

**SYMPOSIUM ON  
THE IRISH HOUSING MARKET: ISSUES AND PROSPECTS**

*(read before the Society, 14 April 2005)*

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**Housing for the Future: A Case for Change.**

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*Abstract:* There is evidence to suggest that housing over recent decades has not received the attention it deserves from policy makers. Policy can at best be described as ad hoc and reactive, based on a general assumption that markets can largely be relied upon to achieve housing objectives. There has arguably been greater concern in national strategy and partnership programmes for about the economic implications of housing availability and its effect on economic competitiveness than for the wider social role of housing and its importance for community. This paper attempts first to characterise current housing policy and then to document where it is failing. The likely future direction of policy, as revealed by new programme initiatives and by the analysis and recommendations of the recent NESC report (NESC 2004) is also analysed.

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**INTRODUCTION**

The government's stated policy objective for housing is "to enable households experiencing poverty and disadvantage to have available to them housing or accommodation, which is affordable, accessible, of good quality, suitable to their needs, culturally acceptable, located in a sustainable community and, as far as possible, in a secure tenure of their choice"(NAPS: DSFA 2002). Yet, despite many years of rapid economic growth, results are disappointing when analysed from the perspective of those dependent on welfare payments and those on low incomes. The most recent estimate (2002) of those in housing need show that 48,413 households (DOEHLG 2003) remain on housing waiting lists while 2004 saw 76,934 housing units completed - yet another record at the time (DOEHLG 2004). There would thus seem to be a serious miss-match therefore between objectives and outcomes.

**1. HOUSING POLICY EVOLUTION**

Clearly, appropriate housing is more than either simply shelter or an investment vehicle for wealth creation. The home is the centre of human relationships: it is the point of departure for entering the labour market and the place from which the individual contributes to community. It is vital therefore to the capacity of the individual to contribute to human development. This point is important, as poor housing imposes widespread costs in terms of health and education spending

and outcomes for policy initiatives in these areas. Poor design or construction leads to additional costs in urban regeneration while poor location and social and tenure mix adversely affect communities. Housing policy in Ireland is market-driven; the idea of homes being a social good like education or public health is not generally accepted (Drudy and Punch 2005). There is now however a growing acceptance that the market is imperfect, as evidenced for example by the recent NESC report - and indeed an acceptance that the very success of the market winners may be undermining the economy, as with the growing concern over second “holiday” homes. Some within our society have been able to over-consume the housing product - and not always to good environmental effect - while others, it is accepted, are under-consuming. The effect of the market on the losers and the recognition of market failure in the sector has been slow, with housing only becoming incorporated into mainstream policies from the mid 1990s. Housing for example is not mentioned in:

- The National Development Plans 1989-93 and 1994-99
- The National Anti-Poverty Strategy 1997
- The National Partnership Agreements 1989, 1993, 1997.

A change of attitude was evident when housing shortage was identified as an economic threat in the National Development Plan 2000-06. The Programme for Prosperity and Fairness 2000 national partnership agreement (Dept of an Taoiseach 2000) included 19 commitments on housing while in particular the National Anti-Poverty Strategy 2002 (NAPS: DSFA 2002) gave specific attention to housing issues.

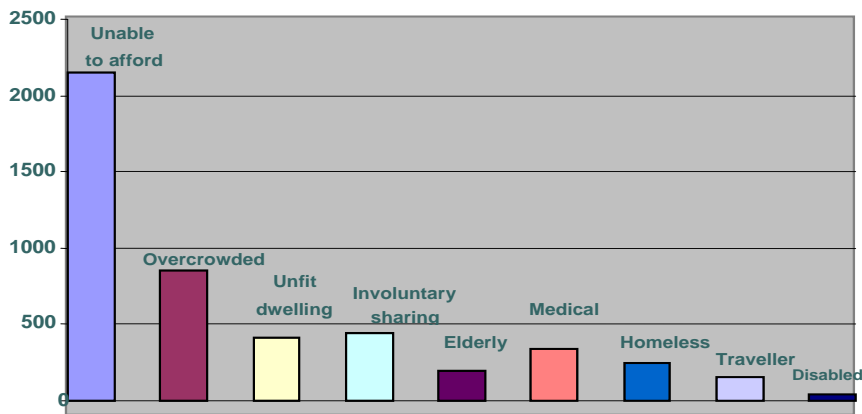
However, the partnership agreement “Sustaining Progress” (Dept of an Taoiseach 2002) narrowed the focus to housing for members of the workforce through “affordable housing”, with the announcement of a measure to provide an additional 10,000 affordable homes within the lifetime of the agreement. This position was echoed somewhat by the national anti-poverty strategy 2003-2005 (DSFA 2003) which appeared to retrench from previous housing commitments to concern solely with the affordability of purchase. This concern with housing supply for members of the workforce has been to the exclusion of housing for those on social welfare or otherwise very low incomes.

The emphasis of housing policy, even for those on very low incomes, has been to promote what I would term “super affordability” as a solution. This involves attempting to make purchase accessible for all but the most marginalized. It has meant in effect that, provided nearly everyone is put in a position to buy, there is no longer serious official concern with how people are actually housed in practice or - irrespective of incomes - whether they are in a position to sustain home ownership and maintain their homes. Such a policy is most attractive in an era of rising incomes and rising house values. Indeed as demonstrated by Fahey and others (Fahey, Nolan, Maitre 2004), once on the housing ladder the issue of affordability does not appear to be a difficulty for the vast proportion of homeowners. This proposition is accepted also in the recent NESC analysis, with emphasis placed on policies to make deposits more readily available to first-time buyers. Experience in the UK during the early 1990s shows the danger of a policy that assumes a constantly rising market. The experience of negative equity, and the impact of repossession on the lives of ordinary people, provides an appropriate warning against complacency about the future of the “Celtic Tiger” economy. More importantly however, the continuing focus on affordability ignores the reality of need. By definition, affordability assumes a capacity to purchase and to manage ongoing maintenance - but in Irish society today there is a floor below which such a policy cannot go.

## 2. HOUSING POLICY RESULTS

The success of policies of super affordability must be limited by their effective availability, which in turn is related to the means of the significant number of people in Ireland in housing need. Charts 1 and 2 below detail the outcome of the assessment of housing need conducted by local authorities in March 2002. The assessment sets out the number of households on the waiting lists of local authorities whom they judged to be in need of social housing. Of the total of 48,413 households so assessed almost half (44%) of households were unable to meet the costs of their existing accommodation and another 18% were living in overcrowded accommodation. As set out in Chart 2, 85% of the households in need of social housing and waiting for a placement had an annual household income of less than €15,000.

**Chart 1: Households in Social Housing Need 2002**

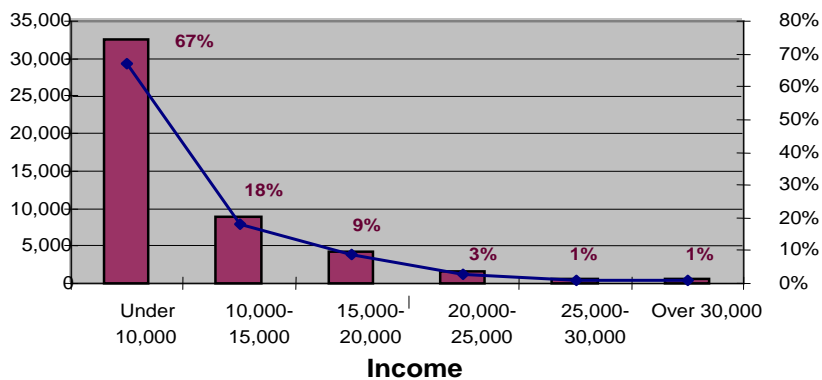


**Total: 48,413 households**

Source: DOEHLG

Clearly, affordable purchase is not an option at certain levels of income unless very significant action is taken to interfere with the market, either to control prices or to strictly control availability.

**Chart 2: Household Income of Those in Need 2002**



Source: DOEHLG

The need for social housing, as indicated from the assessment figures, has led since the late 1990s to the development of what has proved in effect to be a new form of housing tenure. By the end of 2005 the rent supplement scheme, whereby private rents are significantly subsidised - originally introduced as a short term income support - was being paid to 60,176 households renting privately (DSFA 2005). Yet the scheme has been questioned for the value for money the payments represent over time.

There is also evidence that the quality of much of the accommodation is inadequate, including the findings of the relatively small number of local authority inspections that have been carried out. Threshold in particular has persistently highlighted the very poor standard of housing available to those renting on low incomes and those in receipt of rent supplement, as is evident also from its own research (Threshold: Annual Report 2004). There are wide discrepancies between the entitlements of those in receipt of rent supplement and those who are local authority tenants. Local authority social housing tenants pay a differential rent based on income and are entitled to work. Rent supplement payments are limited to those who are in effect in receipt of some form of social welfare payment and the capacity of recipients to work without loss of benefit is severely limited. In practice social housing tenants have security of tenure and indeed a right to buy at rates discounted from the market price. Rent supplement tenants have only the levels of security of tenure afforded by part 4 the Residential Tenancies Act 2004, namely a tenancy of up to four years subject to certain conditions. It is within the private rented sector that the limitation of market's capacity to answer housing need is most clearly manifested. Problems of poverty persist within the rented sector. Roughly one third of this sector is now in receipt of rent supplement, which by definition means they are on low incomes.

A survey commissioned by the Department of the Environment, Heritage and Local Government (ESRI/DOEHLG; Watson and Williams 2003) indicate that a further 28% of private renters spent more than one third of their income on rent. At the same time the standard of some of the housing occupied in the rented sector as stated was grossly inadequate. In the course of 2004, Environmental Health Officers in local authorities made 7,232 inspections (of an undisclosed but lesser number of rental dwellings) and found that 2,106 failed to meet the very basic regulatory requirements (DOEHLG 2005). The existence of damp, lack of hot and cold running water, failure to provide basic washing facilities, lack of ventilation and vermin infestation were among the breaches reported. Further studies funded by Combat Poverty (Fahey and others 2004) raised serious concerns about the extent of poverty within the sector. Standards are not just an issue when it comes to older stock, or houses in multiple occupancy (usually bed-sits). Already Threshold has voiced concerns (Threshold 2004) about the quality of low-priced apartments built under Urban Renewal Schemes and other tax incentives provisions. The emphasis of this concern has focussed on unit size and family suitability, inadequate storage, poor sound proofing, lack of play space and indeed the increasing ghettoisation of rent supplement tenants in such developments. Many rent supplement recipients today are crowded together in our major cities in higher concentrations than in the much criticised local authority estates of the past. Indeed in concentrations that far exceed the maximum 20% of social and affordable housing set down under Part V of the Planning and Development Act 2000.

Housing shortages and the decline in social housing investment in the early 1990s - well documented in the NESR report - have prompted reliance on a variety of responses to the emerging housing evident from the late 1990's onwards, namely;

- The Rent Supplement Scheme, which began as an emergency response, has become a central plank of housing provision, with the shortcomings set out above.

- Affordable purchase schemes have become central to Government policy in promoting home ownership and tackling affordability problems. However the numbers of units produced have been limited, especially in urban areas such as Dublin City (DOEHLG 2002-2005). There is evidence to suggest that arrears of repayments of local authority loans under the shared-ownership and affordable housing schemes are a significant problem, which may indicate that some of the strategies to extend home ownership to those at the margins may be flawed.
- Tax relief on housing investment has had little benefit for those in housing need - indeed the impact of tax policy on the built environment may ultimately lead to greater ghettoisation for those excluded from purchase.

### 3. PROSPECTS FOR CHANGE

Current strategies around housing policy appear to favour the greater involvement of the voluntary sector. This appears to be centred on the view that the sector is more efficient than local authorities in its management of the housing stock. Opportunities, as set out in the NESC report for affordable rental provision for example, seem to be prompted by a desire to seek new solutions with minimal outlays from the public purse. However, the capacity of the voluntary sector to achieve more than it currently does must be realistically assessed. Growth will require commitment from Government, not just financially but in terms of structural reform. The voluntary sector cannot be seen principally as a way to affect savings. The sector is small though growing. However, as yet no regulatory framework comparable to that in the UK has been proposed for housing associations and other approved housing providers in Ireland. On an annual basis, significant amounts of public money are invested through this sector and there is every reason to believe that even greater amounts will be invested in the future. Indeed the flexibility of the sector makes it the logical choice for new housing initiatives to be pioneered within its framework. However public confidence must be ensured by appropriate regulation. Another initiative which relies principally on partnership with the private sector - may prove to be more significant in improving housing options. The Rental Accommodation Scheme (RAS) currently being rolled out focuses on those in receipt of Rent Supplement payment for longer than eighteen months and deemed to be in long term housing need (Department of Social and Family Affairs: circular 2004). Even in the early stages this scheme is seen as part of the solution to providing long-term housing for those in housing need in the rented sector. An essential aspect of the scheme is the transfer of responsibility for RAS tenants to local authorities from the Department of Social and Family Affairs, long discussed though never before achieved.

Effectively, RAS will ensure the long-term accommodation of households in private tenancies secured by contracts negotiated between the local authority and private landlords. Though it is repeatedly stated that this scheme is in addition to rather than instead of local authority build, social housing output in recent years would not necessarily provide confidence in this assertion. Under the RAS scheme local authorities hope to negotiate contracts for terms that will exceed the security of tenure provisions under the Residential Tenancies Act thus giving tenants increased security. Rent will be paid directly by the local authority to the private landlord but the payment will be limited to what would be due for the property under the Rent Supplement Scheme where the tenancy is an existing tenancy. Those in receipt of rent supplement for 18 months will be eligible for the RAS. Voluntary Housing Associations have become involved in providing units into the RAS scheme mainly through the transfer of tenants from existing schemes. However, it is of concern that the RAS scheme will divert resources within the voluntary housing sector at a time

when the sector has fallen well short of meeting its National Development Plan targets (NDP 2000-2006) for mainstream social housing output. RAS has some positive features, such as rent and other charges to tenants that are geared to their incomes. Apart from the right to buy, the terms and conditions for tenants under this scheme will more closely approximate those of local authority tenants. In practical terms, this form of housing will have less obvious visibility than local authority housing developments, and is therefore less likely to run into opposition to expansion from local communities and Councillors. There are also dangers of course, if the scheme is not properly implemented. The quality and suitability of the properties offered under RAS could well be unsatisfactory, especially given that the intention of the scheme is to pay below market rents and thus save on the Rent Supplement budget. In particular as set out in the departmental circular (DOEHLG: Circular 22nd December 2004), savings through securing accommodation at rents below the existing rent supplement payment for the tenant concerned can be retained by the local authority and used to defray administrative and other costs arising under the scheme. It is important that this provision does not act as an incentive to reduce the quality of property in what will become a quasi-state housing sector. Concern has also been raised that much of the property within the sector that is most likely to be offered at below market rents will not meet current minimum standards or fire safety regulations. However local authorities, as enforcers of such legislation, are surely in a difficult position and could not justify renting such property. The policy is unfortunately limited to those who have been in receipt of Rent Supplement for 18 months or longer and the position of Rent Supplement tenants who seek to return to work is seriously disincentivised. Much of the responsibility for how well RAS works in practice, including terms and conditions for tenants and quality of accommodation, will lie with the local authorities. This will represent a move by local authorities into engaging with the rented sector as never before. Such increased engagement and will hopefully bring about a greater understanding and sympathy among local authorities for tenants particularly when it comes to the enforcement of minimum standards legislation.

#### **4. BROADER POLICY CONCERNS: AN UNEQUAL SYSTEM**

Standing back from specific policies, a number of broader concerns are worth noting:

- Policies promoting home ownership discount the possibility of an external market shock.
- Policies - whether taxation or affordable purchase policies – ignore the “working poor”

workers, especially in the main cities, whose incomes are too low for renting privately but too high to secure social housing rents in locations like Dublin, which are prohibitive for those without good earning power. According to a DAFT survey of Dublin rents in late 2005 (Daft 2005) the average monthly cost of a studio unit was €588. For someone working full time at the current statutory minimum wage this would represent 45% of gross income.

- Lip service is paid to ‘tenure mix’. However the particularly slow pace of the output to date under Part V (DOEHLG various years) has meant that there has been little impact on social housing stigma and local resistance to such developments, nor has the measure been sufficient to support sustainable communities.

An important issue arises with regard to equity across each form of housing tenure. For example a tenant of a local authority with a particular set of means will have a different basket of “rights” to a tenant in the private rented sector of similar means. The local authority tenant will have the right to work, will pay rent according to means, will have the right to buy their housing unit at a rate

that reflects their duration of tenancy and their children may become successor tenants effectively giving them the right to inherit the dwelling. Irrespective of income, a local authority tenant will never have their need for the housing unit reassessed. In practice if not in enshrined in law a local authority tenant has a tenancy for life. On the other hand private sector tenants will pay market rent which, if they are working, they will pay entirely themselves, irrespective of their means. A rent supplement tenant in the rented sector will by definition be in receipt of some form of social welfare, and will in many instances be unofficially topping up rent over and above the level permitted to the private landlord to secure accommodation as demonstrated by Thresholds report on the experiences of Rent Supplement tenants in Cork City (Threshold 2005). The Rent Supplement tenant will not be entitled to work full time without loss of benefit, will not be entitled to buy, and will be entitled to a maximum of four years security of tenure. Furthermore a housing association tenant in similar circumstances will have many of the benefits of the local authority tenant but will not be able to buy at least for the moment. Policies therefore discriminate amongst tenants in housing need, depending on whether they rent from a local authority, a housing association or a private landlord and no attempt is made to equity-proof our housing responses. As a nation we have enshrined equality in our legislative framework in almost every context - except in the context of discrimination based on economic circumstance. Research carried out by Threshold (2001) and Threshold and Comhairle (2002) has shown that almost one in three landlords will not rent to a rent supplement tenant. This clearly significantly reduces the choice of home available to rent supplement tenants.

This refusal is partly blatantly discriminatory but partly due to the administrative procedures of the State. Rent supplement payments are paid in arrears whereas rents generally in the market are paid in advance, a clear disincentive to any landlord. Levelling the playing field would entail a significant one-off cost to the state but one which would ensure more fundamental fairness in the system. The extension of rights within the system, such as the introduction of a housing benefit to assist low-income workers with their housing costs, would undoubtedly add to the housing budget. Permitting Rent Supplement recipients to pay differential rents based on income and therefore enabling them to work would also cost but these measures would surely produce greater equity within the housing system and would in the long run most likely produce substantial economic and societal benefits.

## **5. CONCLUSIONS**

*Future Policy:* As we move forward, and acknowledging that to date at least the market has given no serious indication of collapse, we must turn to the strategies that will be necessary to achieve social cohesion in the future. An analysis of local authority housing strategies in 2002 (Punch and others 2002) calculated that about one third of newly formed households nationally would need housing assistance; the proportion in the larger urban areas was significantly higher. Moreover NESC recently (NESC 2004) estimated that one third of all jobs in the next decade would not require education to Leaving Certificate standards; in other words one third of new jobs will be low paid. If this is so, the numbers on low incomes in need of housing must certainly persist. Although total housing output has increased significantly in Ireland, the portion targeted for those in need of housing assistance is far below such a one-third mark. Table 1 demonstrates that social and affordable completions and acquisitions in 2004 amounted to only 8,149 units (11% of total build). The overwhelming thrust therefore is construction of houses for purchase in the private market. Even in the areas of highest housing costs and greatest need, the proposed level of affordable housing activity is, to say the least, modest; Table 2 reports only 535 units for purchase at a discount are proposed for Dublin City a metropolis of half a million people (Census 2002).

*NESC Guide for future policy:* The National Economic and Social Council, the partnership's think-tank on strategic policy direction, published a long awaited report on housing in late 2004 (NESC 2004). This provides a welcome and overdue comprehensive analysis of this vital policy area. Their report recommends more social housing - indeed a welcome recommendation - although within the existing policy framework and accepting conventional wisdom on assessing the need for social housing. NESC propose approximately 10,000 new social housing units per annum (73,000 social housing units between 2005 and 2012). Achievement of this would represent a significant improvement on performance in recent years.

However the review does not necessarily consider the capacity of the social housing sector to answer the needs of not just the most marginalised, but the wider needs of society, given a society with one third of its population requiring housing support at some level. Many of those experiencing housing disadvantage have little hope of obtaining social housing if the social stock does not rise above the 12% of national housing inventory favoured by NESC. NESC sees "affordable rental" as one solution to the poverty being experienced by those on low incomes. This is linked to the provision of state-owned lands or capital subsidies to enable the charging of below cost rents. The Affordable Homes Initiative set up as a consequence of the Sustaining Progress partnership agreement is also charged with identifying state land for the provision of housing for "affordable purchase" and unless this body is charged with the remit of developing the affordable rental option and locating suitable land, conflicts of policy may occur. In addition, the affordable rental proposal places further dependence on the voluntary sector, which as previously stated is currently almost entirely unregulated and not reaching existing NAPS social housing targets. However the greatest weakness perhaps is that what is proposed by NESC is that an interdepartmental feasibility study be conducted. Threshold in its 2004 Annual report cited the fact that it had advised over 20,000 clients through its national services of whom 73% had incomes that did not exceed €25,000 per annum. Affordable rental in this context is a policy which is in practice an essential part of an equitable housing system and one which must progress rapidly. In this context such a recommendation is not an entirely adequate response at this point.

NESC endorses the partial spin off of the Rent Supplement Scheme into the Rental Accommodation Scheme, although not considering the needs of the balance of those in receipt of rent supplement in the Private Rented Sector. Rent Supplement recipients currently account for over one third of the sector and, as discussed, face variable housing provision. The NESC recommendations, I would contend, accept the concept of 'residualisation' whereby people in acute need of assistance only are targeted by special programmes. Existing social housing has become increasingly residualised (Murray and Norris, 2002) to the point where resistance to new social housing by established communities is placing social housing targets at risk. A general needs approach to the provision of social housing would I believe be a more appropriate mechanism, in that it would enable housing policy to look not only at those who are left over by the purchase market, but more closely at individual needs. Working from a basis of individual need and working from the position of an individual's ability to contribute would elicit a fairer housing system. Perhaps the greatest weakness in the NESC report is this failure to give greater emphasis to the inequities within the present housing system. The Council briefly considers the potential of a housing benefit system but dismisses it as problematic, while acknowledging that there is an argument that such a benefit would lead to more equitable treatment across the tenures and greater individual choice. The fact that an interdepartmental committee on rent and mortgage assistance decided that a move to housing benefit would not be a "desirable" option, should not necessarily have deterred the Council from a fresh look at the possibility. Government policy into the future should have at its core seamlessness and cohesion within the system. The current housing system must be equity proofed and distinctions between the tenures eliminated.



*An alternative future:* I would argue that the current segmented housing approach, which it can be strongly argued residualises some in society, should be replaced by a general purpose rental housing system that complements home ownership. Higher urban density is anticipated but the good quality design that characterises most social housing build today can be adapted to the denser format. A system which attracts a mix of tenants in terms of income and household composition, with rents geared to ability is an essential element. Since many tenants will eventually want to buy their own home, or want to acquire a property asset, equity sharing arrangements would be established as part of the system. Such systems would however be framed in the context of protecting the housing stock from depletion beyond a stage of sustainability. Achieving such a future requires not just a changed perspective on the part of the DOEHLG and the Department of Finance, but a proactive approach at the local level. Local authorities should use existing compulsory purchase powers and seek enhanced ones to obtain land against the competing interests of developers. New measures such as affordable rental would mean new challenges for the private rental market that would have to compete with such a non-profit sector in terms of quality and price to the advantage of the tenant population and society as a whole.

There is a challenge facing policy makers and policy influencers in a housing environment where resources to deal with need are constrained by the economic rules of supply and demand. The general strategic choice facing policy-makers in Ireland is one of two general approaches, namely:

- A response to housing need on the basis of piecemeal changes to the system, with well meaning but ineffective responses for substantial numbers in housing need,
- or*
- Put individuals and communities at the core of national housing policy and take the measures necessary to put fairness at the heart of the system?

**Table 1 House Completions and Acquisitions, Ireland, 2004**

|  | Dwelling units      |
|--|---------------------|
| Housing Associations completions         | 1607                |
| Local Authority completions              | 3539                |
| Local Authority acquisitions             | 971                 |
| Shared ownership                         | 798                 |
| 1999 affordable purchase                 | 860                 |
| Part V affordable purchase               | 374                 |
| <i>Total social &amp; affordable</i>     | <i>8149</i>         |
| Private house completions                | 71808               |
| <b><i>National total completions</i></b> | <b><i>76954</i></b> |

*DOEHLG Annual Housing Statistics Bulletin 2004*

**Table 2 Affordable housing units proposed at 31 December 2004 \***

| Local authority        | Proposed number of units |
|------------------------|--------------------------|
| Dublin City            | 535                      |
| Dun Laoghaire-Rathdown | 0                        |
| Cork City              | 562                      |
| Galway City            | 202                      |
| Wexford                | 250                      |
| <b>National Total</b>  | <b>4676</b>              |

*1999 Scheme and Part V units for purchase*

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