



Threshold

Solving housing problems,
preventing homelessness

Annual Report 2017



Solving housing problems,
preventing homelessness

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Chairperson's Statement

Threshold has entered into an important year. Threshold was founded 40 years ago by a very extraordinary man, Fr Donal O'Mahony. Originally a sports writer for the Irish Independent, Donal joined the Capuchins in 1958.

In his lifetime he travelled all over the world and, in the words of his Irish times obituary, his career path reads like the CV of a high flying international diplomat. He was an intermediary in a number of high-profile kidnapping cases and he acted as a conciliator during the Troubles. However, of those achievements the greatest arguably was the establishment of Threshold. Since its foundation Threshold has assisted in the region of half a million people with a housing difficulty, an incredible record for an organisation that spent half of its career in a cabin in Church Street, Dublin. What motivated Donal was a real passion for change and a real understanding of people. His interest in housing arose when he was working in Dublin's flatland in the 1970s and saw the conditions of returned emigrants and young people "up from the country" to work who were living in squalor. From there he set up Threshold, an organisation that now has three regional offices and provides a countrywide service for those at risk of losing their homes. Donal had a passion for housing justice and a true understanding of homelessness. In his words:

"A home is more than having a roof over one's head. A person may have an address and a door key but if they are living in overcrowded conditions, without basic facilities in unsanitary conditions; if they are cold because they cannot heat themselves; if they face eviction; if they are poor and can't reasonably afford rent - then it is only right to call that person homeless."

We have many questions to ask ourselves now as to what the next 40 years will hold. The housing landscape is changing dramatically, where rates of homeownership fell from 80 per cent in 2000 to less than 70 per cent by 2016. This has implications for the distribution of wealth and security for Irish people in older age. As we saw from the first tenant sentiment survey which Threshold published in 2018, in spite of improved conditions in the rental sector, the majority don't want to live there. In Ireland, as indeed in Europe generally, the Private Rented Sector (PRS) is the leading source of homelessness, through evictions both legal and illegal.



“

Since its foundation Threshold has assisted in the region of half a million people with a housing difficulty,

Without true security in rental housing and better housing options for low to middle income families, we face a difficult future. We also see that alternatives for renters are slow to emerge. The social rented sector is struggling to recover from a sustained period of meagre levels of output, and proposed schemes to help low income and aspiring homeowners need to get greater priority in the face of an historic housing shortage. We can be confident in saying that housing and the need for the services provided by Threshold will continue for the foreseeable future.

I would like as Chair to thank Threshold's Board and Staff for their tireless work throughout the year. I would also like to thank all of our funders, both public and private, without whose 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 and the HSE, whose support has enabled us to prevent homelessness at this difficult time in our country's history. I would also like to thank Pobal for their continued funding of our policy work, enabling Threshold to provide and advocate for evidence-based solutions to housing problems.

Aideen Hayden

Aideen Hayden
Chairperson Threshold

Chief Executive's Statement

Threshold is the only specialist information, advice and advocacy service for tenants in the Private Rented Sector (PRS) in Ireland. That's what makes us unique. The beginning of 2017 was a time of substantial change in the PRS with the introduction of Rent Pressure Zone (RPZ) areas in late 2016.

Our services responded immediately, fielding many complex queries related to the RPZs. At the same time, the Housing Assistance Payment (HAP) continued to be rolled out across the state, and our advisors took increasing numbers of calls from tenants facing problems accessing housing through that scheme. Last year Threshold received 73,526 calls compared with 71,319 calls in 2016. The Tenancy Protection Service (TPS), a homelessness prevention support, remains our key service.

Having commenced in Dublin in 2014, the TPS was extended to Cork in 2015 and in 2016 was established in Galway, Meath, Kildare and Wicklow. The TPS was officially launched as a nationwide service in late May 2017 by the then Minister for Housing, Simon Coveney TD. The TPS provides a free, confidential and independent helpline service for people and families renting and worried about losing their home. Since June 2014 over 3,000 tenancies have been protected through our TPS service securing enhanced rent supplement payments.

For the TPS to work effectively, it requires the right people, database and phone system. We recruited additional advice staff for the service in early 2017 and introduced a new electronic client database shortly thereafter, which has enabled Threshold to produce much more detailed reports on our supports to clients, and more detailed information for our policy work. We also put in place an integrated national phone system in the same year, providing a single point of contact for all clients (1800 454 454), which, like the database, enhanced our information and understanding on the nature of the calls to and from users of our service. During 2017 Threshold continued to provide and expand outreach services for TPS and Advice around the country.

The TPS was promoted by Dublin Regional Homeless Executive over the summer of 2017 using public transport and on-street advertising, supplemented by our own media inputs on the service and various information sessions to relevant external agencies across the country.



As a social housing provider, Threshold submitted its second annual regulatory return to the Housing Agency and took part in the pilot for the financial regulatory return.

Of course none of the above work is possible without the support of our funders - both statutory funders and our donors and supporters - all of which is greatly appreciated. Our ability to respond to the needs presented in 2017 was due to funding from the Department of Housing, the Dublin Regional Homeless Executive, Cork City and County Councils and Kerry County Councils, Galway City Council, the HSE, the Department of Employment Affairs and Social Protection and Pobal's Scheme to Support National Organisations (SSNO). Likewise we rely on the generosity of our donors. We commit to making the optimal use of the resources invested in Threshold in order to best advise, represent and support clients at such a challenging and dynamic period in housing and the PRS in particular.

A handwritten signature in blue ink, which appears to read 'John-Mark McCafferty'.

John-Mark McCafferty
Chief Executive

Who We Are

Threshold is a national housing charity, founded in 1978, operating advice centres in Dublin, Cork and Galway and a National Helpline 1800 454 454.



Threshold provided frontline advice, advocacy and support services to tenants facing housing problems in Ireland, taking 73,526 calls in 2017.

VISION



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

VALUES



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.

MISSION STATEMENT



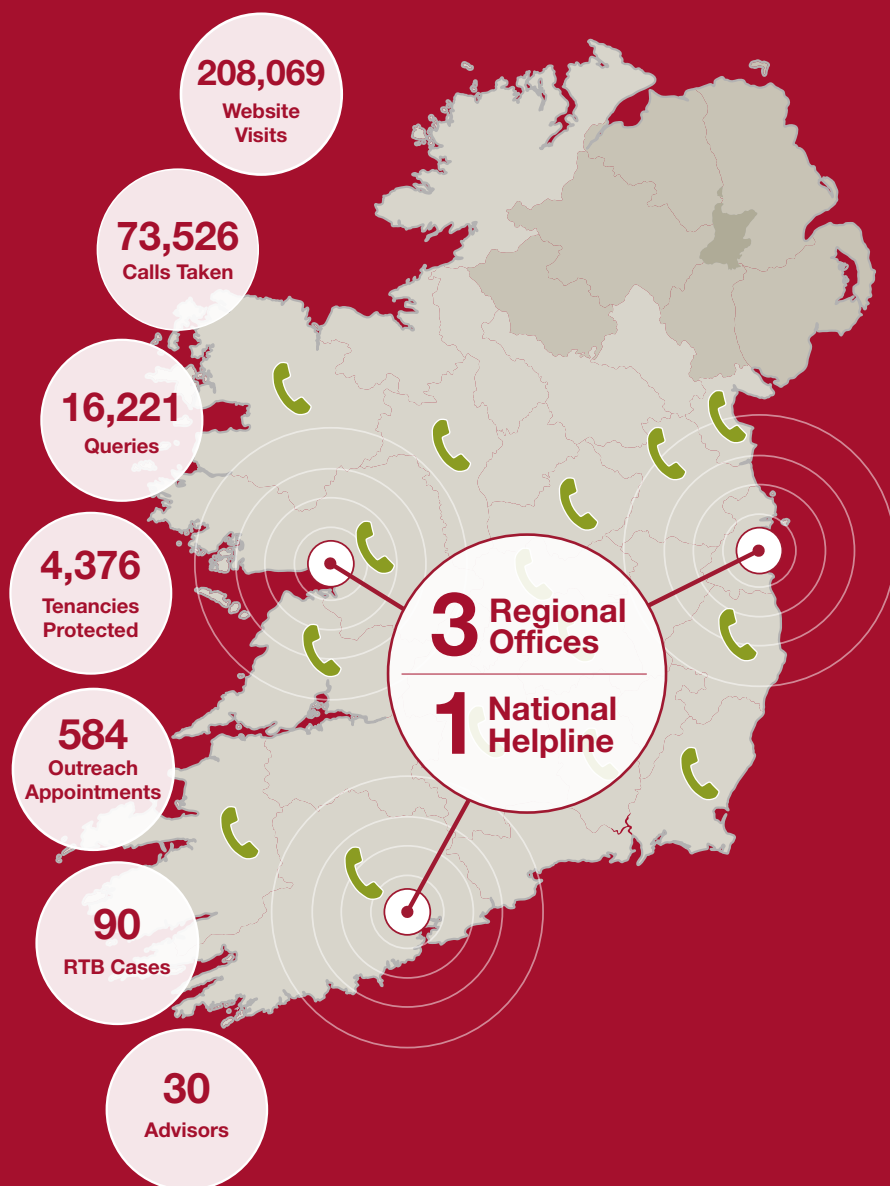
Threshold's mission is to prevent homelessness and to campaign for housing as a right by:

- i. providing independent advice and advocacy to vulnerable people;
- ii. delivering housing and supports for those who are homeless or at risk of homelessness;
- iii. influencing housing policy and practice.

Our Work in 2017

In 2017 our services were needed more than ever by tenants throughout Ireland.

We supported tenants over the phone, in our advice centres, at our Outreach clinics and via our website.



Did you know we...

Provide Training

As experts in landlord tenant law, Threshold provides training on renting, rights and responsibilities to a broad range of groups such as FLAC, MABS, Seetec, Citizen Information Centres and various Local Authorities, to name a few.

Work with Students and Student Organisations

In 2017, Threshold advisors carried out workshops and training sessions with students to provide information on their rights in the private rented sector (PRS). In August, we worked with the Galway Students Union on the launch of the Unions of Students in Ireland (USI) rent book, which outlines tenant rights. We supported researchers in the School of Applied Social Studies, University College Cork, to carry out a study on the conditions and impacts of rental precarity for licensees in Cork and Dublin. Trinity Global Rooms hosted us in April and December 2017, where our advisors gave a presentation on tenants' rights for the students.

Provide a Christmas On Call Service

Threshold has provided a Christmas On Call service for many years to ensure that advice and support is available over the holiday period for tenants at risk of losing their tenancies. Staff throughout the country delivered this service, which helped 35 clients in 2017.

Support Advisors in State and Voluntary Bodies

In 2017, Threshold continued its strong working relationship with the Citizens Information Board through the dedicated helpline for staff and volunteers of the Citizens Information Centres. The service, launched in April 2012, dealt with 3,233 unique queries in total, with 584 queries in 2017. We provide this support in an informal capacity to MABS, FLAC and Local Authorities.

In 2017 we...

Represented Tenants at the Residential Tenancies Board

An increasingly valuable part of our work is representing vulnerable renters at the Residential Tenancies Board (RTB). Threshold provided representation in 90 cases in 2017 across the country.

Launched our National Tenancy Protection Service Helpline

Minister Simon Coveney TD launched the Tenancy Protection Service (TPS) National Helpline (1800 454 454) in May 2017. The helpline, operating 9am to 9pm Monday to Friday, provides clients with a single point of contact to Threshold. The National Helpline means we can take more calls and target more resources at the most vulnerable households at risk of homelessness who need the greatest support.



Advocated for Standards for Rental Accommodation

Threshold has long advocated in the area of standards, seeking a NCT-style certification system for private rental housing. In November 2017, our Chairperson called for all parties to support a motion to the Dáil proposing a NCT-style certification system for private rented housing. The motion passed.



Developed our Pre-Tenancy Programme in Cork

In 2017, the Access Housing Unit (AHU) developed and began using a formalised Pre-Tenancy Programme with clients. The aim of this programme is to enable clients to develop the skills and knowledge required to secure and sustain tenancies in the PRS.

Expanded our Outreach Operations

Threshold provides Outreach services in numerous locations. This face-to-face contact is vital for more complex cases. A weekly outreach service began in Balbriggan, Co Dublin in September 2017, providing a service to 50 households in the first four months. Our weekly outreach service continued in the offices of Fingal County Council in Blanchardstown, Dublin 15. 440 clients benefitted from the service in 2017. In the Western Region, monthly outreach services were provided in Ennis, Co. Clare and Castlebar, Co. Mayo providing a service to 49 and 45 clients respectively.

Fundraising

Threshold is deeply grateful to the individuals, communities, families, religious organisations, businesses, charitable trusts and foundations who support our work.

The demand for all of our home-saving services is unprecedented. Threshold is needed now more than ever. That is why the generosity and support of all our donors is so vital. It enables us to answer the calls, provide advice and advocate for those who need it. It helps us save homes and prevent homelessness; keeping families in their homes, homes their children can grow up in, homes they love.

One of the highlights for Threshold in 2017 was the launch of a new TV campaign. This was a new fundraising venture to grow vital monthly donations to meet increasing demand for our services. Among the many community-based initiatives raising funds for the work for Threshold, NUI Galway Students Union chose us as one of their charity partners for 2016/2017, raising funds that directly prevented people entering homelessness.

With our supporters by our side, Threshold has been able to achieve more in 2017, enabling us to bring hope and solutions to people and families on the edge of homelessness. The case studies in this report demonstrate the work we have been able to do with the support of our donors; to achieve our vision of an Ireland where everyone has access to affordable, secure, suitable and good quality housing.




Threshold

Solving housing problems,
preventing homelessness

**NUI Galway Student
Union Fundraiser**



A photograph of a residential courtyard. On the left, there is a row of white terraced houses with multiple stories, some featuring arched windows and external staircases with metal railings. A paved path leads from the foreground towards the background, flanked by the houses on the left and a black lamppost on the right. In the background, a modern building with large glass windows is visible. The sky is overcast.

We saw an increase in Notices of Termination issued on the grounds of renovation work or ‘Renovictions’.

Security of tenure

Security of Tenure is a real and pressing concern for tenants in the PRS. Tenancy termination was the top client issue recorded by our services in 2017, making up 32% of all queries answered by Threshold advisors, 5,138 in total.

St Helen's Court

In December 2016, numerous tenants from St Helen's Court apartment complex in Dun Laoghaire received rent review notifications. This was days before the new rent certainty measures were enacted. The increases in some instances were 60%. The tenants successfully challenged these notices and they agreed to pay some increase but not the amounts originally requested. In the summer of 2017, the tenants received Notices of Termination on the grounds that vacant possession of the apartments were required to carry out substantial refurbishment. The tenants were concerned that this was an attempt to end their tenancies so that the rents could be increased on the re-letting of the properties. Worried that they would be facing homelessness, they contacted Threshold. With the support of Threshold, the tenants challenged these notices on the grounds that vacant possession of the property was not required to carry out the specified work. Threshold represented the tenants at the RTB adjudication. The Adjudicator found the Notices of Termination to be invalid, as the landlord did not require vacant possession to carry out the intended refurbishment work. With the support of Threshold the tenants were able to stay in their homes, some of whom had lived there for 6 years or more.

Sale of the property as the reason for termination was the most common of these queries, 38% of the total. On identifying some misuse of these grounds, the property having never been sold and returned to the rental market at a higher rent, Threshold called for a strengthening of the legislation providing security for tenants. In addition, we continued our call for the ending of 'no reason' evictions by the deletion of Section 34(b) from the Residential tenancies Act. 17% of notices were issued on the grounds of the landlord and/or family member moving into the property and 12% were issued on the grounds of refurbishment or renovation. Each of these grounds for termination are permitted under the Residential Tenancies Act 2004.

We saw an increase in Notices of Termination issued on the grounds of renovation work or 'Renovictions'. We recognised that this ground for termination was being used to terminate tenancies as well as circumvent Rent Pressure Zone legislation. In response, we sought a legal definition of the term "substantial refurbishment". In November 2017, the RTB published guidelines for good practice when availing of the substantial change exemption. Guidelines, however, are insufficient to tackle an issue such as this and we continue to call for legislative changes to prevent those few landlords who continue to misuse the legislation from doing so.



Pensioners, Jack and Eileen, had issues with damp and mould, caused by inadequate heating and poor ventilation.



Tackling Substandard Accommodation

The issue of substandard accommodation persists as one of the main issues facing tenants. In 2017, Threshold dealt with 1,421 queries related to substandard accommodation. Many clients were living in properties that lacked the basic necessities for living, including freedom from dampness and condensation, proper heating facilities, and hot and cold running water.

Jack and Eileen's repair issues

Pensioners Jack and Eileen had issues with damp and mould, caused by inadequate heating and poor ventilation. This could create serious health concerns for them. Jack and Eileen undertook much of the repair work themselves as the landlord was not interested. Then the landlord issued a rent review, almost doubling the rent. At this point Jack and Eileen sought the support of Threshold and contacted the Cork office.

A Threshold advisor contacted the landlord to address the matter of repairs and the invalid rent increase. The landlord reimbursed Jack and Eileen for the repair work they had carried out and the matter of the illegal rent increase was resolved. With the repair issues addressed with the landlord and the rent set at an affordable level, Jack and Eileen now live in their home with a greater sense of security and wellbeing.

"Nightmare to Let", aired on RTE Prime Time in November 2017, revealed the appalling conditions that many renters live in, where their very lives were at risk from poor standards and overcrowding. A number of our clients who were interviewed, spoke of their own experiences in these unacceptable living conditions. Our Chairperson, Aileen Hayden, participated in the panel discussion of this Prime Time investigation, highlighting what needs to be done to improve standards and conditions. One of the greatest fire safety risks in private rented accommodation is overcrowding; this is not covered under current minimum standard regulations. Nor is overcrowding clearly defined in law; rather provisions of fire and safety regulations and planning laws have to be relied on. This lack of clarity means some landlords are taking advantage of the housing shortage by 'warehousing' tenants. Not only are renters being exploited financially but their lives are being put at risk. In light of this, Threshold called for a legal definition of overcrowding to ensure safety and in particular fire safety measures in the PRS.

Threshold proposes an innovative solution to improve standards of private rental housing, ensuring safety and making the PRS a viable, attractive and sustainable tenure option: a certification scheme or a 'NCT for housing' to ensure that all rental accommodation meets legal minimum standards. Under the proposed scheme, the burden of establishing compliance with the minimum standard regulations would rest with the landlord. In November 2017, we launched our petition calling for a certification system to ensure standards, securing a huge level of support with 9,000 signatures by December 2017.



There were some changes to the Housing (Standards for Rented Houses) Regulations in 2017. The new measures included restrictors on windows above a certain height, measures to prevent pests or vermin, the installation of carbon monoxide alarms and the installation of self-contained fire detection and alarm systems.

On disputing the rent increase with her landlord, Patricia received a Notice of Termination.



What is a Rent Pressure Zone?

An area becomes a Rent Pressure Zone when rents have increased 7% in 4 of the last 6 quarters and the average rent in the area is above the national average.

 4% p.a.



RPZ Rules

In Rent Pressure Zones rent increase are capped at 4% per annum over a 3 year period.



Are you renting in a Rent Pressure Zone?

Ring our Freephone 1800 454 454 or check the RTB's online RPZ calculator.

Rent Certainty and Transparency

Rent certainty measures have long been a policy priority for Threshold. Measures such as Rent Pressure Zones (RPZs) were introduced at the end of 2016 in Dublin and Cork City.

Patricia's Story

Patricia is single, in her thirties and has lived in her private rented home in Kildare for 15 years. The landlord increased her rent in 2017.

Patricia, who is in receipt of rent supplement was worried about how she would pay this increase. She contacted Threshold to ask for advice. A Threshold advisor was able to tell Patricia about the RPZ rules and that in fact the rent review was invalid as it exceeded the 4% cap. On disputing the rent increase with her landlord, Patricia received a Notice of Termination.

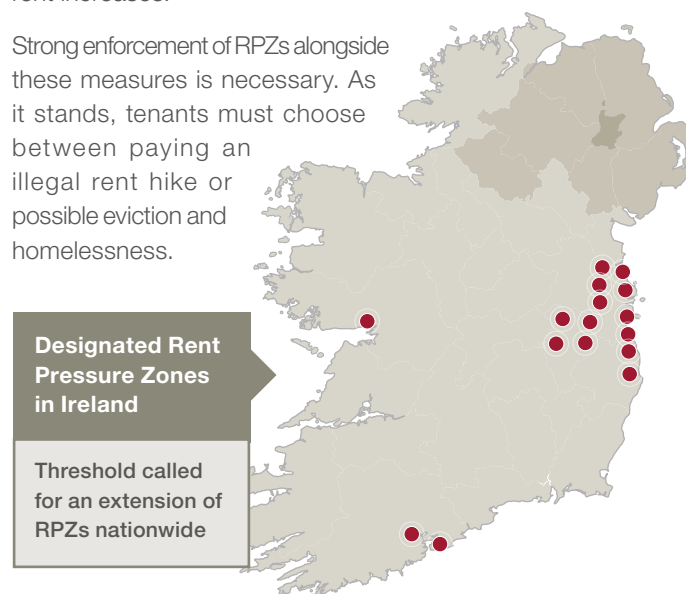
With the support of Threshold, Patricia lodged a dispute with the RTB for the invalid rent review and for the Notice of Termination, which she felt the landlord had done to penalise her for challenging the rent review and as an attempt to increase the rent for the next tenant.

The landlord withdrew both the Notice of Termination and the illegal rent review once the dispute had been lodged. Patricia can remain in the home she has created for herself.

These were expanded throughout 2017 to cover Galway City, parts of Kildare, Meath, Wicklow, Cork and Louth. The 4% rent cap provided by the RPZ designation was a welcome relief to many tenants. Threshold asked that the RPZs be rolled out nationally as we saw tenants outside the RPZ faced with substantial rent increases of 20, 30 and even 40%.


It became evident in 2017 that some landlords and agents were not adhering to the RPZ legislation or were finding ways to circumvent it. The standardised rents in all RPZs rose, some by as much as 10%¹ in the 12-month period following the RPZ designation². To counter this, Threshold requested the publication of a Rent Register detailing dwelling-specific rents in real time. Such a register would ensure that tenants have access to information about the exact rent on the property they are about to rent and so avoid illegal rent increases.

Strong enforcement of RPZs alongside these measures is necessary. As it stands, tenants must choose between paying an illegal rent hike or possible eviction and homelessness.



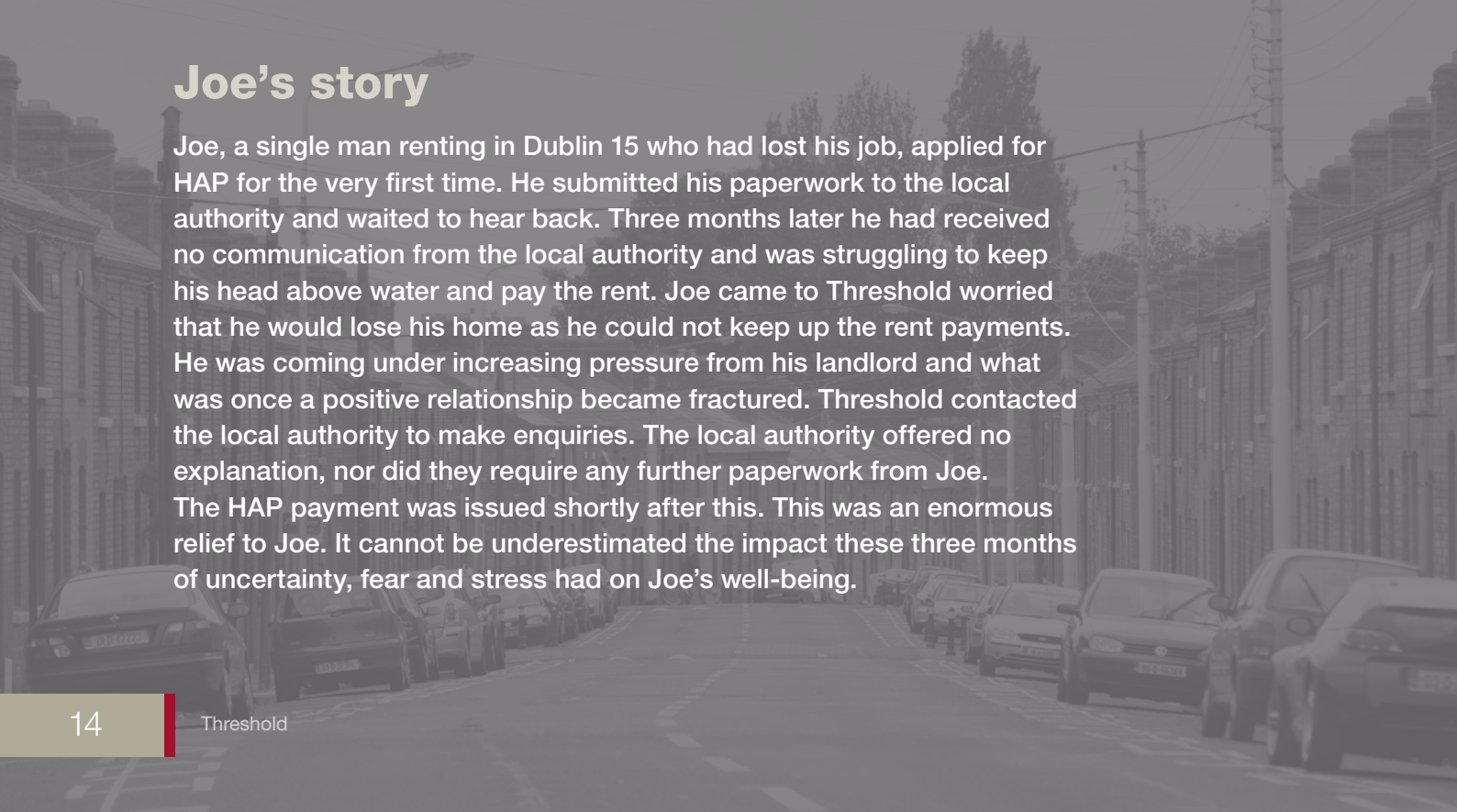
¹ Laytown/Bettystown 10.6% increase Q1 to Q4 2017.
Galway City East 9.8% increase Q1 to Q4 2017.

² RTB Rent Index Q1 2017. RTB Rent Index Q4 2017.



Joe was coming under increasing pressure from the landlord and what was once a positive relationship became fractured.

Joe's story



Joe, a single man renting in Dublin 15 who had lost his job, applied for HAP for the very first time. He submitted his paperwork to the local authority and waited to hear back. Three months later he had received no communication from the local authority and was struggling to keep his head above water and pay the rent. Joe came to Threshold worried that he would lose his home as he could not keep up the rent payments. He was coming under increasing pressure from his landlord and what was once a positive relationship became fractured. Threshold contacted the local authority to make enquiries. The local authority offered no explanation, nor did they require any further paperwork from Joe. The HAP payment was issued shortly after this. This was an enormous relief to Joe. It cannot be underestimated the impact these three months of uncertainty, fear and stress had on Joe's well-being.

Housing Assistance Payment and Rent Supplement

Our advisors assist tenants to overcome many obstacles in accessing the Housing Assistance Payment (HAP). Administrative delays and the fact that payments are made in arrears often mean that the deposit and rent are not paid until two or even three months into a tenancy.

Unsurprisingly this can cause tension between landlord and tenant at the outset of a tenancy, financial distress, possible rent arrears and the tenancy can be put at risk. We were disappointed not to see an increase in HAP or Rent Supplement caps in 2017, despite rents continuing to rise. As the rent caps remain the same and rents rise, those on housing income supports are increasingly priced out of the market. The result of this is that households top up their rent, meaning other bills go unpaid; they go without essentials and fall into debt.

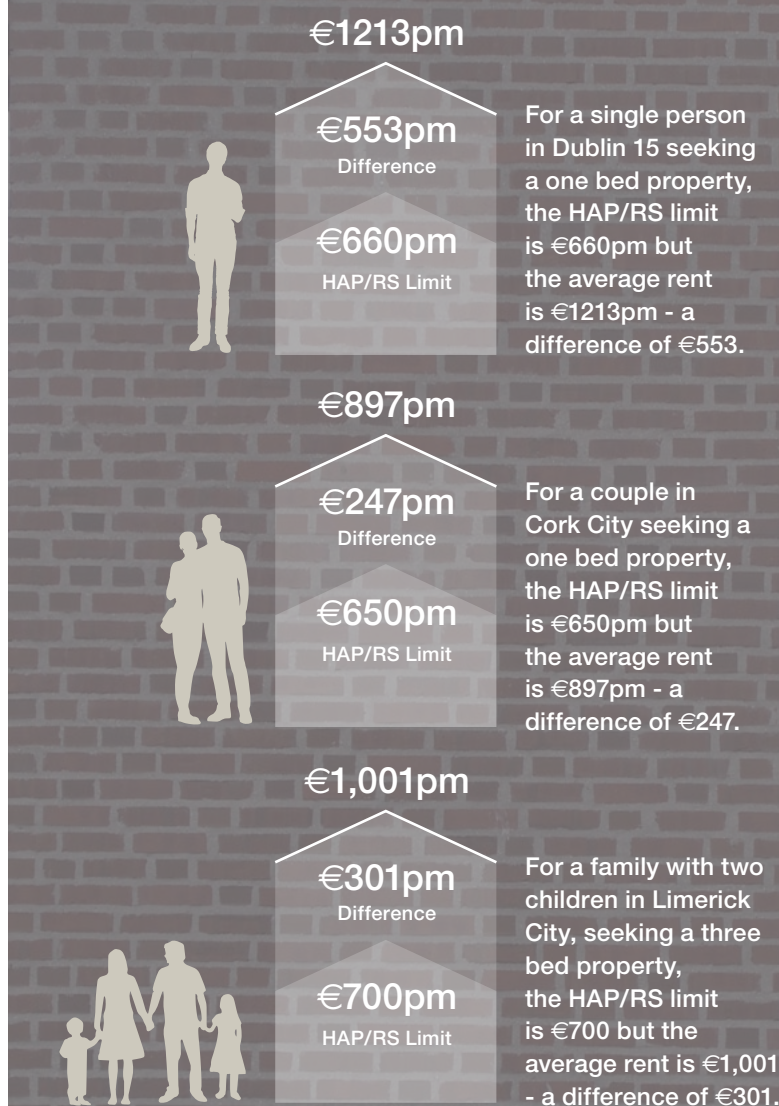
During the year we witnessed an increase in the number of landlords refusing to accept HAP tenants. This contravenes equality legislation. In August 2017, we welcomed the landmark ruling by the Workplace Relations Commission against a landlord who discriminated against tenants on the basis of them being HAP recipients.

Almost 18,000 HAP tenancies were created in 2017³. HAP is making up an increasing share of social housing provision as a cornerstone of Rebuilding Ireland. Given that HAP tenants are deemed to have their social housing need met, it is important that HAP works to ensure that these tenancies are not undermined by administrative delays or inadequate caps.


³ Social Housing Outputs – DHPLG <https://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>

⁴ Daft Rental Price Report Q4 2017 <https://www.daft.ie/report/2017-Q4-rental-price-daft-report.pdf>
Housing Assistance Payment http://www.citizensinformation.ie/en/housing/renting_a_home/housing_assistance_payment.html
Rent Supplement http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/supplementary_welfare_schemes/rent_supplement.html

A Living Rent? Comparisons of HAP and Rent Supplement Limits to Average Rents⁴



Based on Daft.ie, Irish Rental Price Report Q4 2017

A man with a short beard and mustache, wearing a white dress shirt and a dark tie, is smiling at the camera. He is standing outdoors in front of a blurred background of buildings and trees.

The RTB found in Jarek's favour and he was awarded the remainder of his deposit.

Jarek's story

Jarek received a Notice of Termination as the landlord was selling. Fortunately he was able to find alternative accommodation before the move-out date. The landlord agreed to an earlier move out date and Jarek set about moving home. When it came to the return of Jarek's deposit the landlord withheld almost half, stating it was for the rent he missed out on by Jarek moving before the date of termination, as well as claiming there had been damage to the property.

Jarek disputed this and sought support from the Threshold office in Galway. We advocated on behalf of Jarek and represented him at the RTB. The RTB found in Jarek's favour and he was awarded the remainder of his deposit.

Deposit Protection Scheme Roll-Out

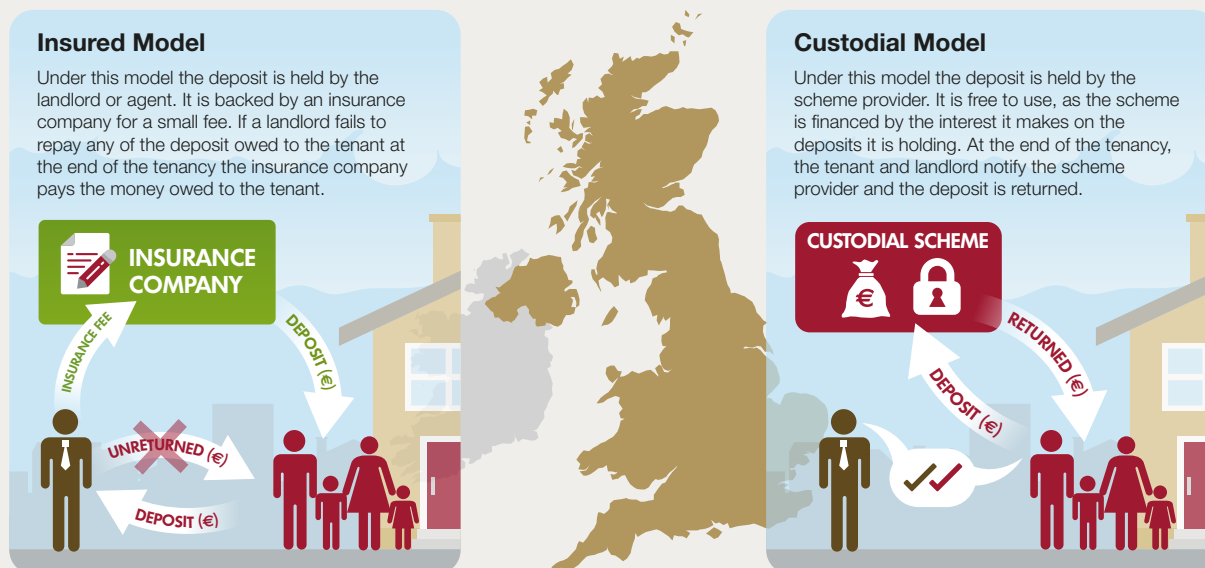
The illegal retention of deposits continues to be an issue for tenants in the PRS. A deposit will often represent the full extent of an individual or family's savings, and the failure to return the deposit creates a significant obstacle to obtaining alternative accommodation and can be the first step towards homelessness.

Threshold has advocated for the development and roll out of a Deposit Protection Scheme, and for a legal definition of a deposit to constitute one month's rent. We increasingly see requests for deposits of two months' rent or more, which only serves to put access to the PRS further out of people's reach. With little to no other housing options available, these households find themselves in overcrowded situations or homelessness.


Deposit Protection Schemes in other jurisdictions are shown to be an effective, cheap and straightforward means of preventing homelessness. These schemes provide a simple dispute resolution mechanism for one of the most frequently contentious areas of the landlord-tenant relationship. A deposit protection scheme was legislated for in 2015 and tenants need it now as much as ever. The reason for the delay in its implementation has not been forthcoming.

Deposit Protection Schemes Elsewhere

Tenancy deposit protection schemes are in operation throughout the UK. The schemes operate on two different models: **Insured** and **Custodial**, with slight differences from jurisdiction to jurisdiction.



In the case of a dispute over the amount owed, a dispute resolutions process must be completed before any money is released. This applies to both models. Landlords are required to sign up to a scheme and can be taken to court by a tenant for not doing so. If it emerges that a landlord has not signed up to a scheme, any notice of termination can be found to be invalid.



The landlord
continued to
demand rent
from the family.

Receiverships, Repossessions and Buy-to-let Properties

Tenancies continue to be put at risk as Buy-to-Let (BTL) mortgages go into arrears and become subject to receivership or repossession. At the end of 2017, 18% (22,461) of BTL mortgages were in arrears, 5,674 properties had receivers appointed and 781 of repossessed properties were sold throughout the course of 2017.⁵

Amar and Omolara's story

Amar and Omolara received a letter to say a receiver had been appointed to the property they were renting; the home they had created with their two children in Dublin. They received no information on what to expect next, to whom to pay rent, if they would have to leave and how they would get their deposit back. Similar to other cases of receiverships, the landlord continued to demand rent from the family. Amar and Omolara contacted the receiver to ask for clarity and about the return of their deposit. The receiver did not engage with or assist the family with these simple requests. Not knowing what action to take or what this meant for them and their family's future, Amar and Omolara contacted Threshold for advice. A Threshold advisor contacted the Receiver to obtain a Deed of Appointment and wrote to the landlord with this to request he desist from demanding rent from the tenants. In this instance, a Code of Conduct could have given the family some security and the information they needed to plan their next steps.

Those BTL mortgages with receivers appointed and those sold represent the homes of 6,455 households whose homes were put at risk, despite having no involvement in their landlord's finances. When a home is repossessed or goes into receivership, notice is generally issued and the home sold. As the receiver is not recognised as a landlord under law, the tenant essentially loses their tenancy rights.

To resolve this matter we called for an amendment to the Residential Tenancies Act to extend the definition of 'landlord' to include both receivers and lenders in relation to repossession of a property. We stressed that a Code of Conduct for BTL mortgages in arrears is essential to work in tandem with this change.

A code for buy-to-let arrears would:

- introduce a transparent process for financial institutions, landlords and tenants;
- set out the required steps for engagement with the landlord and tenant and the forms of communication required;
- ensure that financial institutions respect and uphold tenants' rights.

The Minister announced in September 2017 that action would be taken in respect of tenant's rights during receivership. We welcomed this announcement, however action is still required.

⁵ Central Bank Mortgage Arrears and Repossession Statistics December 2017 and June 2017. <https://www.centralbank.ie/statistics/data-and-analysis/credit-and-banking-statistics/mortgage-arrears/previous-statistical-releases>

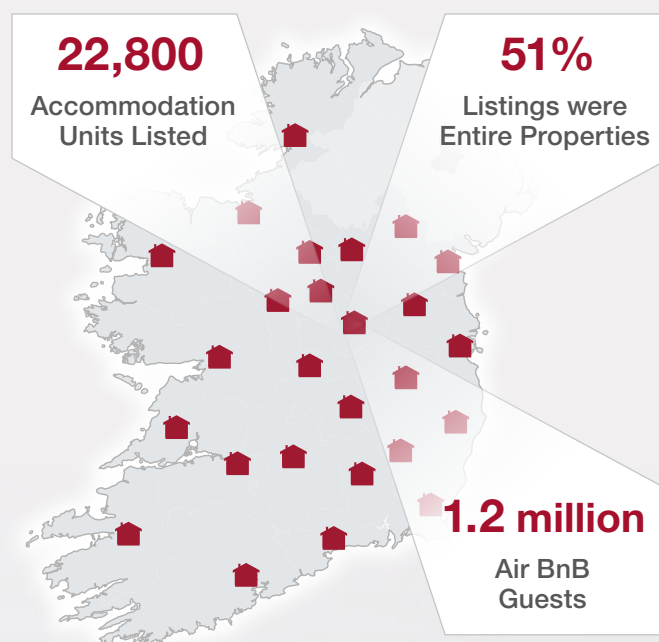
Short-Term Lets

We tackled a new and growing challenge in 2017, drawing attention to the impact that short term-lets are having on the availability of rental properties in the PRS.

Speaking to the Oireachtas Committee on Housing, Planning and Local Government we highlighted the connection between reducing supply and rising rents and the role short-term lets have to play in this. Of particular concern are the properties that are available as short-term lets throughout the year; those available as part of a 'home-share' and which are let out for an occasional weekend or week do not negatively impact the private rental market.

It is clear this is an area that requires regulation. We made recommendations to the Committee to look toward legislation in other cities, where a restriction was placed on the number of nights in the year a property can be let out. In October 2018, the Government announced its intention to bring in restrictions on the number of nights a property can be let, as well as restricting such lettings to primary residences.

2017 Air BnB in Ireland⁶



⁶ AirBnb insights Report https://2sqy5r1jf93u30kwzc1smfqt-wpengine.netdna-ssl.com/wp-content/uploads/2018/01/Ireland-Report_Final_Digital.compressed.pdf



Tenancy Protection Service

The Tenancy Protection Service (TPS) is a key service protecting households from homelessness. The TPS, the staff of which have expertise in housing law, is often the last line of defence for many.

The number of Threshold's callers at risk of becoming homeless has grown due to terminations and rent increases. A total of 4,376 tenancies were protected by the TPS in 2017. In Threshold's experience, many landlord-tenant disputes that otherwise might result in a tenancy coming to an end can be resolved through mediation by a third party such as Threshold.

The TPS operates the Interim Tenancy Sustainment Protocol (ITSP), whereby an application can be made to the Department of Employment Affairs and Social Protection for an enhanced rent supplement payment in designated areas when a rent increase puts the tenants at imminent risk of homelessness. In 2017, 227 new homes were protected through our TPS service securing enhanced rent supplement payments - saving the Department of Housing, Planning and Local Government approximately €5.2 million in the provision of emergency accommodation. This number will decrease as households transition to HAP, the need for the uplift remains however and needs to be made available to HAP tenants.

Miriam's Story

Miriam, a mother to a young boy with special needs, has lived in private rented accommodation in Wicklow for 5 years and is in receipt of rent supplement. When her landlord increased her rent, Miriam paid the increase by budgeting extremely well. When her rent increased again, Miriam needed help to be able to afford it, to keep her home for her and her son. Miriam contacted Threshold and we contacted the Department of Social Protection on her behalf. We were able to secure an increase in her rent supplement using the Interim Tenancy Sustainment Protocol to allow her and her son to keep their home. However, as HAP was extended throughout the country, Miriam was directed to transfer over to HAP. However, her HAP application was refused as her rent was above the rent cap. This uplift that Threshold was able to secure for her through the ITSP did not apply to HAP. Faced with the possibility of losing her home, Miriam remained on rent supplement. Until the HAP caps are increased, or an uplift similar to the ITSP is available on HAP, families like Miriam's must remain on rent supplement. This means she cannot avail of one of the key benefits of HAP; take up work and pay a differential rent without losing this vital housing support.

How Threshold's National Tenancy Protection Service (TPS) helps

The Tenancy Protection Service provides the following support:



Advocacy with the landlord/agent.



Making an application under the Interim Tenancy Sustainment Protocol with Department of Social Protection (DSP) to get an increased Rent Supplement payment



Submitting/appealing Rent Supplement applications to DSP.



Referring a case to the Residential Tenancies Board (RTB) and representing clients at adjudications/tribunals.



Submitting/appealing social housing applications to local authorities.



Where rent arrears are an issue, the TPS can negotiate a repayment plan with the landlord on the tenant's behalf.



Where rent increase is the issue, TPS can negotiate a lower rent increase with the landlord.

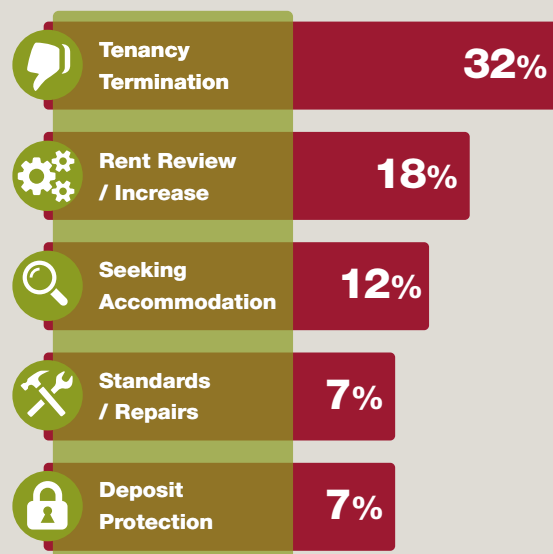
Advice and Advocacy Services

Threshold is the only specialist information, advice and advocacy service for tenants in the PRS in Ireland. Our housing Advice and Information services are often the first port of call for vulnerable tenants and our direct interventions play a key role in preventing homelessness.

Tenancy terminations, rent reviews and rent increases were the main issues facing Threshold's clients during 2017. The number of tenancy termination queries increased from 14% to 32% of all queries from 2016 to 2017. This indicates a real crisis in the PRS for tenants. While the issue of standards remains a concern for tenants, a growing number are unwilling to formally raise standards and repairs issues with their landlord for fear that it might jeopardize their tenancy or precipitate a rent increase. This reflects an increasingly insecure, unaffordable, restricted rental market.

On contacting the Advice and Information Service, a client speaks directly to a housing advisor who informs them of their rights and obligations and assists them in deciding on the next course of action. This support is vital as without it, many tenants would leave their tenancies prematurely or fail to challenge landlords/agents when they act outside the law.

Top 5 advice and advocacy queries 2017



In 2017, Threshold provided free and independent representation to tenants at the Residential Tenancies Board (RTB) in order to protect the rights and the tenancies of renters who use our services. We provided representation at 90 cases in total. The demand for this support is ever increasing and with more resources many more tenants could have been supported at the RTB.

The Threshold website is an important and valuable source of information for clients. A total of 208,069 users sought information on the website, a year-on-year increase of 39% on 2016. This points to the shift by clients to online platforms to access information.



Access Housing Unit

As well as helping people keep their homes, we help people experiencing homelessness to find sustainable, safe, affordable homes in the PRS.

We do this through the Access Housing Unit (AHU). Operating in Cork, the AHU supported 42 households (including 52 dependents) to move out of homelessness and into a home in 2017.

We provided a comprehensive pre-tenancy programme that focuses on empowering households to access accommodation, as well as providing support to access “fast-track” HAP or Rent Supplement payments. In addition, the AHU works closely with Cork City Council and advocates on behalf of households to try and secure for them other social housing options, where appropriate.

The support does not end once a household has moved into a home. The AHU also provided a tenancy sustainment service which supports 48 households (including 61 dependents). This service supports people moving from homeless accommodation into independent living and those who are currently in long-term housing who require support to sustain their tenancies.

The Access Housing Pre-Tenancy Programme



Finding accommodation
(identifying suitable pathways out of homelessness)



Rent
(Accessing HAP or Rent Supplement, Weekly Payment Plan)



Dealing with Landlords
(Phone Skills, Answering landlord questions)



Viewing a property
(What to ask, what to look for, creating a positive impression)



Rights and Responsibilities
(of landlord and tenant)



Preparing for the Move

Approved Housing Body

As an Approved Housing Body (AHB), Threshold owned and managed 9 houses in Cork City in 2017, which are designated as social housing through the Rental Accommodation Scheme (RAS) and payment and availability agreements.

Threshold's Board has approved plans to grow the number of housing units over a five year period, with a particular focus on accommodation for people coming from homeless emergency accommodation, as well as providing tenancy sustainment supports to prevent the recurrence of homelessness.

Gilabby Court



Regional Reports: Dublin and Eastern Region

Security of tenure and affordability were the main issues that our Dublin office dealt with in 2017, with queries in relation to tenancy termination and rent reviews, despite the introduction of Rent Pressure Zones (RPZs).

With the national roll-out of the Housing Assistance Payment (HAP), tenants were contacting Threshold due to difficulties sourcing accommodation and due to landlords and agents refusing to accept HAP applicants, which is in breach of Equality Legislation.



**Stephen Large,
Dublin & Eastern
Region Services
Manager**

Our work in the Fingal Area

Demand for our weekly outreach service in the offices of Fingal County Council in Blanchardstown, Dublin 15 was unprecedented in 2017. We expanded further into Fingal to reach more tenants experiencing housing problems and launched our weekly outreach service in Balbriggan in partnership with the Citizens Information Centres. 440 clients availed of the service in 2017. This vital service makes Threshold more accessible in Dublin 15, which has a high proportion of rented accommodation.



Representation at the Residential Tenancies Board (RTB)

In 2017, we noted a substantial increase in demand for representation at the RTB, particularly in disputes relating to 'renovictions'. Across Dublin, many tenants received notices of termination on the grounds of substantial renovation or refurbishment. We found that these were often attempts to circumnavigate the RPZ rules, so as to achieve a rent increase. Threshold's representation of the tenants of St Helen's Court at the RTB was a substantial piece of work and a prime example of a 'renoviction'. Cases such as these prompted our call for a statutory definition of substantial renovation or refurbishment.

We anticipate the demand for representation at the RTB to increase. When tenants receive a notice of termination or a sizeable rent increase, they cannot simply find another home due to the low levels of rental stock available. To hold onto their home they must challenge such notices or rent increases. As the RTA legislation is complex and at times difficult to navigate, tenants require our expertise and representation.



Regional Reports: Cork and Southern Region

The Cork Advice and Tenancy Protection Service had an increase in queries about rent increases and Notices of Termination. The calls relating to rent increases almost tripled and calls relating to Notices of Termination more than doubled from Quarter 1 2016 to Quarter 1 2017.

RPZs were extended beyond Cork City in 2017 to include Ballinacollig, Carrigaline and Cobh. Although the RPZs worked for some tenants, Threshold saw some misuse of the legislation to circumvent the RPZs. A flash survey carried out in the summer of 2017 on tenancy terminations revealed that over 30% of Notices were due to landlords selling their properties. However, in some instances tenants reported that the properties were never sold and were put back on the rental market at a rent substantially higher than the 4% RPZ cap.



Niall Horgan,
Cork & Southern Region
Services Manager

Standards of Rental Accommodation

In 2017, the standard of accommodation that tenants were forced to live in continued to be concerning. The Cork Office received calls from tenants afraid to report their substandard accommodation due to the risk of being issued with Notice of Termination and becoming homeless.

Housing Assistance Payment

Threshold also dealt with a high number of queries in relation to the Housing Assistance Payment (HAP) and in particular the delays in processing HAP. This resulted in some tenants falling into debt and having to approach charitable organisations for support with food.

Licensees

Research into licensees was carried out by the School of Applied Social Studies, University College Cork, in partnership with Threshold. Licensees are not protected by the Residential Tenancies Act. Unfortunately, some of those interviewed during the research reported issues with overcrowding, poor facilities, limitations to access and no record of rent payments. For licensees who experience such problems they have little recourse available to them; they cannot lodge a dispute with the RTB. It is time for licensees to have the full rights and responsibilities afforded through the Residential Tenancies Act. Much new private, purpose-built student accommodation is being let under licence agreements. Students in these complexes are paying high rents and are told they have no legal rights. Scrutiny of these tenure arrangements would reveal them to be tenancies as opposed to licenses. Simply calling a tenure arrangement a licence does not deem it so. There needs to be greater scrutiny of the tenure arrangements in place in such purpose-built student complexes to ensure students are not been denied their rights.



Regional Reports: Galway and Western Region

Threshold’s Galway office provides a service to the West of the country.

In order to ensure the service is available to the maximum amount of people possible, monthly outreach clinics were provided throughout the year in both Castlebar and Ennis, in partnership with the local Citizens Information Centre.



**Diarmaid O’Sullivan,
Galway & Western Region
Services Manager**

Affordability and Supply

An extreme shortage of all types of rental accommodation and continued rent inflation characterised the PRS in the West of Ireland during 2017. These problems were experienced, not only in urban, but also rural areas. A shortage of supply in urban areas such as Galway, Ennis and Castlebar has forced tenants to seek properties to rent in rural areas, creating pressure on the PRS there

also. Despite the introduction of a Rent Pressure Zone in Galway City in January 2017, the city experienced rent inflation of 8.5% between Q4 2016 and Q4 2017⁷. Many tenants approached Threshold for advice on the legality of rent increases and this was a dominating issue our advisors supported tenants with in 2017.

Martha’s Story

Martha is in her 20s. She rented a room in an owner occupied house and signed a 6 month licence agreement. A few months later, Martha had to move to another part of the country for work. This was a positive and exciting time for her. She told her landlady and gave a week’s notice. The landlady said she could leave sooner if she liked and as it suited both parties Martha did so. The landlady filled the room a few days later. It appeared that this had worked out well for everyone.

However, the landlady refused to return Martha’s deposit saying she had broken the agreement. This caused financial distress for Martha, as moving is a big financial cost. Unfortunately as a licensee Martha had no rights under law. If Martha’s license agreement was within the remit of the Residential Tenancies Act, the landlord could not have legally withheld this deposit and Martha could have lodged a dispute with the RTB.

⁷ RTB Rent Index Q4 2017 https://onestopshop.rtb.ie/images/uploads/general/RTB_Rent_Index_-_Quarter_4_2017_FINAL.pdf

Spiralling rent increases must be stopped to prevent homelessness - Threshold

14 February 2017

A LEADING HOUSING CHARITY THRESHOLD, has commented on the latest Daft.ie rental price report for the last quarter of 2016 which indicates that rents increased nationally by 13.5 percent – the largest increase in the history of the report, issued since 2002.

Commenting today, John-Mark McCafferty, Chief Executive Officer of Threshold, said: “This dramatic rise in rents is the biggest increase we have seen since the Daft report commenced – during boom times – but unfortunately, it comes as no surprise. The Daft report reflects accurately the rent increase Threshold’s clients have been subject to, and is the reason why we have been asking for rent certainty measures to be introduced as an urgent priority.

Threshold calls for immediate roll-out of national rental strategy measures and greater protections for tenants

March 14th, 2017

NATIONAL HOUSING CHARITY, THRESHOLD, responded to recent reports that home ownership in Dublin has fallen to lowest rate since records began in 2000, based on unpublished figures compiled by the Central Statistics Office (CSO). The figures also show a significant increase in the number of those renting privately in Dublin, up from 10 per cent of the population in 2000, to 25 per cent by the third quarter of 2016.

Commenting on the figures announced today, Chief Executive of Threshold, John-Mark McCafferty said: “These figures show that an increasing number of people are living in the rental sector, both by choice and by necessity. The current

system is not fit for purpose, with poor protections afforded to renters and with rental costs skyrocketing at a ceaseless rate. The private rented sector is the second largest housing tenure after home ownership, providing homes for one in five households in Ireland. Renting your home should be a viable tenure of choice, as it is in other EU countries. Unfortunately, it is the most expensive and least secure form of housing in this country. Threshold’s frontline services are constantly dealing with the serious failings of the private rented sector, and speaking to people at risk of losing their homes due to a variety of issues including disproportionate rent increases and a shortage of supply.”

Threshold calls for action on receiverships and overcrowding

16 June 2017

NEW LEGISLATION MUST BE INTRODUCED as a matter of priority to protect the rights of tenants who are affected by the shortage of housing across the country, according to the national housing charity, Threshold. Chief executive John-Mark McCafferty made the call at the TASC / FEPS Annual Conference at the Croke Park Conference Centre, where he was speaking on the impact of the housing shortage.

Pointing to issues such as overcrowding and confusion over receiverships, he said: “Overcrowding in rented accommodation and the phenomena of the ‘hidden homeless’ has recently come into sharp focus, as we see growing instances of people ‘sofa surfing’ and situations of multiple generations of families living under the same roof because younger generations can’t source affordable accommodation. There is no suitable definition of overcrowding and this needs to be inserted into existing minimum standards as set out in the Housing Regulations.”

Threshold protects more than 1,000 people from homelessness in west of Ireland

28 July 2017

New figures from national housing charity, Threshold show that its Tenancy Protection Service prevented 1,014 people from becoming homeless in the west of Ireland in the last year. The figure is included in the Galway Tenancy Protection Service Annual Report 2016-17, which was launched by Minister of State for Community Affairs, Natural Resources, and Digital Development, Seán Kyne, TD.

The Galway-based service opened in June 2016 and provides advice and support to households at risk of homelessness in Galway, Mayo and Roscommon. Almost half of the 534 households supported by the service were families, and a total of 406 children were prevented from becoming homeless.

Homeless crisis will not be solved by return of bedsit accommodation - Threshold

4 July 2017

THRESHOLD’S CAMPAIGN FOR NCT CERTIFICATION FOR PRIVATE RENTED ACCOMMODATION

The national housing charity, Threshold has warned that Ireland’s housing crisis will not be solved by bringing back bedsit accommodation. Responding to a comment from Housing Minister Eoghan Murphy that he would consider bedsits as part of a review of the Rebuilding Ireland programme, Threshold chief executive, John-Mark McCafferty said this was not the answer.

He said: “It is worrying that almost a decade after the introduction of legislation to eliminate the bedsit, we are now hearing calls for their re-introduction as a response to the current accommodation shortage. Last year saw the publication of Rebuilding Ireland: An Action Plan on Housing and Homelessness. Are we now, as a society, so bereft of ideas that the best response we can come up with is to bring back the bedsit?”

Proper enforcement and rent register essential to stem rising rent levels

20 December 2017

The national housing charity, Threshold has reiterated its call for the introduction of a mandatory rent register and proper enforcement of legislation, after figures today from the Residential Tenancies Board showed an annualised growth rate of 9.5 per cent in average rent for new tenancies across the country and a 9.9 per cent year-on-year increase in Dublin. The figures show an average rent of €1,518 for Dublin, €1,086 for the Greater Dublin Area, and €811 for the rest of the country.

Financial Report 2017

Threshold's State income increased in 2017 to add additional services in the housing crisis. Fundraising income increased due to a one-off legacy. Building on previous years, the organisation has implemented cost-saving and efficiency measures to maintain a focus on frontline service delivery. Support and governance costs of managing the charity represents 10% of the total expenditure.

	2017 €	2017 %	2016 €	2016 %
Income				
Total	2,899,906	100.00	2,378,859	100.00
Donations & Fundraising	691,811	23.86	620,571	26.09
Grants	1,936,895	66.79	1,453,566	61.10
Department of Social Protection Community Employment Scheme	138,032	4.76	166,220	6.99
Charity Shops	28,197	0.97	48,848	2.05
Rental & Deposit Income	88,889	3.07	71,645	3.01
Miscellaneous	16,082	0.55	18,009	0.76
Expenditure				
Total	2,644,715	100.00	2,191,960	100.00
Direct Charitable Expenditure	1,838,368	69.51	1,527,430	69.68
Department of Social Protection Community Employment Scheme	147,114	5.56	180,372	8.23
Fundraising and Publicity	343,530	12.99	237,283	10.83
Charity Shops	46,373	1.75	38,956	1.78
Support and Governance	269,330	10.18	207,919	9.49

Staff Resources

Threshold employed 41 staff and 8 DSP Community Employment Scheme workers at the end of 2017.

Annual Report and Financial Statements for the year end 31 December 2017 are available at www.threshold.ie

Governance

Threshold is signed up to the voluntary Code of Practice for Good Governance of Community, Voluntary and Charitable Organisations in Ireland, the Voluntary Regulation Code for Approved Housing Bodies (AHBs) and a charity code of practice called the Statement of Guiding Principles for Fundraising. To read our full Donor Charter, visit: www.threshold.ie/getinvolved.

Threshold is constituted under a Memorandum and Articles of Association and is a registered charity, CHY 6279. The charity is also registered with the Charities Regulatory Authority (CRA) and its CRA number is 20011031. Threshold's goals and strategic approach are guided by its charitable objectives. The management of the charity is the responsibility of the directors, who are elected and co-opted under the terms of the Articles of Association.

Board members are drawn from diverse backgrounds and bring a broad range of experience and skills to board deliberations. The board is provided with regular information, which includes key performance and risk indicators for all aspects of the charity. They meet regularly and there are sub-committees covering governance, audit and risk, nominations and remuneration (who make remuneration decisions for Threshold) and housing and property. The members of the board cannot, under the governing documents, receive remuneration for services to Threshold and may only be reimbursed for incidental expenses claimed.

There are clear distinctions between the roles of the board of directors and the Executive Management Team, to which day-to-day management is delegated. Matters such as policy, strategic planning, and budgets are drafted by the Executive Management Team for consideration and approval by the board, which then monitor the implementation of these plans.

Board of Directors 2017

Aideen Hayden (Chairperson)

Bernard Cronin (Treasurer)

Liam Reid (Secretary)

Patrick Gray

Christine Heffernan

Trocaire Joye

Martini Molloy

Brian Murphy

Thora Mackey (resigned 14/04/18)

☎ National Free phone Helpline:

1800 454 454

9am to 9pm

✉ advice@threshold.ie

📘 ThresholdIRE

🐦 ThresholdIRE

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

📍 **Cork Advice Centre**
22 South Mall, Cork

📍 **Galway Advice Centre**
5 Prospect Hill, Galway



Rialtas na hÉireann
Government of Ireland

www.threshold.ie