



A Year of Resilience

Annual Report 2020

“There is nothing more important than a safe, secure home.”



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Mission, Vision & Values

Our Mission

To provide good quality, secure homes that people can afford.

Our Vision

Investing in people and places by providing more homes and choice.



Our Story



In Old Irish culture the basic unit of identity was the local region, or *Tuath*. This word has encapsulated various meanings throughout the history of the language including clan, territory, and place. In modern terms it has come to mean community.

With the onset of the pandemic, community has never been more important. Although there has been much hardship and struggle over the past year, we have also seen positive transformation and resilience from staff and tenants alike.

During this time, our roots have grown strong and we are proud to be one of Ireland's largest approved housing bodies. All this would not be possible without the hard work and dedication of our partners and stakeholders that make up a strong network of social and affordable housing providers throughout Ireland today.

We manage some 6,500 homes with almost 18,000 tenants nationwide. We work with a wide range of developers, financiers, statutory bodies and others constantly seeking to deliver in unique and innovative

ways. If the last 20 years has taught us anything, it is that getting the basics right will always be at the heart of what we do.

One of our principles is to help people across Ireland secure and maintain a home that is safe, warm and affordable. We believe we must also maintain a sense of community. That is why as well as building properties, we build strong relationships with those living in them.

Although the Covid-19 pandemic has impacted our lives in ways never thought possible, as an organisation we have shown great resilience which has allowed us not only to recover quickly, but to continue to grow and plan ahead.

Chairman's Statement

It is said that the worst of times can bring out the best in people and as I see it, that is exactly what has occurred within Tuath Housing during 2020.



All over the world, organisations have been challenged by the pandemic and have had to search to find new ways to serve stakeholders; it is truly admirable the determination that Tuath has shown in the progress the organisation made throughout an extremely challenging year.

We delivered a record 1,095 homes in 2020, creating safe, secure places to live for nearly 3,700 people bringing our total housing stock in management to over 6,500 homes. The agility and resilience of the Board and staff of the organisation during this health and housing crisis has continuously been a source of immense pride and admiration for me.

We published our Strategic Plan 2021–2025 this year entitled Resilience, Recovery & Rejuvenation – Building a Better Future. I believe this Plan perfectly encapsulates our forward thinking, with ambitions to add 5,000 additional homes to our housing stock by 2025.

We continue to provide quality homes and housing services whilst growing in a sustainable manner. A key part of this is continuing to support staff and improve workplace wellbeing, while ensuring the highest standards of governance are maintained.

During these unprecedented times, we have demonstrated an ability to work in close cooperation with our partners, which include; local authorities, government and statutory bodies, financial institutions, developers and contractors to deliver high quality housing to those in need. €200m was spent acquiring and building homes with annual turnover increasing by

Resilience in the Face of Uncertainty



Homes Delivered in 2020

1,095

3,694

people housed in 2020

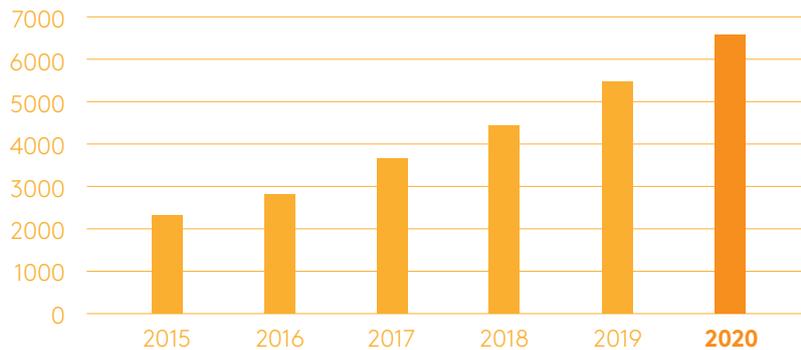


36%, up to €61m for the full year. Once again, our loan borrowings came from both the Housing Finance Agency (HFA) and Allied Irish Bank Corporate Bank (AIB).

The arrival of the pandemic prompted an immediate response from Tuath Housing staff adapting to working from home and also delivering services in new and innovative ways. An in-house Covid taskforce was established to prioritise the safety and wellbeing of staff, and tenants. The taskforce set out policies and guidelines for working from home and procedures to ensure tenant safety.

The allocation of homes and the delivery of services were reviewed and thanks to creativity and innovation, digital methods of delivering services were quickly established. This meant that staff could move people into their new homes in a safe manner. Digital services were also used to allow tenants to engage with the many online courses, classes and

Growth



activities on offer. Over 2,500 wellness phone calls were made to tenants throughout the lockdown as the Housing Team reached out to tenants.

With 1,800 new social homes in our pipeline for 2021 it will no doubt be another challenging year, but with a well-resourced skilled workforce and strongly maintained relationships with our many stakeholders we believe we are up to the task. As part of this large-scale delivery, we look forward to playing our part in Ireland’s second bundle of public-private partnership homes where 465 homes will be completed across eight counties.

My thanks once again to my fellow Directors, who fulfil their governance responsibilities with great dedication and passion.

Though it is true that many of us sorely miss the human quality of face-to-face collaboration and social interactions, effective and efficient work can still be done, and we have proven this.

Daragh O’Sullivan
Chair



Total Housing Stock Over

6,500

Strategic Thinking

An Introduction to our New Strategic Plan 2021–2025

Tuath Housing has established and grown strong roots to become one of Ireland’s leading approved housing bodies. Letting its first homes in late 2006, Tuath Housing provides and manages over 6,500 homes in every county in Ireland.

2020 was a year of unprecedented change and we will no doubt see the fallout from it for some time to come. However, with challenges come opportunities and it was the perfect time to assess our position and create our Strategic Plan 2021–2025. Entitled *Resilience, Recovery & Rejuvenation – Building a Better Future*. Our Plan reflects the challenges of the housing crisis, the effects the fallout of the global pandemic will have on the sector and how our organisation will adapt and grow in a sustainable manner.

Having a long-term strategic plan demonstrates that we appreciate the scale of the challenges we face. It also gives us the opportunity to reassess our direction as an approved housing body and lay out a clear path that ensures we stay focused on sustainable growth and delivering new homes for people in housing need.

The Plan draws together 7 Strategic Objectives. From these Objectives, all our activities will flow. We measure our success by setting targets against these Objectives, ensuring that we deliver them effectively and efficiently.

Overall, the Plan outlines how we will meet our ambitions over the next five years; it maps out our journey to becoming a truly customer-driven organisation and how we will work with government, public and private sector partners and financiers to build a genuinely equitable model that helps everyone who needs a social or affordable home, creating value for customers, communities and society.

	2010	2015	2020	2025
 Homes	881	2,300	6,556	11,500
 Tenants	2,378	6,300	17,975	31,500
 Staff	7	41	106	160
 Annual Turnover	€3.5m	€10.1m	€61m	€135m

The Strategic Objectives inform our decision-making as we seek to achieve the following:



A Year of Delivering

Industry Recognition

Public Sector Magazine
 – *Outright Winner*
Social Housing Award

Good Governance Awards
Special Commendation
 – *Nominated*

Chartered Institute of Personnel and Development Ireland Awards
 – *Nomination ' Rising Star'*
Ashley Molloy

Chartered Institute of Housing Awards – *Nominated – Best Housing Development*

Chartered Institute of Housing Awards – *Nominated – Housing Hero Philip Corrway*

Social Media Followers

LinkedIn
+3,000
 68% increase

Twitter
+1,900
 47% increase

Facebook
+991
 43% increase

Social Media Engagement

up 45%
 increase in engagement on LinkedIn

up 47%
 increase in engagement on Twitter

up 43%
 increase in engagement on Facebook



No. of Homes Delivered

 **1,095**

Annual Turnover

 **€61m**



Number of Homes Let

 **1,186**

Number of People Allocated

 **3,694**

Spend on Delivering Homes

 **+€200m**

Wellness Calls

 **2,572**



Repairs

 **€3.3m**

Tenant Satisfaction Rate

 **88%**

Responding to Covid-19

The arrival of the Covid-19 global pandemic caused unprecedented challenges for the housing sector.



From the outset Tuath Housing’s priorities remained the same – the most important being the safety and wellbeing of staff, tenants, and stakeholders.

An in-house Covid task force was quickly established to co-ordinate changes relating to all operational and staff requirements.

The Team developed policies and procedures covering internal and external activities, including a Working from Home Policy, increased cleaning and hygiene across our offices, and procedures surrounding on-site working and engagement with tenants, contractors and developers. From the onset, the wellness of both staff and tenants was a priority for Tuath. In the initial lockdown, thousands of phone calls were made to tenants to check in and provide

support. Our Housing and Tenancy Engagement Teams used innovation and creativity to move to digital service provision where possible; this meant that we could continue moving tenants into their new homes safely and provide engagement through online activities. Our staff received support via weekly wellness emails as well as texts, surveys and additional training courses.

The initial groundwork by the Covid task force meant that the organisation was in a strong position to ensure that disruption to services was minimised. We were delighted that our strong response meant that we moved almost 3,700 people safely into their new homes during this turbulent year.

Covid Policies Created



Digital Resources Utilised



Board Meetings



Tenancy Engagement Activities



Tuath Board of Directors met virtually 16 times during the year.

Transforming the Tenant Experience

Our housing services are delivered by a team of dedicated staff, who have proved over the last year that they respond and adapt quickly in times of crisis.

Stephen Minihane

Trainee Housing Services Coordinator

“I feel this third lockdown has been the most difficult for me. I miss family & friends, even the ones I don't like! Speaking with tenants every day has made me realise that I am not alone in this; that others are finding it difficult and even hurting. It's also reminded me that there are those who are not as lucky as I am, who do not have someone at the end of the phone to speak with. I have always felt supported by colleagues in Tuath, but for me the take away has to be to appreciate the people I have in my life, to let them know it, and to give them, what everybody needs, time and attention.”

The way our service is delivered may have changed, but our goal of achieving high tenant satisfaction has not. We could not have achieved an 88% satisfaction rate in 2020 without the patience, understanding and cooperation of tenants while we adapted our services and learned to cope with the restrictions of Covid-19.

Innovation, Adapting

By the end of March 2020, Tuath had shifted to a work from home model to ensure staff safety and continued operations. With creative thinking and flexibility we were able to carry out most of our services by moving these online. We are proud that by utilising our newly adapted online services and adhering to government guidelines we managed to achieve a record year of allocating homes to nearly 3,700 people.

The restrictions put in place due to Covid-19 have meant that our homes have become places where we live, work, self-isolate and cocoon. We aimed to ensure the safety of new and existing tenants was a priority.

To guarantee continuity of service we introduced new measures to enable us to house people during Covid-19. Tenant interviews were held via Zoom and the use of online tools such as DocuSign enabled new tenants to sign their tenancy agreement electronically. Pre-tenancy presentations were completed online and home viewings were done via video link. These new processes ensured that we maintained an efficient service whilst eliminating the need to meet face to face.





Cooleven, Clondalkin

Wellbeing Calls

Whilst restrictions have required us find new ways of delivering services, we also looked at re-directing our efforts to other areas to make a difference. Finding a tenant their new home is an incredible moment for all involved, but the work does not stop there. We have a duty to make sure our tenants who may be more vulnerable to a serious illness or to isolation by the imposed lockdown measures are getting the support they need. In the first few months of 2020, Housing staff made over 1,200 wellbeing calls to tenants, checking in with them. The calls enabled us to put people in touch with local support services if they were needed and provided some of our more isolated tenants with the opportunity to simply have a chat.

Empowering Communities

Engaging with tenants and supporting them to build a sense of community is a priority for Tuath. As a responsible landlord we believe that our responsibilities go beyond the maintenance of tenants' homes.

As well as ensuring safe physical surroundings, we want to make sure that tenants feel connected to their communities and local supports, building wellbeing through creating and supporting vibrant communities.

During this pandemic many people have realised the importance of being connected to their community and sharing common goals. We saw tenants' interest in forming and participating in resident's associations continue to grow during the year. To facilitate this, our tenant engagement services moved online with new residents groups being set up and facilitated via online sessions, existing groups being supported to adapt their activities to fit with



restrictions, and all training and workshops for tenants and residents' groups moving online.

Tenancy Training

In January we held the first in a series of training sessions for tenants and residents' groups, which were also attended by housing staff. This was 'Residents' Group Induction Training' in Dublin and Cork, delivered by Boardmatch Ireland. The training included topics such as the purpose of the residents' groups', constitution, the roles of different committee members and how to run a meeting.



Transforming the Tenant Experience



In February, we ran training on ‘Effective Fundraising for Residents’ Groups’, delivered by Evelyn Fitzpatrick, financial advisor to the charity sector. From March with Covid-19 restrictions in place we focused on the health and wellbeing of our tenants. In addition to our first online training session ‘Organising Successful and Safe Community Events’ for residents groups, delivered by Caroline Egan of CramdenTech, we went on to deliver online workshops on coding for young people, recycling, minding your mental health, arts and crafts for families and budgeting, as well as online bingo and coffee mornings.

Though the move to deliver training and events online was initially a daunting one the outcome has been overwhelmingly positive, allowing us to engage with more people in a more flexible and accessible way. We will continue to adapt and explore this way of working moving forward.

Tenant Engagement Working Group

Pre-lockdown in early March, we were pleased to hold the first meeting of our tenant engagement working group. This is a consultation group of Tuath Housing staff, including management and other staff from within Housing Services, Tenant Engagement staff and tenants. It marked an important step for Tuath on our journey to put tenants at the heart of everything we do. The purpose of the working group is to enable staff and tenants to work together to improve the services Tuath provides and give tenants an opportunity to have an input into the services they receive and decisions that affect them.

The first task of the working group was to review our Tenant Engagement Strategy due for release in Qtr 3 2021. The purpose of this strategy will be to reinforce Tuath’s commitment to Tenant Engagement by including tenants and their viewpoints in

decisions that could have an impact on them. The strategy will also assess how Tuath communicates with tenants to ensure we are doing this effectively.

To enable our tenants to have a say in the development of the strategy a survey was developed by the tenant engagement working group that was sent out to every Tuath household. The group’s work on the strategy is ongoing and the intention is to expand the role of the working group. However the benefits of this new way of working are already clear to see with input on communications and new tenancies already being implemented.

Celebrating Positive Ageing

In September, Tuath took part in Positive Ageing Week, an Age Action Ireland initiative celebrating positive ageing and International Day for Older Persons. To mark the occasion while complying with Covid-19 restrictions, wellness packs containing a variety of winter-ready and wellbeing items were put together and delivered to 240 residents across 7 of our sheltered housing schemes around Ireland. Socially-distant positive wellbeing activities also took place in some schemes.

Staying Connected

During the Covid-19 pandemic it became harder for people to stay in touch and connect with friends and family. To try and help with this situation Tuath commenced a project with our older residents called *BeConnected* (funded by the Housing Finance Agency). As part of this project some of our tenants of 70 years and over living in retirement



Community Covid-19 Emergency Fund

In May 2020 Tuath set up a €10k Community Covid-19 Emergency Fund to assist local not-for-profit community groups and voluntary organisations who are providing supports to those in need during the Covid-19 pandemic. In total 16 groups were awarded funding. Some of the projects funded included Cultúr which works with asylum seekers, refugees and migrants in Meath and Liberty Soup Run which provides much needed assistance to homeless people, families and the elderly. Some of our residents' groups also received funding from the Community Covid-19 Emergency Fund which they used to provide supports to families and young people living locally.



and trees were planted all over Ireland. The wet and windy weather didn't dampen residents coming out and getting involved in planting trees where they live.

The Housing team ran a National Daffodil planting month throughout October as part of our environmental awareness and community development initiatives. By the end of September, we delivered 5,500 daffodil bulbs to residents' groups in 24 estates all over the country. There were also many Covid-19 compliant clean-up events as part of the planting event which helped people reconnect with their neighbours to lift their spirits.

We received a huge response to our Home and Garden competition which featured in the Spring Summer edition of our residents' magazine. During the restricted months it has been great to see residents busy at home gardening, painting and up-cycling. Thank you to everyone who entered this year's competition.

schemes received a digital tablet with a protective cover and free internet connection for 12 months. Since receiving the tablets these tenants have been receiving support from family members and Tuath staff to use the tablets for activities such as exercise, entertainment and connecting with friends and family. They are also able to join in with the online events and activities run as part of our tenant engagement initiative.

Laying Down Roots

In February, Tuath Housing held its first ever National Tree planting day in association with Trees on the Land. Over 23 housing schemes and residents' groups got involved

At Tuath, we have developed strong relationships with tenants and residents' groups who we work with to reach the most vulnerable people in our housing schemes and sheltered and supported living schemes. During the pandemic, tenants nationwide demonstrated the will to step up and support vulnerable people in their communities. We will continue to engage with tenants and residents' groups on how we can continue to provide support to help people get through this emergency.



Investing in our Homes

In addition to providing new homes to new tenants, we are aware of the strong moral and legal obligations to ensure existing tenants are safe and secure in attractive and pleasant places to live.



Tenant Satisfaction Rate

 88%

Tenant Repair Satisfaction Rate

 95%

Repairs Completed on Time

 92%

This involves a number of key housing and asset management activities to ensure the effective operational management of all properties and the delivery of a quality service that is responsive to the needs of tenants.

Repairs

In 2020, we found that satisfaction rates across the board were extremely positive. The Irish Council for Social Housing's yearly tenant survey of approved housing bodies Tenants found that in 2020, 88% of participating housing association tenants were satisfied with the services they received. This shows the

high-quality service and customer care that AHBs can provide, including an efficient repairs service and effective estate management.

For Tuath, 95% of our tenants confirmed they are very satisfied with our repairs service and 92% of repairs were completed on time. This is good but we want to do better. We hope that the introduction of a dedicated Responsive Repairs team in Qtr 3 2021 will lead to increased tenant satisfaction with the repairs we complete and improve the overall service delivery in such a key area of operation.



**Kerlogue Manor, Rocksborough,
Wexford Town, 71 Homes**

We cannot review the effectiveness of our responsive repairs service over the last 12 months without acknowledging the impact on service delivery as a result of the Covid-19 pandemic. At the height of the outbreak, and in accordance with national policy and guidelines, we restricted responsive repairs to emergency works only in the interests of the health and safety of tenants, contractors and staff. When restrictions permitted, we resumed processing non-essential work orders. We acknowledge the understanding and patience of tenants over such a difficult period.

Despite the restrictions, by year end we had completed a total of 6,343 responsive repairs, of which 2,506 were routine, 2,886 urgent with 951 emergency repairs being carried out with a total spend of €3.3million.

In the interest of health and safety, we will assess repairs on a need-by-need basis. In future Covid lockdowns emergency repairs will be processed and all works contractors will provide method statements and risk assessments outlining how they will work safely in occupied properties.

Online Repair Reporting Service

We are always on the lookout for new tools to help tenants maintain their properties on a day to day basis. One such change in 2020 was how tenants can report repairs within their property.



Tenant Story **Ann Connolly – Knocknaheeny, Cork**

Ann and her husband Christopher have been living in the Knocknaheeny area of Cork's hilly Northside overlooking the City for nearly 50 years. 5 years ago, they received a call that their property was to be demolished as part of a wider regeneration program of the area. Fortunately, Ann and Christopher were nominated by Cork City Council to Tuath Housing and moved into their new home in December 2020.

Although they were sad to be leaving behind so many memories, they were delighted with the move-in process and opportunity to live in the same area. Ann noted that Tuath Housing staff were fantastic in providing all the support they needed. They are amazed at how well they have adjusted to their new home and are delighted with the wider regeneration of the area.

Asset Management

Effective asset management is fundamental to the successful delivery of quality services that meet organisational objectives.

Fire Risk Assessments

 **178**

Lift Inspections

 **30**

Chimney Sweeps

 **445**

Boilers Serviced

 **3,191**



Whilst we had to reduce our repairs service for a few months to cover only emergency repairs, we maintained a core service of regular building checks to ensure compliance with statutory and regulatory requirements. 178 fire risk assessments were carried out along with 30 lift inspections and maintenance of life safety systems across 35 schemes. 445 chimney sweeps took place and we completed radon risk surveys on 19 properties. A total of 3,388 boilers were serviced, representing 97% of the gas boilers to be serviced by the end of March 2021.

In 2020 we completed 314 stock condition surveys. The programme was heavily impacted by the Covid 19 restrictions preventing non-essential visits to occupied properties. Whilst the figure is down on the number of surveys originally intended, they none the less provide valuable information on the condition of our homes so that we can strategically plan for the delivery of future investment programmes at the optimal time, to achieve value for money, whilst ensuring our homes remain safe, modern and well-maintained.

Energy Improvement Works

A significant element of the new Strategic Plan is the future work we need to do to improve the thermal performance of some properties. The 2020 tenant survey found that 80% of our tenants find their home affordable to heat. Whilst this is a high figure, it means that 1 in 5 tenants has difficulty in being able to heat their home and the social and health related dangers of being fuel poor are all too well documented. As a result, Tuath will be investing up to €8m in energy improvements over the next five years.

This process commenced in 2020 where we were approved by Sustainable Energy Authority Ireland (SEAI) as a 'Sustainable Energy Community' (SEC), enabling us to secure grant aid to assist in the preparation of an Energy Master Plan. This piece of work will conclude in September 2021 and will set out a 10-year programme of works to improve the energy efficiency of our stock and address the issue of fuel poverty faced by so many.

Improvements vary from property to property, but we have aimed for a 'fabric first approach' to upgrade all owned properties to a minimum of B2 energy rating by 2027. In 2020, we successfully applied to SEAI for €1,030,825 under the National Home Retrofit Scheme which will provide 50% of the cost of upgrading 101 of our poorest energy performing properties, with works commencing early 2021 to be completed by the end of the year.

Decarbonising its older housing stock is at the heart of Tuath's asset management programme. Tuath aims to not only improve energy efficiency but to create warmer, healthier and more energy-efficient homes for tenants. Retrofitting homes will not only reduce Tuath's carbon footprint over the long-term but will also boost the economy in the short-term. The pandemic has reemphasised the importance of the health and safety of tenants and this remains Tuath's highest priority. We will continue to maintain properties to the highest standards to ensure our tenants comfort and peace of mind.

Good Governance, Culture & Communications



Official opening of Borris Meadows, Portlaoise

Late 2019 saw the establishment of a new Corporate Services department at Tuath Housing, bringing together Legal, Communications, Risk and Governance to provide a focused, quality support for business and corporate strategies.

We consider ourselves extremely lucky at Tuath to have had the guidance of a highly skilled professional Board to guide us through what has been an extremely challenging year. Our Members were called more often than usual during the year and met as a Board on 16 occasions to discuss a varying range of items. Many of these meetings and those of our committees related to our updated Risk Management Framework and our new Strategic and Business Plans. We are most grateful to have their continued leadership.

Work has been undertaken to put in place appropriate governance structures and that Board skills meet the needs of both our current operations and Tuath's future business development. In 2020, the Board revisited and implemented

several policies and procedures to ensure best practice. It introduced a Succession Plan to 2021, aligned to our new Strategic Plan, to ensure the organisation's long-term success and viability. Members also engaged in a series of 'Lunch and Learn' training sessions to enrich board skill sets; it plans to continue these into 2021.

We remain committed to a process of continual improvement of governance and oversight for the organisation.

Risk & Regulation

Since the arrival of the Regulation of Approved Housing Bodies Act, 2019, Tuath has committed to working with the Housing Regulation Office to ensure proper governance is being adhered to and that we are fully compliant in terms of building capacity and service provision for tenants. The past year has brought several very positive developments for Tuath, including the advancement of our Risk Management Framework, which will play a key role in guiding us in achieving the substantial growth forecast for the next five years.

Good Governance, Culture & Communications

The enhanced Framework implements comprehensive and risk management policies, systems and procedures and good internal controls. The Framework identifies internal and external risks that could hinder us in fulfilling our Strategic Objectives, establishes the Board's appetite in dealing with the risks and identifies controls and countermeasures for their mitigation. Outcomes from our Risk Registers and Stress Testing Plans are fed back into business planning for the future.

Communications

Communications with our stakeholders is always important, but more so during the turbulence of a pandemic. We used our social media channels and website as sources of important information pertaining to office closures, links to Covid related support services, tenancy engagement activities, organisational achievements etc. We also continued to raise our profile by increasing our social media following by 45% on LinkedIn and 47% on Twitter, demonstrating the importance of these platforms as key communications channels during the crisis. Internal communications were also crucial throughout the year and quarterly updates of our performance provided a sense of cohesion amongst employees, isolated in a physical sense but reminding staff that we all play a part in working towards common goals.

As always it is essential that we continue showcasing ourselves to our partners, the sector and the media and although we were limited this year, a number of events were organised helping to demonstrate the role we play in influencing and delivering in the sector. Some highlights from the year included the launch of 36 homes in Portlaoise in June and the Ministerial official opening of 83 homes in Clondalkin in November. Autumn also saw the Communications team welcome a new employee through the graduate program. The 'For Purpose' graduate program has proven to be highly successful in Tuath Housing and we will continue to invest in our people across all departments.

2020 also saw the creation of a Tuath Communications Strategy. The strategy is designed to ensure that we are able to communicate effectively with our many stakeholders and achieve our organisational objectives.

Transitioning to Home Working

As face-to-face collaboration was replaced with e-mail and videoconferencing, Tuath Housing's HR Department had to adapt by creating new policies including a Working-from-Home Policy, Office Re-Entry Procedures, Talent Management Strategies, staff training and keeping the company culture alive.

Our Covid Taskforce grouped together to keep employees informed and ensure that health and safety measures were adhered to. Over the course of 2020 six working-from-homes surveys were circulated to gain critical insight into staff needs, technical requirements, wellness, and opinions on the working from home model. Updates to staff were communicated via weekly emails, texts and Zoom/ Teams meetings.

Talent Management

Uptake and reaction to the new remote training was strong and a total of thirty Learning and Development sessions were offered to staff between March and December 2020 with an almost 90% participation reached. This not only highlighted the strong desire for staff upskilling, but also the desire to communicate with colleagues and share thoughts and experiences.

Tuath continues to invest in a skilled workforce and in 2020 increased its staff numbers by 6%. Gender diversity is reflected in our staff split of 55% female and 45% male.

Staff Wellbeing

Virtual initiatives centred around wellness was seen as vital not only to the individual employee, but also in bringing employees together socially and helping them feel more connected, engaged, and productive. A Care team was set up and a Wellness Champion appointed to provide weekly support and advice and help staff to deal with the social implications caused by social distancing and other lockdown measures.

A refreshed monthly digital staff newsletter, 'Tribe' has seen internal communications improve in both quality and capacity delivering important messages. Staff communications this year also included moments of celebration for organisational milestones as well as birthday well wishes, staff achievements and interesting stories, photographs and much more.

A Challenging But Rewarding Year

“It is always such a good feeling handing over keys to someone’s forever home but this year really emphasised the value of that for me as a housing manager”

Jen Ring



IT Support

To borrow an old expression, ‘work is an activity, not a place’. This has been especially relevant during the Covid-19 pandemic. Tenants live in over 6,500 homes geographically dispersed throughout the country. With physical interaction reduced or restricted throughout the year, we needed to embrace the opportunities offered by technology and mobility of devices.

From Office to Home

Staff were already equipped with mobile devices and laptops with technology to access Tuath Servers, rather than the traditional desktop computer workspace. The transition from the onsite Tuath Housing physical server to the cloud allowed for improved access to critical files and information. Additional equipment was distributed to staff to ensure ergonomic IT work-from-home peripherals. We encouraged staff to setup safe workstations at home and a fund was made available to staff to purchase office equipment such as chairs and desks. Training on ergonomics was provided to all staff to ensure their workstations were safe and comfortable.

Collaboration between teams and departments was made possible through a shared folder document management system. Internal communications using Microsoft Teams and our in-built soft phone system and headsets ensured a directory of contacts was maintained and tenant calls could be received. The implementation of electronic signatures eased paperwork processing for members of our Housing Team.

Staying Secure

Cyber security was of course a major concern. A full Review of IT policies and procedures, including password polices, was completed for the purpose of GDPR compliance. Our IT Department carried out a daily audit of cyber security activity coupled with rollout of on-line individual Webroot Security training and security tests for each individual staff member.

Looking Ahead

Although many issues were mitigated by our ongoing digital transformation during the initial and subsequent lockdowns, this is not to say that challenges were not faced, and we had to overcome many obstacles that showed our resilience as a team. We believe that by investing in a digital future, housing associations can streamline costs, improve operational efficiency and concentrate on creating an improved tenant experience. The improvement of digital internal collaboration and externally with stakeholders can only be achieved through proper consideration of how to ensure a safe and secure IT infrastructure to everyone who needs them.

The provision of a more integrated CRM (Customer Relationship Management) module in a new housing system, combined with online tenant portals and a more mobile employee workforce empowers us to deliver our Tenant Engagement Strategy and provide first class services to our tenants.

Concrete Solutions to Unprecedented Challenges

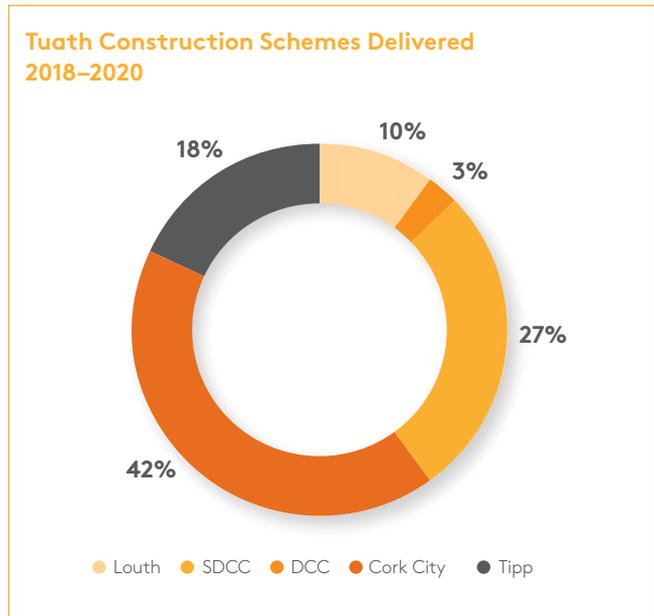
Like all social housing providers, we were forced to adapt our services whilst remaining focused on targets.

If anything, Covid further highlighted the issues surrounding the housing crisis in Ireland and presented a clear threat to housing providers nationwide in the form of construction site closures. The period from March to May 2020 saw the closure of all non-essential construction activities.

It became more important than ever for Tuath Housing to continue working in close partnership with our stakeholders including developers, contractors, Local Authorities and statutory bodies. These strong relationships remain key to the continued delivery and successful management of our homes.

Although sites remained closed for several weeks, ongoing work in the background and determination by both developers and contractors upon returning to site meant that in most cases, the delivery of homes was not overly delayed. Thanks to the dedication and hard work of all stakeholders we were delighted to provide homes to close to 3,700 people in 2020.

As we continue to adapt to an uncertain operating environment, we can look back on 2020 and be proud of the fact that Tuath proved its resilience in service delivery. Some highlights in terms of this delivery include the completion of a block of 25 apartments in Galway, which had been derelict for some time. Tuath Housing acquired



the homes with support from Galway City Council. The 14 two bed apartments were completed and let in early 2020. In June 2020 a socially distanced launch took place at Borris Road in Portlaoise where 36 homes were allocated. In his second week as Chairman of the Board, Daragh O’Sullivan was present at the opening and noted that **“in what has been a hugely worrying and unsettling time for everyone, it is a pleasure to come together to acknowledge the efforts of all parties in getting the homes ready for occupation. It was also particularly fitting that the first home was let to a trainee nurse, at a time when front line workers are going above and beyond in their professions”**.

We were delighted that the Minister for Housing was available to officially open the Cooleven development in Clondalkin. The development consists of 83 homes built by Grandbrind Ltd. and supported by South Dublin County Council. The average cost of a two-bed apartment in the development worked out at €233k with a 3-bed house costing €300k, representing good value for money for A rated homes in the area. Tuath Housing Vice Chair, Professor Paddy Gray and the Minister for Housing Darragh O’Brien were delighted to hand over the keys to Cooleven’s first resident, Amy Collins, who is a health care attendant



Tuath staff on site in Wicklow



Melanie, Housing Services Co-ordinator

in St. James’s hospital. Amy was thrilled to “start a new beginning, making memories” in her new home. As part of Tuath Housing’s diversification of funding, loan finance for these homes of €24.1m was provided by AIB Corporate Banking (AIB).

In Autumn 2020 Tuath achieved two significant milestones: reaching 1,000 homes in the Munster region and surpassing the 6,000 homes mark nationwide. These achievements highlighted the immense work and dedication of not only Tuath staff but that of our many stakeholders.

The shift away from office working became the norm in 2020 therefore increasing the discussion surrounding the use of office spaces. We have started work on two office retrofit projects to transform office blocks located in Dublin and Cork City into social housing. The retrofitting of the office blocks in Park West, which had been empty since 2000, has been fully supported by Dublin City Council and when complete, will provide 84 apartments in an area full of amenities. The office block in Springville House in Cork City will see a derelict office block redeveloped into 31 residential units plus the construction of 4 new build bungalows (35 in total). It was Cork City Council’s innovative thinking which made them consider

the conversion of non-residential accommodation as a possible option to provide social housing in the City. Tuath will work to deliver these homes and a special focus will be placed on providing accommodation for elderly tenants and those seeking to downsize from larger family sized accommodation.

Tuath Direct Build Homes

Tuath Housing’s in-house Construction Team oversees the management of Tuath’s direct build projects across the country. We now have over 200 homes on site nationwide though our direct build portfolio. As with the completion of all of our projects in 2020 we faced challenges but thanks to the commitment of our partners we managed to deliver many of these homes. This includes a site in Co. Tipperary where we built 22 houses in Carrick-on-Suir. All of these homes were allocated to people from the Tipperary County Council housing waiting list. There are 27 homes in Edenderry, Co. Offaly which will be allocated in 2021, 14 homes in Mullingar, Co. Westmeath to be completed in 2021, 29 homes in Sallins, County Kildare and the refurbishment of a historical building at Ellis Court on Benburb Street where 22 homes will be provided upon completion.

Concrete Solutions to Unprecedented Challenges



Fitzherbert Wood,
Navan, County Meath



Tiarnan Spain

Research, Communications
and Policy Assistant

"It was such a strange time to be starting a new role, and I was unsure how I would adapt to remote working, especially as I was only in the door. The hardest part was getting to know my colleagues, but I felt the numerous training sessions, seminars and virtual coffee breaks organised really gave me an opportunity to get to know everyone a little better."





Our Strategic Plan lays out how we will strengthen existing partnerships by exploring and developing new and innovative ways of delivering homes. We intend to increase the number of modular homes via off site manufacturing in the coming years to aid the speedy delivery of new homes at best value. Projects completed to date are high quality, have been delivered promptly, produced cost savings and, most importantly, have been well received by tenants.

Mixed Tenure and PPP

2021 will see the delivery of mixed tenure projects including social, affordable and cost rental with a strong pipeline of 1,700 homes set for delivery in a year where we wanted to achieve housing diversity to cater for a range of tenants. Included in this delivery will be 465 homes delivered through the TORC partnership as part of the Government's second bundle Social Housing Public Private Partnership. These homes are located in counties Cork, Kildare, Clare, Galway, Waterford, and Roscommon and reflect our position as a nation-wide organisation; partnership with key stakeholders is paramount to the delivery of these homes.

Our Strategic Plans

With plans to deliver a further 5,000 new homes over the life of our Strategic Plan we hope to achieve this by:

- Strengthening our asset base to include the acquisition of over 2,000 new build homes
- Building 500 new homes via direct construction projects
- Delivering mixed tenure projects
- Providing over 1,000 new homes via new streams of pension investment funding
- Maximising the use of new building technologies and off-site construction techniques

As part of our Strategic Plan we also hope to assist in the consolidation of the sector by working with other approved housing bodies to investigate possible mergers and acquisitions. We already collaborate with a number of housing organisations and we are keen to develop links with new partners. We believe there are many advantages for existing organisations coming together.

Tuath Housing's response to the crisis has demonstrated how teamwork and forward planning is so important in every aspect of the operation of the organisation. It has certainly been a learning curve for us, but we will take a lot away from the challenges we faced and opportunities that arose as a result.

South Dublin County Council

The **Cooleven** scheme provides 83 homes in Cloverhill, Clondalkin, Dublin 22. This development comprises of 20 apartments and 63 houses, with the first phase of 45 houses completed in November 2020.

This scheme was delivered in partnership with South Dublin County Council and the developer Grandbrind, with whom Tuath Housing have delivered almost 300 homes in Dublin, Meath, Wicklow and Kildare. Funding for the project was provided by the Department of Housing, Local Government and Heritage and AIB Corporate Banking.

Cork City Council

Tuath Housing were delighted to surpass the 1000-home milestone in Munster in 2020, with the delivery of 29 new homes in the first phase of the **Bishops Avenue** Development in Cork. With another 57 homes to be completed in 2021, this development will provide homes to 86 families on Cork City Council's waiting list.

Laois County Council

Borris Meadows is a standalone development of 36 homes located near Portlaoise town. The houses were constructed off-site with steel frame by MHI based in Co. Cavan and the average price of €228,600 per house offered excellent value for money in the region.

Scheme Highlights



**Bishops Avenue,
Farranferris, Cork**



**Borris Meadows, Borris Road,
Portlaoise, County Laois**



**Cooleven, Cloverhill,
Clondalkin, Dublin 22**

Wicklow County Council

This is a 38-house scheme with Ardale Property on Vale Road, Arklow. Tuath Housing has now completed and allocated 3 phases of homes. We have also agreed to acquire another 101 homes in the next phase of this development, which is due to start on site in 2021.

There is strong demand for social housing in South Wicklow and these units will go some way to alleviating this need. **Heatherside** is close to Arklow town centre, with a host of services and amenities nearby.

Wexford County Council

Kerlogue Manor is located outside Wexford Town. On completion this full development will comprise 225 units in total providing a sustainable mix of social and private tenants. Tuath Housing is purchasing 71 homes in the development. The first phase of 44 homes have been allocated with the remaining homes due for delivery in 2021.

Kerlogue Manor, Rocksborough, Wexford Town, County Wexford



Floraville, Clondalkin, Dublin 22

**Ramparts Green, Drogheda,
County Louth**



**Semple Woods, Donabate,
County Dublin**



**Heatherside, Arklow,
County Wicklow**

Scheme Highlights Continued



Tipperary County Council

Mill Crescent is a modern high-quality scheme situated along Mill Street/ John Street in Carrick-on-Suir. All amenities including schools, banks, cafes, restaurants, shops, and recreational facilities are within walking distance of the estate. The development was completed in August 2020 and provides 22 homes in a mix of 10 x two-bedroom mid terrace houses, 6 x three-bedroom end terrace houses, 4 x three-bedroom mid terrace houses & 2 x four-bedroom end terrace houses.

The heating system is an economical to run air-to-water heat pump system and the BER rating achieved is A2. Overall, the dwellings are well designed, and the estate provides a centrally located place to live for residents.

**Mill Crescent, Carrick-on-Suir,
County Tipperary**

Galway City Council

Tuath Housing acquired 25 Part V units in Galway City with the first 14 no x 2 bed apartments completed in early 2020. The **Sraith Fhada** development in Doughiska, Galway City consists of a block of two-bedroom apartments over four floors.

Galway City Council have been very supportive of this acquisition, which provided an opportunity to refurbish 2 vacant blocks of apartments in



After

an unfinished estate that had been lying incomplete for 12 years. The apartments have received significant upgrades and are now fully compliant with current building standards providing quality, energy efficient homes for tenants from the Council's housing list.

This development is delivered in partnership with Galway City Council, the Department and the Housing Finance Agency.

**Sraith Fhada,
Doughiska, Galway City**



Before

Office conversions

Cork City Council

Conversion of a vacant office block into 31 residential units plus construction of 4 new-build bungalows (35 units in total). This development opportunity arose as a result of an Expression of Interest placed by Cork City Council seeking submissions



**Springville House,
Cork City**

from developers who required change of use permission for non-residential accommodation to provide additional social housing in Cork City.

Tuath will develop the scheme with MMD Construction and then manage the properties as social housing for tenants nominated by Cork City Council. Special focus will be placed on providing accommodation for elderly tenants, in particular those seeking to downsize from larger family-sized accommodation. This in turn will free up additional accommodation for people on the Council's waiting list. Delivery of these homes is expected at the end of 2021/beginning of 2022.

Scheme: Park West, Dublin 22

Developer/Contractor:
Harcourt Developments
Local Authority: Dublin City Council

Details: These two office blocks are being retrofitted to provide 84 apartments for social housing use. The project is fully supported by Dublin City Council and is located at the Plaza Building in Park West Business Park. The office buildings have been vacant since 2000 and are expected to be ready for occupation in 2022. The homes are ideally located beside the Park West and Cherry Orchard Train Station, just off M50.

**Park West,
Dublin**



CEO's Statement – Sean O'Connor

2020 has been a year of change. A year that showed us the resilience of people, the significance in keeping going, the value in working together and fundamentally, the importance of home.



As with all challenging times, there will be a before and after. The pandemic has affected us all to varying degrees. It has forced us to look at how we do things and how we adapt to change. It has made us acutely aware of how important a safe, secure and affordable home is and the role we play in delivering these homes.

As an approved housing body, we see ourselves as a vital link in the delivery of homes to those most in need. 2020 forced us to change how we do things but we adapted, used creativity and innovation, and continued both delivering homes to those in need and providing quality services to our existing tenants.

Our teams worked hard to find solutions to the challenges we faced. Our employees implemented enhanced hygiene measures for face-to-face interactions with tenants and on-site, whilst embracing technology to offer services to tenants and stay in touch with colleagues. We were able to refocus on priorities, work differently, and give employees the freedom to take initiative. By doing this we managed to further streamline many processes used by Tuath Housing in delivering and managing homes.

We must now look to lessons learned from the pandemic so far to safeguard the organisation's resilience and stability as an innovative,





new homes has been made more difficult, we now know that we have the capability to adapt to extreme circumstance and have used the situation as an opportunity to rethink how we do things.

It would be remiss of me not to highlight the dedication of all staff and our Board of Directors during this exceptional time. It is thanks to their determination and commitment that we are continuing to weather this storm. Once again, I want to express my sincere gratitude to them for their exemplary engagement throughout the year. Our battle against Covid-19 is far from over and our top priority remains the health and safety of our employees, tenants, and the communities we serve.

Sean O'Connor
Chief Executive Officer

Farrenferris, Cork



efficient, effective and thriving housing association. Our new Strategic Plan guides us as we continue to value partnership and collaboration but also adapt, strengthen and improve our organisation whilst playing our small part in the country's recovery.

The pandemic has further highlighted the lack of supply of homes for our 'everyday heroes' who have kept the nation going: from nurses to shop workers and many more. It is important to reaffirm the virtue of these often-ignored professions who are so instrumental in the smooth running of society. It is imperative that we provide homes for this crucial cohort of society.

The arrival of Covid-19 has highlighted the importance of home and although the task of providing



Financial Resilience

Tuath remains a leading social housing providers in Ireland and we are pleased to report yet another successful financial year. As laid out in our Strategic Plan, we see ourselves in a strong position to continue sustainable growth over the next five years and thereafter.

Although the pandemic brought with it many challenges, it also created opportunities and Tuath achieved even more than we had planned with the delivery of 1,095 homes. We generated an increase on turnover of €61.3m up by 36.7% from €44.9m in 2019. Significant investment in our development program meant that over €200m was spent on acquiring and building homes across the country, bringing total investment to €832m. Our total bank borrowings were €528m at the end of 2020 with Income & Expenditure (“I&E”) surplus of €21.7m generated.

Tuath Housing’s total new borrowings on building and acquiring properties in 2020 (excluding CALF and Tuath funds) stood at €160m, which includes a drawdown of funds from AIB Corporate Banking of €15m. The AIB funding was used for the acquisition of homes at Cooleven in Clondalkin, Dublin 22.

With the impact of the pandemic on employment, we witnessed a high level of fluctuation on our rental income. Although we collected over 99 per cent of rent, we did see a slight decrease in the average rent down from €62.50 a week in 2019 to €61.00 a week in 2020.

As rent charged by Tuath Housing is adjusted based on what tenants can afford, the dip in rental income reflected a higher level of unemployment or lower earnings among our tenants.

Our financial strength will be a key component of our ability to achieve our target of a further 5,000 homes by 2025. We will focus on generating yearly surpluses and increasing cash reserves to service future commitments.

We are acutely aware that we are living in extremely uncertain times, but our robust Strategic and Business Plans outline how we intend to diversify our credit base and moderate gearing ratios while continuing to deliver at scale in the face of the extraordinary external challenges.



Mortgage to Rent Story

Ciarán – Celbridge, Kildare

“I had bought my home just prior to the collapse of the property market during the last recession. I’m a painter by trade and a lack of work meant I was struggling to keep up payments on the mortgage. After first consulting the bank, I was told I would have to sell, but of course being in negative equity this meant I was in a very difficult situation. Not wanting to leave my home anyway, I was told about the mortgage-to-rent scheme. The whole process was straight forward, staff from Tuath filled me at key points and were very informative. I’m very happy to be able to stay here. I’ve received qualifications recently and I am now a personal trainer. I’m looking forward to getting back to normality now and focusing on the future.”

We increased our cash balance from €13.1m to €25.7m during 2020. Our cash balance is held by banks in Ireland to meet the on-going cash-flow requirements of Tuath Housing, including future cyclical maintenance and temporary funding of construction projects.

2020 saw an increase in growth for Tuath, which is reflected in balance sheet strength with total reserves of over €88m. The reserves are composed as follows: €47.6m general I&E reserve and €40.2m capital reserve generated due to the amortisation of State CAS & CLSS loans. Part of the I&E reserve will cover planned expenditure in the short term for the Building Investment Program, which meets future costs of capital and maintenance programs to existing housing stock.

We intend to maintain financial strength, organisational stability and sustainability to deliver planned growth whilst also covering current and future financial commitments on a value for money basis.

Expenditure 2020

Maintenance & Tenant Related Costs

 **16%**

Staff and Administration Costs

 **19%**

Loan Interest

 **31%**

Service Charges

 **8%**

Private Leasing & NARPS Payments

 **21%**

Legal and Other Acquisitions Costs

 **5%**

Key financial metrics from 2020:

Rent Collected

 **99%**

Homes in Management

 **6,556**

Cash Balance

 **€26m**

Weekly Tenant Rent

 **€61**

Turnover

 **€61m**

Staff Members

 **106**

Reserves

 **€88m**

Employee Experience



Bronagh D'Arcy

Director of New Business
& Deputy CEO

“Working from home has been great for me as a working mum in some respects as I have a long commute to our Dublin office, but I do miss the office work environment. Our Communications and HR teams have been great to keep us all connected and give us a laugh. It is good to be part of a fantastic team who are looking forward to getting together again when this is all over. It still surprises and amazes me how well we, as an organisation adapted so quickly to the Zoom & Teams world of work!”

Bill Lonergan

In House Solicitor

“I started in Tuath in November and within a few weeks, I had met someone from every department. From IT to Development, my colleagues were there to help me at every corner. It is humbling to be part of a support network that has helped me navigate my professional and personal life.”

Maebh Grogan

Building & Asset Co-ordinator

“I found working from home a difficult adjustment at the start. Tuath really supported us with home office equipment and virtual events to keep us engaged with each other. I think our IT department has done a great job keeping us connected and maintaining our culture of team-work within the Company.”

Marie McNamara

Development Manager

“Not being able to physically work alongside colleagues is difficult, however it is a sacrifice we have to bear until this pandemic passes. I am enjoying spending less time commuting, hearing less cars and more birds! I look forward to seeing my colleagues again in person and to see the city centre come to life again, but I hope society maintains this gentler pace of life we are living through, where we are able to see people as we go past them, rather than rushing past faces in a crowd.”





Conan Murphy

Housing Services Coordinator

“Getting out and about and meeting tenants is really the best part of the job for me so lockdown was tough in that sense. But I am grateful to still be able to provide the service we do, and that is important now more than ever.”



Nicholas Barret

Housing Services Coordinator

“Lockdown forced many of us to adapt quickly to a new environment. All over the organisation there has been a real collective spirit to assist tenants and fellow colleagues alike. Collective team meetings and staff newsletters were a welcome lift in uncertain times.”



Barbara Fahy

Senior Property Development Coordinator

“I am so proud to be part of a team that has delivered amazing results, despite the obvious challenges presented by lockdowns and the closing of construction sites. Technology and a willingness to adapt has proved we can continue to provide safe and secure homes to people when they need them most.”

Mary Roe

Rent Operations Manager

“I am perfectly setup with IT equipment and communication with my team is great. We have been able to continue our function largely unaffected through remote working, but I do look forward to meeting tenants once again and seeing how happy people are when they receive the keys to their new home.”

Voluntary Board

Our highly skilled Board of Directors are committed to the highest standards of corporate governance consistent with the complexities of the housing sector.



Daragh O'Sullivan (Chair)

Daragh O'Sullivan is a Fellow of the Chartered Association of Certified Accountants. He has an extensive financial and general management background spanning twenty years and a broad range of experience working in property management and manufacturing industries. He is the owner and managing partner of Lowes Legal Costs Accountants, Director of O'Sullivan Property Management and former Finance Director of Keeling's Fresh.



Paddy Gray (Vice-Chair and Chair – Housing, Development & Property Services Committee)

Paddy is Professor of Housing at the University of Ulster. He is an established academic and is a leading authority on housing in the UK and Ireland. In 2017 Paddy was named as the No.1 Housing Power Player in the UK and Ireland. He has wide experience of academic and applied research and has over 200 publications on housing related issues. He has acted as Expert Advisor to government and regularly sits on strategic panels. In 2010 he was appointed the first ever Irish President of the International Chartered Institute of Housing (CIH). He was awarded a Distinguished Community Fellowship at the University of Ulster for outstanding work in the community.



Patricia Goan (Chair – Governance and Nominations Committee)

Patricia has over 25 years' experience in the housing and property sector, working in key positions with responsibility for new business, development, partnership working and operations. Patricia has worked within the statutory, private and not for profit housing sectors in both Ireland and the UK and provides consultancy services to housing providers and developers. She is currently Chief Executive at Glebe Housing Association in London.



Gerry Flynn (Chair – Audit & Risk Committee)

Gerry Flynn worked with the Northern Ireland Housing Executive for 37 years at all levels including District, Region and Central with the last 5 years in the key role as Director of Landlord (Housing) Services. Gerry helped build the NIHE's portfolio to approximately 85,000 properties and played a pivotal role in the development of the Housing Community Network (HCN). Gerry has expertise in all aspects of housing services from repairs to management of contracts and his commitment to embracing the principles of tenant participation and involving customers in service improvement and the promotion of social enterprise has followed him throughout his long and fruitful career.



Kerry Anthony (Director)

Kerry Anthony is the Group Chief Executive of Inspire. She has been working in the field of homelessness for many years in a variety of settings and roles, in London, Glasgow, Dublin and Belfast. She holds a Masters in Social Work and a Masters in Voluntary Sector Management. At 35 Kerry was made an MBE in the 2010 Queen's New Year Honours list.



Eamon Gavigan (Director)

Eamon Gavigan is an auctioneer and a member of the Society of Chartered Surveyors of Ireland (SCSI). He has over 25 years' experience in the property industry in Ireland and the UK. Currently Eamon is a Sales Manager with Irish publicly listed housebuilder Glenveagh. He is a past president of Navan Chamber of Commerce and is currently a secretary treasurer of BNI solstice.



Angela Murphy (Director)

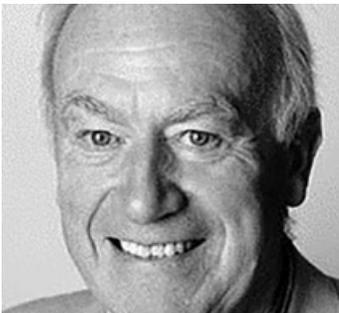
Angela Murphy worked with Cork County Council for the greater part of her working life, gaining experience in a number of different areas including Planning, Corporate Services and Human Resources. The bulk of Angela's time with the Council was spent working for the Housing Department. Angela held roles in the full range of housing services provided, including social, affordable and voluntary housing, grants for the elderly / disabled, HAP/RAS, house purchase loans and tenant purchase. Angela is a graduate of University College Cork and holds a BA and Higher Diploma in Education. Angela has a Master's Degree in Public Management from the IPA. Angela has also completed some studies in life coaching.

Our Voluntary Board Continued



James Pike (Director)

James Pike is an architect and was a founding partner in Delany Mac Veigh and Pike, which was set up in 1964. This practice evolved into O'Mahony Pike in 1992. In 2017, James was awarded the RIAI James Gandon Medal for Lifetime Achievement. It is the biggest personal honour in Irish architecture. James has played a major role over more than 40 years in urban planning and housing in Ireland, but has also been involved in major educational, office, retail, hotel and industrial projects, and in projects in the UK and North Africa.



Christopher Oakes (Director)

Christopher Oakes is a Quantity Surveyor working in the building industry for more than forty five years. His early years were with the Sisk organisation in Africa and Dublin, subsequently he joined Cormac Murray Building Ltd as a surveyor, becoming a director three years later. Following the economic downturn in the eighties, he spent six years in London in the Bovis organisation as a Divisional Surveying Manager. On returning to Ireland in the early nineties he joined Duggan Brothers Contractors in the role of Marketing Manager and Chief Surveyor based in their Dublin Office. In 2005 he set up his own development consultancy business and works principally with a Dublin based developer on projects in Ireland and the UK as Construction Director, with particular emphasis on locating sites and evaluating their potential. He is a member and past President of both Navan Chamber of Commerce, and the Rotary Club of Navan.



Fiona McCabe (Director)

Fiona is Head of the Investment Management sector at IDA Ireland based in Dublin. She has been working for Ireland's foreign investment agency for over 10 years where she has responsibility for fostering and developing business from Financial Services companies in Ireland across funds servicing, asset management, aircraft leasing, private equity/non-bank finance and speciality services. This includes managing the existing portfolio of global multinational clients operating in this sector and attracting new companies to establish in Ireland. Previously Fiona was on secondment as Deputy Director within the Trade Division of the Department of Foreign Affairs and Trade where she worked on cross governmental international trade coordination and strategy. Fiona speaks French and has a Degree in Business and Law (2005) from University College Dublin.



Orla Cleary (Company Secretary)

Orla Cleary is an experienced solicitor with a demonstrated history of working in the Not-for-Profit industry. She has worked in the area of social housing for more than a decade with AHBs and previously with Dublin City Council. She has a Degree in Corporate Law and holds a Master of Laws from University College Dublin and a Masters in Advance Legal Practice from Northumbria University. Orla is the Executive Director of Corporate Services for Tuath Housing Association.

Summary Accounts

Summary Accounts

Statement Of Comprehensive Income

	2020 €	2019 €
Turnover	61,304,438	44,851,430
Operating Costs		
Staff costs	(5,221,005)	(4,450,152)
Depreciation and amortisation	269,694	1,245,268
Other operating charges	(20,192,024)	(19,583,843)
Operating Surplus	36,161,103	22,062,703
Interest receivable	350	281
Interest payable and similar charges	(14,454,810)	(10,106,787)
Surplus on ordinary activities before taxation	21,706,643	11,956,197
Taxation on surplus on ordinary activities		
Surplus for the financial year after taxation	21,706,643	11,956,197
Other comprehensive income		
Total comprehensive income for the financial year	21,706,643	11,956,197

Balance Sheet

	2020 €	2019 €
Fixed Assets		
Tangible assets	852,335,677	653,126,843
Current Assets		
Debtors	10,239,269	13,839,821
Cash at bank and in hand	25,745,334	13,103,212
	35,984,603	26,943,033
Creditors: Amounts falling due within one financial year	(24,025,585)	(19,271,911)
Net Current Assets	11,959,018	7,671,122
Total Assets less Current Liabilities	864,294,696	660,797,965
Creditors: Amounts falling due after more than one financial year	(776,404,121)	(594,614,033)
Net Assets	87,890,575	66,183,932
Reserves	0	0
Income and expenditure account	47,611,820	30,288,179
Capital Reserves	40,278,755	35,895,753
	87,890,575	66,183,932

Note: A full version of our signed financial statements is available on our website.



Tuath Housing Association is a company limited by guarantee and registered in Dublin, Ireland.

Registration Number: 326944

Charity Number: CHY 14356

CRA Number: 20046613

Registered Office: 33 Leeson Street Lower, Dublin 2

Auditors:

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Allied Irish Banks, 52 Baggot Street, Dublin 4

Housing Finance Agency, 46 St Stephen's Green, Dublin

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