Threshold
preventing homelessness

DEPOSIT PROTECTION SCHEME

2025 CAMPAIGN

Comhaltas na Mac Léinn, Ollscoil na Gaillimhe
University of Galway Students' Union

USI
Union of Students in Ireland
Aontas na Mac Léinn in Éirinn

IADTSU

UCD SU
UCD Students' Union
Aontas na Mac Léinn COBÁC

DCU STUDENTS' UNION

TUS SU

What is a Deposit Protection Scheme?

When you give your landlord a deposit, there's no guarantee when, or even if, you'll get it back. Will it be returned in a week, six weeks, or never?

A Deposit Protection Scheme (DPS) would mean deposits are lodged with an independent third party ensuring their prompt return to you, the tenant, at the end of a tenancy unless a bona fide issue arises.

How common is unfair deposit retention?

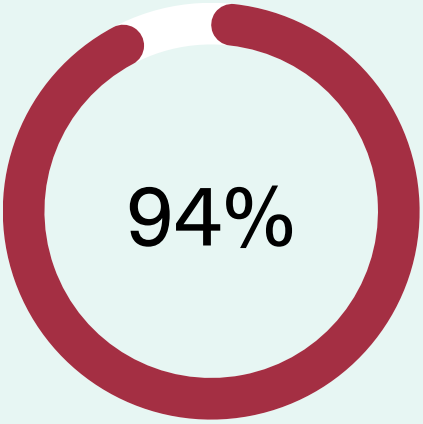
Unfair deposit retention is a common issue facing renters, with more Dispute Resolution Applications from renters challenging Deposit Retention than there were renters challenging the Validity of Notices of Termination in 2024.[1]

Are there examples of DPS in other countries?

DPS models are up and running in Northern Ireland, Scotland, England, Wales and Australia.

What do landlords think about DPS?

When surveyed, the majority of landlords in Scotland said that the scheme was fair.



The latest Residential Tenancies Board (RTB) data shows that in 94% of cases of Deposit Retention, the landlord acted unlawfully when they kept the full deposit.[2]

[1] 1,811 Deposit Retention dispute lodged, 1,209 Validity of Notice of Termination disputes lodged found on the RTB Data Hub.
[2] RTB 2021 Annual Report

A Closer Look

The unlawful retention of rental deposits and unwarranted delays in returning them is a far too common issue that has a known solution. It's time that Ireland stops the uncertainty over what happens to renters' money at the end of a tenancy. By establishing a DPS, we could bring an end to this stress and guarantee that a renter's money is rightfully returned to them.

When we collected testimonials in 2023, renters told us that their landlords charged bogus cleaning fees or just 'ghosted' them after the tenancy ended to unfairly keep the deposit.

Cleaning Fee

"We left the house clean, spotless, no damage in perfect condition. But the landlady decided that to keep our deposit anyway, saying that house was filthy - not true. She just kept our money for no reason. It not just her. Since 2005 I'm in Ireland, every single landlord kept deposit. It's standard, normal procedure for the landlords, I believe."
-Svetlana, €700 unlawfully retained

Ghosting

"I received a cheque from my ex-landlord, and it was supposed to cover €800. However, when I deposited the cheque into my account a few days later, it bounced due to insufficient funds. I have tried to contact them to rectify the situation. I am afraid it is a situation of can-pay-but-won't attitude."
-Rachaelle, €800 unlawfully retained

Therefore, in 2025, Threshold is partnering with the Union of Students of Ireland (USI), University College Dublin Student Union (UCDSU), Dublin City University Student Union (DCUSU), the Institute of Art, Design and Technology Student Union (IADTSU), the Technological University of the Shannon Student Union (TUSSU) and the University of Galway Student Union (CnMLOG)
to call for the creation of a third-party deposit custodian in Ireland.

2025 SU Campaign

Threshold partnered with DCUSU, IADTSU, UCDSU, TUSSU, CnMLOG and USI to hold Renters' Rights events to promote awareness of renters' rights as well as collect signatures of those in favour of establishing a DPS in Ireland.

1,087

petition signatures were collected from 11th March - 16th April.

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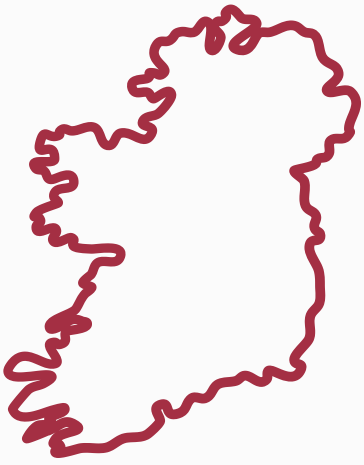
campuses were visited to hold in-person events.



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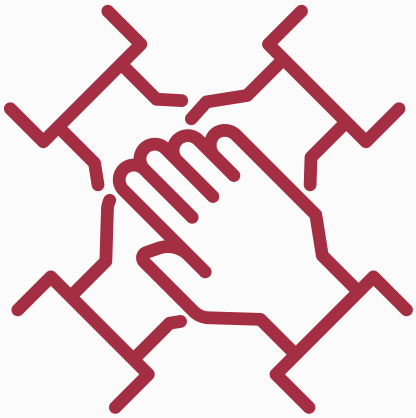
counties were reached during the campaign.



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SU partners raising awareness and calling for a DPS in Ireland.

2025 SU Campaign

2025 SU Campaign

Saige's Story

Moving in

Saige was an international student coming to Ireland for her postgraduate degree. She was moving during August 2020, which made the already big move more stressful as she had to navigate additional pandemic-related barriers.

Luckily, while quarantining she was able to find a room to rent through her university's accommodation website. She moved in immediately following her quarantine.

Problems with the tenancy

Saige experienced several issues in the home, including mould, no transparency with bill payments and a landlord that would drop in unannounced at all hours of the night. Saige tried to fix these issues with her landlord. But when she brought them up, she was harassed and intimidated. She also discovered that the landlord had overcharged her and her housemates for the bills one month. On top of this, the untreated mould was dangerous for her asthma.

Saige ultimately decided to leave and gave notice to end her tenancy. Luckily, she was able to source a new home relatively quickly. But there were difficulties with paperwork, as her landlord didn't give her a letter of recommendation. Because of this, she had to rely on letters from previous tenancies.

Getting her deposit back

She left halfway through her notice. Saige accepted that she would forfeit some of her deposit due to leaving early, however she never expected it to take so long. When she reached out to her landlord, it took them weeks to get back to her to sort out the details of the overcharged bills and her deposit.

In the end, it took Saige a number of attempts across two months to get her deposit back. Saige was a full-time international student trying to navigate and fight for her rights as a renter while also getting her Masters degree.

Had her deposit been with a third-party custodian, this issue would have been handled swiftly and both parties' obligations and rights would have been clear. If the matter failed to be resolved via the deposit custodian then both parties would be referred to the RTB dispute process.

It's time for Ireland to establish a DPS to end the stress over rental deposits.

Tenancy Deposit Protection Bill

The Bill was prepared on the basis of Threshold's research and expertise with the support of Ceile Varley BL on a voluntary basis via the Public Interest Law Alliance. This Bill will see the establishment of a DPS that ensures the secure and swift return of deposits to the tenant at the end of a tenancy, unless a bone fide issue arises.

> *There are people in tenancies all over the country who simply cannot afford to lose their deposits. While renters can take a case to the RTB, this is often a lengthy process and is stressful for both tenants and landlords. It's time for us to recognise that a simpler solution exists and should be implemented without delay."*
> -Ann-Marie O'Reilly
> National Advocacy Manager

Key inclusions:

01. Custodial, not-for-profit model

The DPS will work on a custodial model, where deposits are given to the DPS provider by the landlord, and any profits derived from the deposits will go towards the upkeep of the scheme.

Additionally, to ensure proper oversight, the Board of the DPS provider will include members that are public sector stakeholders.

02. No cost for the landlord or tenant

There will be no charge to the landlord or tenant for lodging the deposit with the scheme provider.

03. Burden of proof

Proof will need to be provided for any deposit amount claimed by the landlord and will need to be submitted within 10 working days of the tenant requesting the return of their deposit at the end of the tenancy.

04. Dispute resolution

If the landlord and tenant do not agree on the amount to be paid, then the DPS provider will inform them on how to raise a dispute with the RTB.

Support Renters, Support a DPS

Supporters

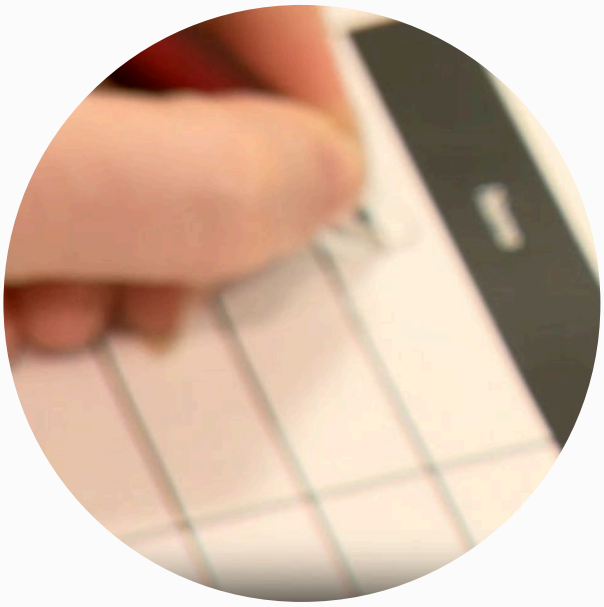
Your voice is powerful. The most impactful thing you can do is share your story.

No matter if you're a renter, a homeowner or a landlord, if you have experienced your deposit being unfairly kept or just see this as a positive way to make the private rental sector more professional, we would love to hear from you.

Share your story on our website at www.threshold.ie/share-your-story

If you're having any issues with getting your deposit back at the end of your tenancy, please get in touch with Threshold.

Our freephone helpline is 1 800 454 454.



TDs and Senators

Renters, homeowners and landlords across the country see a need for a DPS in Ireland. During this campaign, while mainly speaking to students, we also spoke to staff and faculty, several of whom were landlords themselves or were homeowners with children of their own who are renting. They were all supportive of a DPS being introduced in Ireland.

We would urge all TDs and Senators to call attention to this solution. Deposit retention is not an unsolvable problem, but has an established solution. Using your voice to support this proposal would be a positive win for the private rental market, helping to professionalise the sector and make it more transparent for all.

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

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