access to a safe, affordable and stable home. As seen in Threshold's General Election manifesto, the following actions are the most critical to achieving these aims, and these must be underpinned by the implementation of the Housing Commission's recommendations.

The key actions for the next Programme for Government are:

1. Strategy for the Private Rental Sector (PRS)

While the PRS has been central to plans of previous governments, there has been a lack of vision or long-term planning for the sector as a key tenure in Ireland's housing landscape. A well-rounded strategy, based on good-quality data, will ensure a balanced, fair and sustainable rental market that benefits all.

This includes rent regulation which can remain in place for the long term. The current RPZ system is being taken advantage of, especially when there is a change in tenancies, as seen in Amy's case. Threshold recommends a system of refence rents similar to what is in place in Germany and the Netherlands. This would link the rent to the quality and amenities of the property. It will be complicated to move from RPZs to such a system, but we do need to disentangle ourselves from RPZs. This would include the creation of a rent register. We have a property price register, so why not a rent register?

2. Homelessness Prevention Plan

Past homeless strategies have focused on the 'treatment' of homelessness with very little focus on prevention. The most effective way to end homelessness is to stop it before it begins. Therefore, Threshold recommends that Local Authorities be obliged to include homelessness prevention in their plans and protocols, while the Government should increase investment in evidence-based homelessness prevention initiatives.

3. Dedicated Homeless Prevention Budget

The most effective way to stop homelessness is to prevent it from occurring in the first instance. Threshold demonstrates this year in, year out.

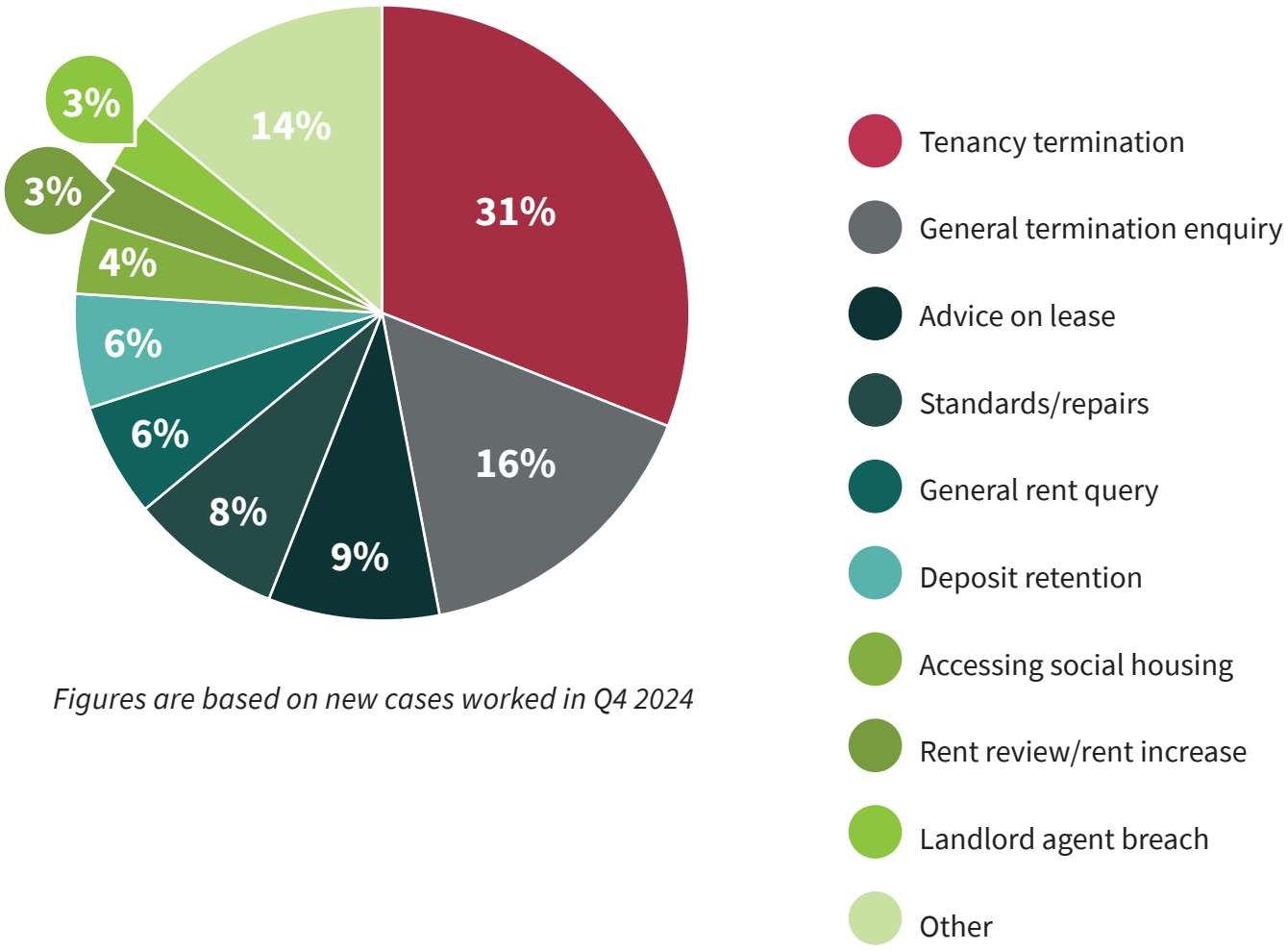
A dedicated homeless prevention budget is necessary to ensure the success of any homeless prevention plan. Threshold is calling on the next government to allocate a budget for homelessness prevention, amounting to 20% of all homelessness expenditure. To end homelessness, it is necessary to shift focus from expenditure on providing emergency accommodation to providing homelessness prevention services, with policies that stop homelessness from occurring rather than managing its fallout.

4. Deposit Protection Scheme

In 2024, 729 renters got in touch with Threshold as they were having difficulties getting their deposit back from their landlord. This is almost three renters a day getting in touch with a Threshold advisor wanting to know how to get their money back. Therefore, we propose the establishment of a Deposit Protection Scheme using a third-party custodial model. This would ensure the deposit is returned promptly to a tenant at the end of a tenancy unless a landlord provides proof of legitimate expenses.

Who Threshold helped in Q4 2024

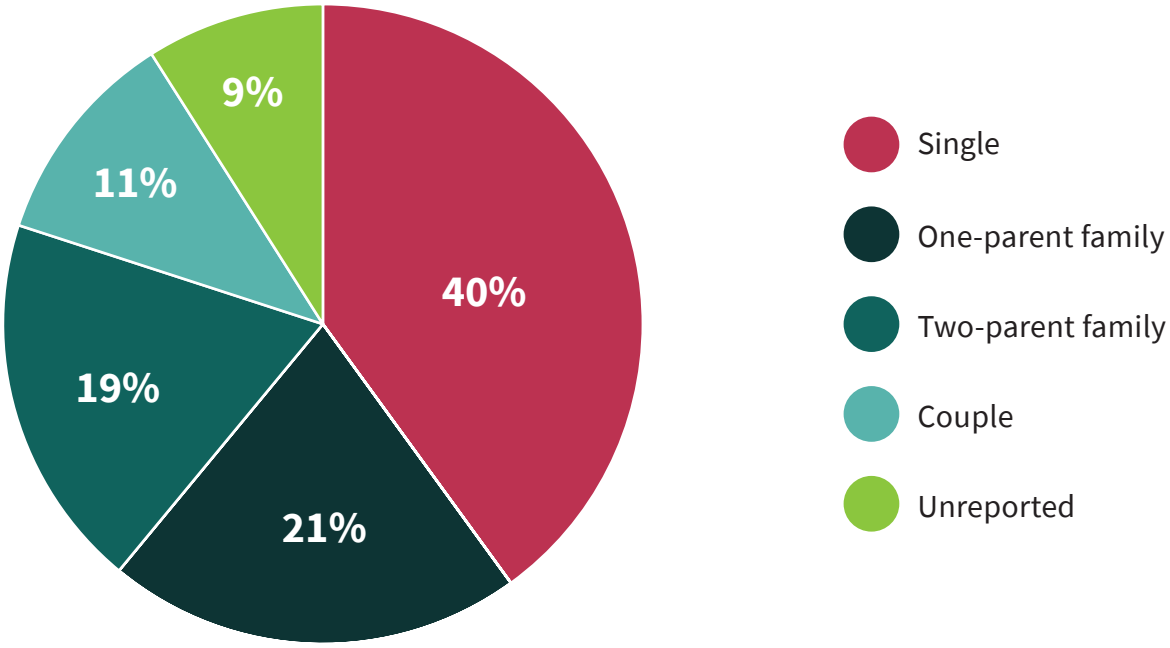
Top 10 queries Q4 2024



Figures are based on new cases worked in Q4 2024

Who Threshold helped in Q4 2024

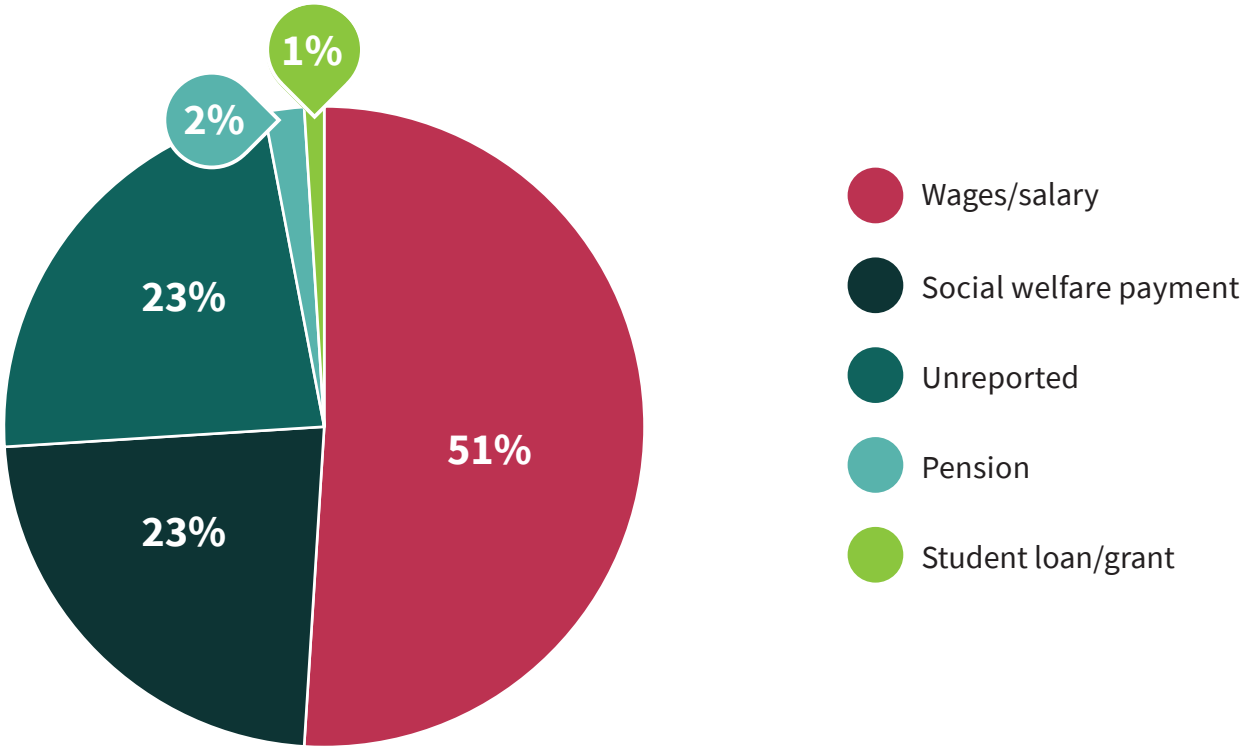
Household composition



Figures are based on all households worked with in Q4 2024

Who Threshold helped in Q4 2024

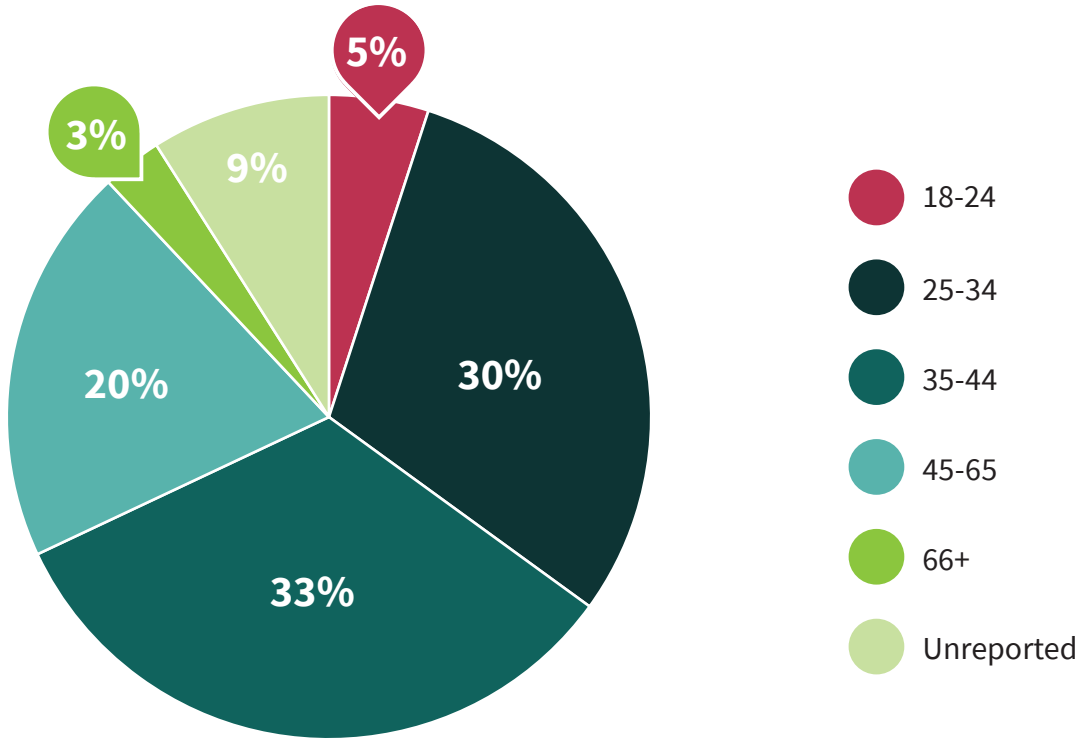
Main source of income



Figures are based on all households worked with in Q4 2024

Who Threshold helped in Q4 2024

Age range of households



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

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