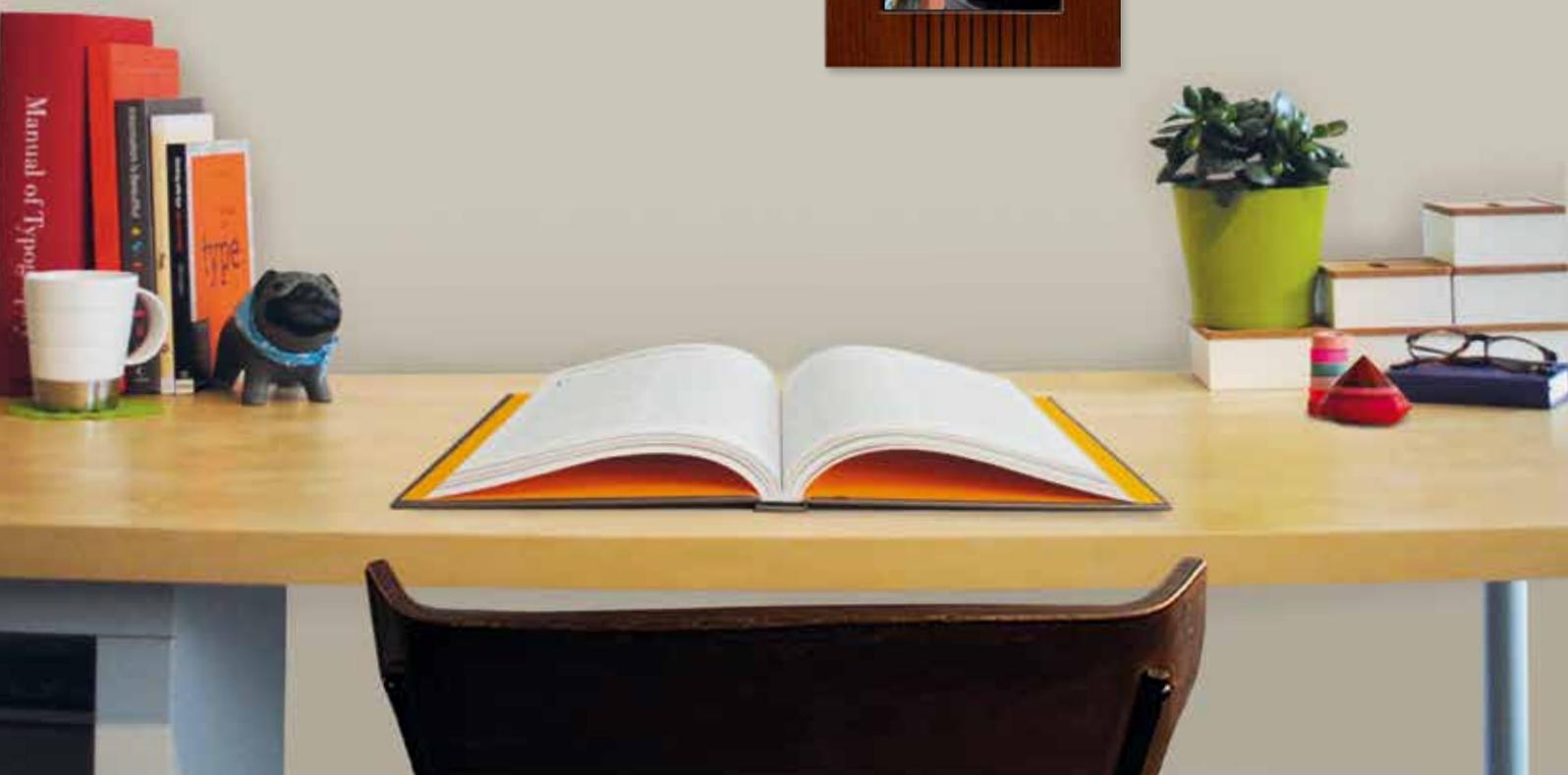


Túath Housing Annual Report 2013

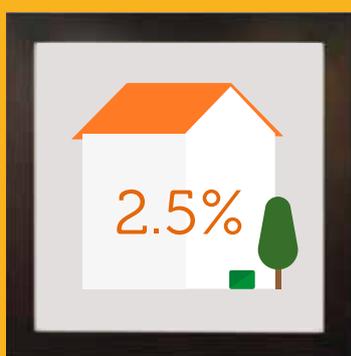
Changing housing for the better



CHANGING HOUSING FOR THE BETTER IN 2013



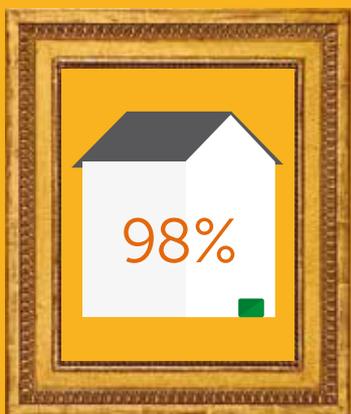
217 NEW HOMES LET



VOIDS AS PERCENTAGE OF STOCK



97.5% OVERALL SATISFACTION RATE RECORDED IN INDEPENDENT TENANT SATISFACTION SURVEY'S



RENT COLLECTED

97.5%

OVERALL SATISFACTION RATE RECORDED IN INDEPENDENT TENANT SATISFACTION SURVEY'S



99% PERCENTAGE OF ONTIME REPAIRS



€51 AVERAGE RENT PER WEEK



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ABOUT TÚATH

IN OLD IRISH, TÚATH PRIMARILY MEANS PEOPLE, TRIBE OR CLAN. IN OTHER OLD IRISH CONTEXTS, TÚATH REFERS TO PLACE OR TERRITORY. IN MODERN IRISH, TÚATH'S MEANING IS COUNTRYSIDE.

Túath's use in language was for a place as well as for the people who lived in the locality and for people who shared a common identity and allegiance. In modern terms its meaning is a community. All these meanings are central to our core values.

Túath is a not-for-profit company, limited by guarantee, and an approved voluntary housing association. Túath is run by a Board of management drawn from volunteers who donate their services and time for free. The association was first established in 2000 and is approved for voluntary housing, under Section 6 of the Housing (Misc Provisions) Act 1992, for the purposes of the Housing Act 1966-2009. The association is registered with the DOECLG, has charitable status and is a member of the Irish Council for Social Housing. The association signed up to the voluntary code of regulation for housing associations in 2013.

Our aim is to provide long-term, safe, quality housing at best value whilst locally building mixed, sustainable communities. Túath is primarily a service organisation, housing people in need and managing homes whilst responding to, engaging with and involving people to make social housing work. Our core business is managing homes in a sustainable way, which leads people and families to peacefully enjoy, live and settle within communities.

Tuath worked with some 28 local authorities in 2013 and mainly provides general needs and family housing in urban and rural areas, but also supported housing for the elderly and people with disabilities.

WHAT MATTERS TO US

1

Working in partnership with stakeholders and communities to offer people an opportunity to find a good home they can afford.

2

Creating popular neighbourhoods of choice, where people want to live and settle in.

3

Getting more for less in everything we do and by securing best value.

4

Playing our part in innovative ways to help create new balanced, vibrant and popular places.

5

Conducting our not for profit business in a socially responsible way.

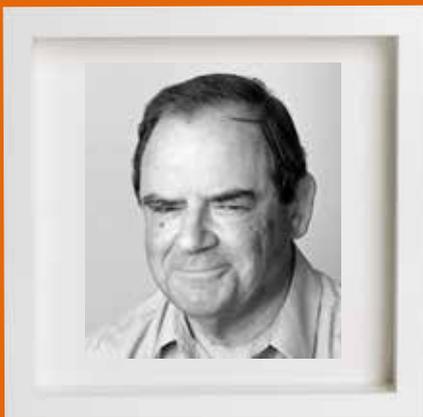
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Changing housing for the better.



CHAIRMAN'S FOREWORD

THE LAST YEAR HAS SEEN STEADY BUT SLOW PROGRESS FOR TÚATH. IT WAS A TOUGH TASK IN ACQUIRING AND FINANCING NEW PROPERTIES FOR SOCIAL HOUSING. ON A WIDER SCALE WE DEALT WITH ENDEMIC PROBLEMS IN RELATION TO A NUMBER OF APARTMENT SCHEMES AND MANAGEMENT COMPANIES.



The growing need to build more new housing is now critical. More building in high demand areas is essential to stem a wave of unsustainable house price rises and rent increases. An urgent intervention by the State to increase the supply of homes is now required if a full blown housing crisis is to be averted. It is also essential that adequate numbers of new social homes are produced to provide homes for those shut out of the increasingly competitive housing market.

Can the Housing Association sector deliver these much needed new homes however? At a time when money has never been cheaper to borrow on the markets and there is no apparent shortage of funds available for investment in the sector, it begs the question, why is social housing not then been delivered? The answer can be partly found in the fact that Irish Housing Associations receive less State grant aid and have more difficulty in accessing affordable development capital than our counterpart associations in the UK and elsewhere in Europe.

Such blockages to delivering social housing need to be speedily removed. Clearly, the delivery mechanisms and framework for the Housing Association sector is not working as well as it should. We ask that the State work in collaboration with Local Authorities and Associations to remove obstacles to increasing supply and to produce a focused and deliverable plan to increase output without delay.

The sector can deliver substantial new social housing if permitted. In 2011, Túath, in partnership with Local Authorities, let over 500 new homes. We could easily double this per annum. In

order to achieve this, we are not seeking a hand out, we ask for a hand up. A hand up, by way of a public, private, voluntary partnership approach to removing barriers to sector investment to ensure the delivery of much needed new social homes on a sustainable basis. Last year we signed up to the Government's code of regulation for the sector. We view the code as fair and balanced, highlighting the key principles of proportionality, accountability, transparency and ethical standards. The association recognises that it is accountable to many people and organisations. We see our key accountabilities as being to our customers, public and private funders and Local Authority and Government partners. We believe that the regulatory code will not only improve accountability but also public and private sector stakeholder confidence.

The new Social Housing Strategy and financial chapter of regulation also needs to be fair and balanced. If they are, it will enhance the ability of associations to secure private finance to build sufficient new homes.

We also believe that regulation will help associations to focus on the tenant as a consumer. We see it facilitating partnership work, alliances and mergers and that this in turn will help to financially strengthen developing associations, thereby increasing housing output at best value to the State and social housing consumers.

James Pike
Chairman

SNAPSHOT OF FINANCIAL OUTCOMES IN 2013

THE YEAR WAS FINANCIALLY SUCCESSFUL FOR THE ASSOCIATION AS WE CONTINUED TO GROW OUR SERVICES TO MEET THE NEEDS OF TENANTS, LOCAL AUTHORITIES AND COMMUNITIES. THE ASSOCIATION PARTICIPATED FOR THE FIRST TIME IN THE MORTGAGE-TO-RENT SCHEME, A GOVERNMENT INITIATIVE TO HELP HOMEOWNERS WHO ARE AT RISK OF LOSING THEIR HOMES AND COMPLETED OUR FIRST 'LONG-TERM LEASE UNDER NARPS WITH NAMA.

THE YEAR ENDED WITH 1,875 UNITS IN TÚATH MANAGEMENT AND/OR OWNERSHIP.



INCOME

Annual turnover increased by 20% from €5.7m to €6.9m representing a strong financial performance for the Association.



RENT AFFORDABILITY

Our average weekly tenant rent is €51 with a weekly rent roll of €105,000.



EXPENDITURE

Total expenditure for the year amounted to €5.1m compared to €3.6m in 2012, reflecting the increasing numbers of units in management, a 14% growth in staff to support the operation and a rise in our liability for property management fees. We also included in the cost figures a transfer to the reserves of an additional' €250k.



INVESTMENTS

The Association increased cash on deposit by €2.3m. The deposits are held by banks in Ireland and are placed on short term interest bearing deposits so as to meet the on-going cash-flow requirements of the Association.



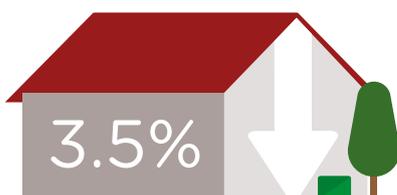
FUNDING FOR NEW DEVELOPMENT

The Association continues to invest in housing through its development programme and is actively seeking private finance through the HFA and other sources to enable future development projects. In 2013 we drew down €5.2m in CALF, borrowed €4.5m from the HFA and qualified for €9.3m in grant via the CAS scheme. Our total bank borrowings stand at €5.3 million. In total, €19m was spent on building and property acquisition in the year.



RESERVES

We assigned €2m to reserves and a surplus of €1.7m was generated in 2013. The Association's continuing growth is reflected in the balance sheet, with total reserves now of over €8.2m. The bulk of reserves have been set aside in sinking funds to meet the future costs of planned and cyclical maintenance programmes, to housing stock.



RENT

Rent collection is up and rent arrears down to 3.5% of annual rent. The Association deals with arrears on a firm but fair basis, distinguishing between those who can't pay and those who won't pay.

SUMMARY ACCOUNTS

STATEMENT OF FINANCIAL ACTIVITIES FOR THE PERIOD ENDED 31ST DECEMBER 2013

INCOME AND EXPENDITURE ACCOUNT

	Year Ended 31/12/2013 €	Year Ended 31/12/2012 €
INCOME	6,901,475	5,762,263
EXPENSES	(5,123,251)	(3,615,027)
OPERATING SURPLUS	1,778,224	2,147,236
Interest receivable	124,364	95,905
Interest payable and similar charges	(193,142)	(15,442)
SURPLUS ON ORDINARY ACTIVITIES	1,709,446	2,227,699

BALANCE SHEET AS AT 31ST DECEMBER 2013

	Year Ended 31/12/2013 €	Year Ended 31/03/2012 €
FIXED ASSETS		
Tangible Assets	109,477,959	90,833,077
CURRENT ASSETS		
Debtors	624,717	438,126
Cash at Bank and In Hand	7,856,001	5,584,460
CREDITORS: Amounts falling due within one year	(1,383,368)	(992,212)
NET CURRENT ASSETS	7,097,350	5,030,374
TOTAL ASSETS LESS CURRENT LIABILITIES	116,575,309	95,863,451
CREDITORS: Amounts falling due after one year	108,329,812	89,577,400
RESERVES	8,245,497	6,286,051
Designated Reserves	5,623,402	4,483,010
Income and expenditure account	2,622,095	1,803,041
	8,245,497	6,286,051

Full accounts can be seen on pages 19-34

BOARD OF MANAGEMENT



James Pike (Chairperson)
Architect



Karen Smyth (Vice-Chair)
NGO Chief Executive



Daragh O'Sullivan (Treasurer)
Accountant



Marian Jennings (Co Secretary)
Solicitor



Christopher Kieran Oakes
Quantity Surveyor



David D'Arcy
Housing Development Consultant



Seamus Doherty
Accountant



Eamon Gavigan
Surveyor & Auctioneer



Sinead O'Malley
Engineer & Planning Consultant

ENSURING GOOD GOVERNANCE AND ACCOUNTABILITY

ACCOUNTABILITY IS OF AN EVER INCREASED IMPORTANCE FOR TÚATH AND THE SECTOR. LANDLORD AND TENANT RELATIONSHIPS WILL BE KEY TO THIS. HIGHER LEVELS OF ACCOUNTABILITY WILL BE REQUIRED ALONGSIDE PRIVATE FINANCE TO MEET COMPLIANCE REQUIREMENTS. REGULATION OF THE SECTOR IS WELCOMED

Túath welcomes the Government's commitment to regulation of the voluntary and co-operative housing sector. We view the code as fair and balanced, highlighting the key principles of proportionality, accountability, transparency and ethical standards. The association does not seek or receive charitable donations from the public or businesses and as such it relies on private finance, government grant and rental income from tenants to build, buy and maintain homes at affordable rents and to employ professional staff and deliver quality services to tenants. We believe that regulation will help us to focus on the tenant as a consumer. As a not-for-profit company, the association recognises that it is accountable to many people and organisations. We see our key accountabilities as being to our customers, (tenants), public and private funders and Local Authority and Government partners. We believe that the regulatory code will not only improve accountability but also public and private sector stakeholder confidence whilst simultaneously enhancing our ability to secure private finance. Following a review of the associations governance policies, practices and procedures we are pleased to state that Túath is compliant with the State's charter of commitments and that we adhere to the principles of solid accountability and regulation.

Túath Housing upholds the following principles:

Probity

All Board members and employees carry out their responsibilities with integrity according to high ethical standards and observing the values of the Association.

Accountability

There is proper accountability to, and involvement of, all the Association's stakeholders, including its' residents.

Openness and transparency

There is a spirit of openness and the full disclosure of governance matters.

Equality and diversity

There is fairness and equality of opportunity in all aspects of governance.

Review and renewal

There are processes for the Board's renewal and effectiveness on an ongoing basis.

Clarity

There is clarity of roles and responsibilities between Board members and staff.

Regulation

There are effective systems for internal delegation, audit and control.

Information

The Board receives adequate and timely reports and advice to inform its decisions.

Structures

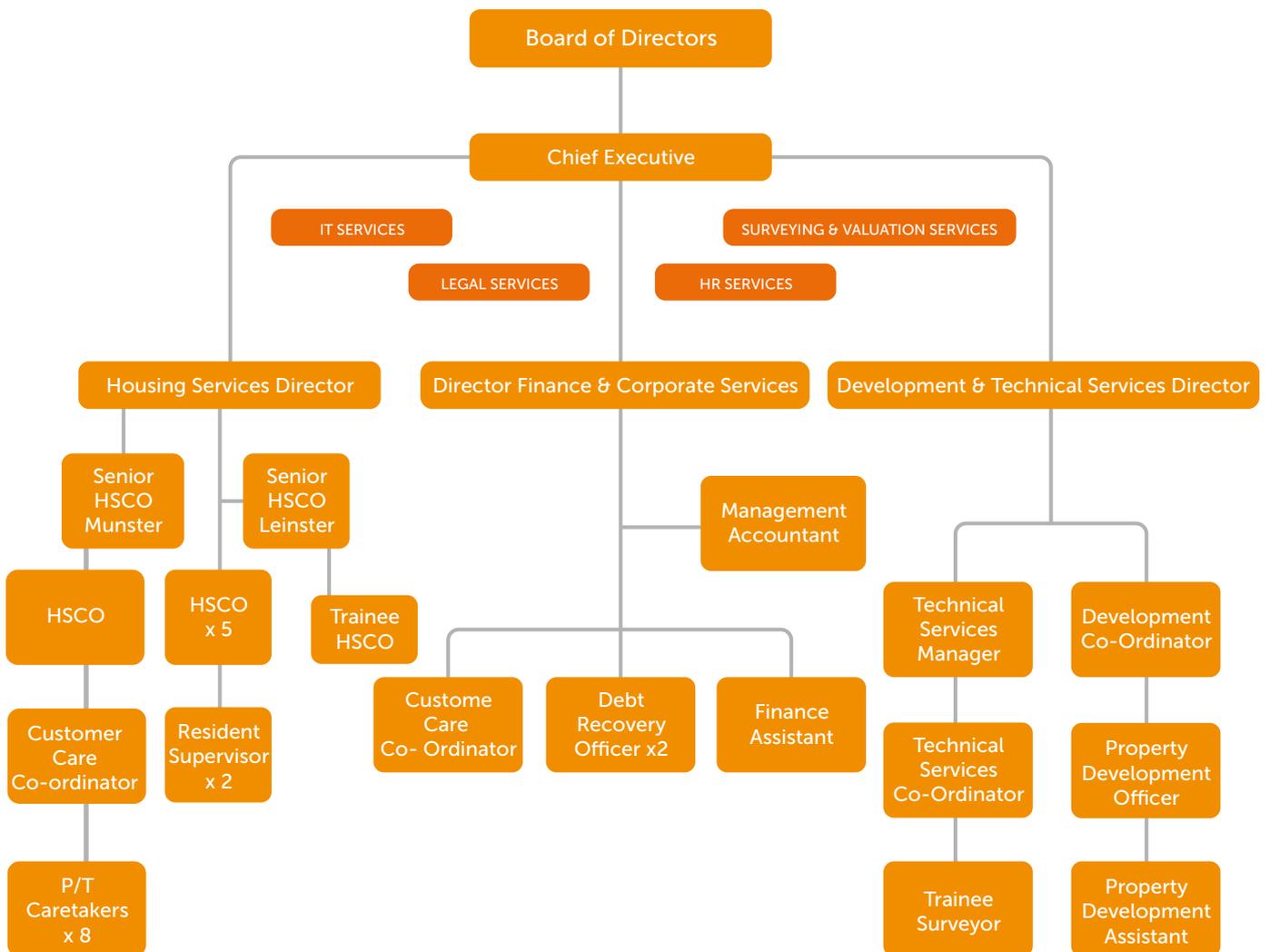
There are effective staffing and structures to support the board's work.

Audit

There are effective relationships between Túath and its external auditors and regulators

WHO RUNS TÚATH

ORGANISATIONAL STRUCTURE



AWARD WINNERS 2013

THE ASSOCIATION WON TWO AWARDS AT THE IRISH COUNCIL FOR SOCIAL HOUSING'S BIENNIAL EVENT IN SEPTEMBER. THE HOUSING AWARDS ACKNOWLEDGE GOOD PRACTICE, EXCELLENCE IN DESIGN, FINANCIAL INNOVATION AND SUSTAINABILITY IN TEN CATEGORIES. APART FROM JOINTLY WINNING, WITH OUR LOCAL AUTHORITY PARTNERS, IN TWO CATEGORIES, TÚATH WAS ALSO COMMENDED IN TWO OTHER CATEGORIES.

Honey Park, Dún Laoghaire was the winner in the 'Mixed Communities' category. Honey Park is a high density mixed development, with planning approval to provide some 856 houses & apartments, along with crèche facilities, a supermarket, shops, cafe and a neighbourhood centre on the 78-acre site of the former Dún Laoghaire Golf Club. In a groundbreaking deal, Túath purchased 61 apartments from Dún Laoghaire Rathdown County Council using CAS, CALF and private loan finance from the HFA. A further 19 homes have been leased from the Council on a thirty year term, hereby maximising value for money and ensuring long-term security for tenants.

Scotch Hall, Drogheda was runner up in the same category. The Association purchased 19 apartments at this flagship mixed use complex in Drogheda. The scheme was funded by private finance from the Bank of Ireland, CALF, CAS & Túath's reserves. Scotch Hall is a mixed use scheme with an 111 bedroom, 4star hotel, 50 retail units and 68 apartments. A further €20million in funding has been earmarked by NAMA to develop a cinema, restaurants and additional retail units, employing in excess of 150 people pre and post-construction.

Cork County Council, in collaboration with Túath, won top prize in the 'Housing for Families' category for the Council's development at Goolshill in Mallow. The development contains 215 family homes along with a community facility and play areas. The Association manage 88 homes under the social leasing scheme on behalf of the Council while the remainder of the units are managed by Cork County Council directly. Cork County Council, Túath, Cloyne Dioceses Youth Services and the local residents association worked together to develop a real sense of community, which was acknowledged in the making of the award.

A Dublin City Council energy initiative with Glen Dimplex Ltd was commended under the 'Good Housing Management' category. The housing management initiative at Homestead Court, Cabra was designed to reduce fuel poverty by way of piloting new Glen Dimplex heating technology. Túath manages the complex for the City Council and co-ordinated the on-site works to 70 apartments, involving a free upgrade of storage heaters. This initiative has ensured that residents have experienced increased levels of comfort and a significant decrease in heating bills.

We are very pleased that these collaborative projects have been recognised and thank all our local authority partners who we successfully worked with.



Homestead Court, Dublin 7

AWARD WINNER: HOUSING FOR FAMILIES

Partner: Cork County Council

GOOLDS HILL
MALLOW, CO. CORK



AWARD WINNER: MIXED COMMUNITIES

Partner: Dun Laoghaire Rathdown County Council

HONEY PARK
DÚN LAOGHAIRE, CO. DUBLIN



RUNNER UP: MIXED COMMUNITIES

Partners: Drogheda Borough Council/Louth County Council

SCOTCH HALL
DROGHEDA, CO. LOUTH



A FAST READ OF THE YEAR

2013 WAS A YEAR OF TWO PRIORITIES IN TERMS OF DEVELOPING HOUSING. WE CONTINUED TO DEAL WITH THE OVERHANG OF THE ECONOMIC CRISIS WHILE TRYING TO PUSH AHEAD IN A NEW ATTEMPT TO BUILD UP A DEVELOPMENT PROGRAMME, INCLUDING FRESH BUILDING, FOR THE COMING YEARS.

Opportunities to purchase or lease homes in areas of high demand were limited and not without problems. We dealt with receivers, banks and NAMA extensively over the year to get schemes over the line where inherent problems substantially delayed completions and prevented homes from being made available for families in need. The Association has continued to play its part in delivering and creating sustainable communities where families want to live and settle. We have the capacity to do more and given the right tools we could achieve more.

When looking back at what the Association achieved in 2013 our main challenge was to increase housing supply. New procurement methods were added to the ever increasing toolkit available. When assessing a potential scheme one or more of the following options were considered.

- private leasing
- purchasing using CALF/private finance
- purchasing via CAS
- leasing via NARPS lease
- Mortgage to Rent
- Service contracts with Local Authority partners

All methods achieve the same end objective, i.e. homes for families in need. 181 new units were acquired by the Association in 14 Local authority areas and over €19 million in funding was secured.

The Association also completed our first mortgage to rent acquisitions to allow families experiencing mortgage difficulties to remain in their homes.

We continue to work with partner Local Authorities and are committed to the provision of services to meet their requirements while seeking opportunities to enhance and develop the supply of new homes.



Teatime at Knightsbridge, Trim, Co.Meath



Railway Square, Waterford City

Selected Key Performance Indicators as at 31st December 2013





Túath going forward will continue to embrace innovation in relation to the supply of new homes while also creating solutions for estate regeneration. Obstacles preventing the supply of new homes will be something the Association will continue to lobby government on in the hope that going forward we can help to kickstart the building of new homes to meet local communities' requirements and ultimately increase supply to combat ever increasing demands and homelessness. Regulation will ensure that Approved Housing Bodies (AHB's) like Túath borrowing private finance will be held accountable, this is welcomed by the Association

Customer Focused

The Housing Management team are committed to the continued improvement of services to tenants. With that in mind, over 20 courses were attended by staff, to ensure that we keep up to date on training requirements and changes in regulation and good practice in customer care techniques.

Results received from independent tenant satisfaction surveys undertaken in 2013 provided valuable feedback for the Association and gives us an understanding of tenants needs. 6 tenant satisfaction surveys were carried out in 2013 with an average result of 97.5% overall satisfaction.

Our technical services team assisted the housing management team and some local authorities with end of tenancy inspections, works procurement and management, management of installations, maintenance, servicing and repairs, support for tenants queries, storm damage repairs, insurance claims and on-site supervision.

Sustainable Communities

We continue to work with established Residents Associations and aim to encourage and support tenants to create more Residents Associations going forward. In conjunction with Residents Associations a number of community events were organised throughout the year including events marking European Neighbours Day. We recognise the importance of these events to help promote strong, social and sustainable neighbourhoods.



TURNING VISION INTO REALITY NEW HOMES AND LANDMARK SCHEMES IN 2013

ROAD MAP OF SELECTED LOCATIONS



TURNING VISION INTO REALITY - CASE STUDIES FROM 2013



BALDOYLE, FINGAL: GENERAL NEEDS, 1ST NAMA LEASE

Tuath acquired 20 apartments in the Baldoyle area on a 20 year lease from NAMA. We worked closely with Fingal County Council to allocate the properties to families from the local waiting list. The units were provided fully furnished. The scheme consists of 4 -1 bedroom, 11- 2 bedroom and 5-3 bedroom homes for general needs purposes.

MULLINGAR, WESTMEATH: CONGREGATIONAL SETTING

Tuath purchased a 5 bedroom property in County Westmeath using state Capital Assistance funding to facilitate congregational living. We worked with the HSE to devise a bespoke management agreement to enable four applicants to live independently.



CARRICKMACROSS, MONAGHAN: SHELTERED ACCOMMODATION

The Association secured our first scheme in County Monaghan with Capital Assistance Scheme (CAS) money to purchase 10 bungalows within a retirement village. The homes are all two bedroom bungalows and cater for residents and carers if required. The scheme also has communal facilities on site including an onsite caretaker, shop, chapel, recreational room, daily bus service to Carrickmacross and a nursing home. Residents can also avail of a nurse call facility. The location and facilities provided in the retirement village allow tenants to live in a comfortable, safe setting with a secure, affordable tenancy for life.



ROSEBERRY HILL, NEWBRIDGE FAMILY HOUSING USING STATE CALF & PRIVATE FINANCE, CO. KILDARE

Seven homes were purchased using the State's Capital Advance Leasing Facility (CALF) and finance from the Housing Finance Agency. The Association worked with receivers & NAMA to ensure the homes were completed to a satisfactory standard before purchase. All seven homes purchased are 4 bedrooms which were speedily allocated to large families from Kildare County Councils Housing List.

"We have dealt with receivers, banks and NAMA extensively over the last year to get schemes over the line where inherent problems have substantially delayed completions and prevented them from being made available for families in need. Delays have been frustrating but in terms of delivering new homes the Association has continued to play our part in delivery and in creating sustainable communities where families want to live and make their home". Bronagh D'Arcy - Development Director

SUNDIAL HOUSE, DUBLIN 8 HOUSING HOMELESS PERSONS IN ITS FIFTH YEAR

Sundial House provides a permanent home with support for 30 long-term homeless people. The project entered its fifth year in 2013. It is a flagship scheme in Dublin City providing low-threshold long-term housing for people who have experienced extended periods of street homelessness and have alcohol misuse issues and multiple health needs. The project works because it meets its primary objectives, which include: a long term housing option for this client group; a supportive and healthy shared living environment; emotional and motivational support; joined up working with statutory services; and most importantly service users have a stake in their place of accommodation, as well as finding the motivation to move on in life. Sundial House is a tangible symbol of progress in the effort to ensure appropriate housing for a particularly vulnerable and often overlooked and neglected group. The complex is jointly managed with our partners, Depaul Trust.



CLUAIN BHEARU, ATHY, CO. KILDARE UNFINISHED ESTATE

The Association worked with the developer, NAMA and Kildare County Council to provide family accommodation. This was an unfinished estate where NAMA funded the developer to complete the 10 family homes to increase supply in the County and finish this estate in Athy. Túath lease the units directly from the developer.



AN LEARGAN, GALWAY PARTNERSHIP HOMES

The Association worked together in partnership with Galway City Council and Cluid Housing to purchase a block of 26 apartments. All homes were let to applicants on the council's waiting list. The apartments were purchased with help from the Department of Environment, Community and Local Government under the Capital Assistance Scheme (CAS). The apartments were finished and fitted out to social housing standards and some were adapted for disabled persons. An official launch of the scheme took place on 4th December 2013.

BAN NA GREINE, CORK SPECIAL NEEDS HOUSING

The Association acquired special needs bungalows in Cork County using CAS funding from the Council.



PARKVIEW, BALLYMUN HIGH DENSITY HOMES

Social Housing units were acquired under management from the City Council at Parkview, Ballymun. These units were provided as part of Dublin City Council's social leasing initiative. The homes for families are close to all local amenities.



'WORKING FOR PEOPLE AND
PLACES, NOT PROFIT'

WHERE ARE WE HEADING IN 2014?

- Helping to create lasting communities whilst ensuring our business is equally sustainable.
- Continuing to grow, to have a minimum 2,000 social homes in management.
- Focusing on mixed tenure setting's
- Continuing to deliver high quality services, valued by customers.
- Delivering new affordable homes, in mixed tenure settings, via our innovative **NUA renting** initiative
- Ensuring financial strength via annual surpluses and by making these surpluses work to produce more housing and to provide for the long-term repair of existing homes.
- Being a good employer, an employer of choice.
- Supporting and enriching local communities.
- Creating safe, peaceful and popular estates.
- Getting value for money and getting more for less, in everything we do.
- Delivering sustainable new homes and reducing our impact on the environment.
- Ensuring exemplary standards of governance and corporate responsibility.
- Offering choice in as many products and services as possible.
- Working in a public, private, voluntary partnership to create places where people choose to live.....**homes and places of choice.**



CLOSING STATEMENT

IN 2013 OUR GROWTH SLOWED FROM THE PREVIOUS YEAR BUT WE STILL REMAINED ONE OF THE FASTEST GROWING HOUSING ASSOCIATIONS IN IRELAND. THE YEAR WAS NOT ALL ABOUT QUANTITY, IT WAS ALSO ABOUT QUALITY AND INNOVATION. WE WERE PROUD TO HAVE THIS RECOGNISED AGAIN AT THE IRISH COUNCIL FOR SOCIAL HOUSING'S BIENNIAL COMMUNITY HOUSING AWARDS FOR OUR JOINT WORK WITH LOCAL AUTHORITIES.



Looking back at 2013 it is disappointing that the housing association sector has not provided more homes to the 100,000 or so people and families on Council waiting lists and to the homeless and those in chronic housing need. At Túath, it has not been for the want of trying. The year brought a general acceptance in the voluntary housing sector that the right conditions are not yet in place to facilitate greater output at the moment despite widespread recognition that delivering social housing through non-profit making associations will reduce the financial burden on the State. Scale is clearly a problem for the sector when accessing finance.

At a time when the increased delivery of social and affordable housing to rent via not for profit housing associations has a clear cost benefit advantage to the State, whilst also getting people off waiting lists and into construction jobs, renewed effort is required to identify and remove barriers to the building of new homes. Associations also have a key role to play in the future by delivering affordable properties to rent at below market rents in mixed tenure settings.

Some obstacles to providing additional new social homes to rent relate to the delivery framework but 'common denominator' barrier's to increasing output include difficulties associations face in securing capital via sustainable loan finance and a lack of viable sites and developments.

I do not know of any developing association that would not like to 'do more'. Whilst legacy issues from the collapse of the housing and construction markets, coupled with the banking and fiscal crisis have collectively hampered our efforts, we could undoubtedly do more, much more.

Looking ahead, I appeal to key stakeholders to remove these obstacles to building more housing. It is undoubtedly in the State's interests to deliver more affordable housing for its citizens, both social and sub-market rent options in mixed tenure settings and no more so than at this time of severe need. I have no doubt, that if the right conditions and operational framework can be created, associations will not be found wanting. Associations can act as bridge between the public and the private sectors, combining social and economic aims to best effect. The sector can help unblock the housing supply estates

Whilst we intend to play our part in increasing the output of new homes we are about more than just bricks and mortar, we are also just as importantly about places and people. We will therefore continue to concentrate on managing in sustainable ways which allows people and families to peacefully enjoy their homes and to settle within local communities.

We sincerely thank the many people, public, private and voluntary organisations with whom we worked last year and indeed over the years. I am hugely grateful to the Board of Management and my dedicated team of staff for steering the association through another challenging year. I am confident that the association is in good shape for the future and that the strengthening economy will bring new hope and prosperity to the many tenants and communities we serve throughout Ireland.

Sean O'Connor

Chief Executive

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Auditor

Grant Thornton
Chartered Accountants & Registered Auditor
24-26 City Quay
Dublin 2

Túath Co. Secretary & Registered Office

Ms M. Jennings
29 Merrion Square North
Dublin 2

Charity No. CHY14356

DIRECTORS' REPORT

YEAR ENDED 31ST DECEMBER 2013

The directors present the audited financial statements for the year ended 31st December 2013.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Túath Housing was awarded voluntary housing status by the Department of the Environment in 2000 and is a member of the Irish Council for Social Housing. The company, which is limited by guarantee, is registered in Ireland (No. 326944) and is also a registered Charity in Ireland (CHY 14356). In 2013 the Association signed up as an early adopter of the Voluntary Regulation Code for Approved Housing Bodies in Ireland, a code issued by the Department of the Environment setting out key governance, management, measurement and financial principals that will apply to all AHBs licenses in the Republic of Ireland by 2016.

Organisation

The company commenced operations in 2000 and since then has grown the business to its present size of 1,823 units in management or ownership.

We aim to meet a wide variety of housing needs in Ireland with experience and commitment, providing accommodation for single people, families and those with special needs.

The accommodation provided by Túath Housing Association is made up of a wide range of dwelling types including sheltered flats and apartments, family and supported housing.

Board of Management

The Board Members of Túath, all of whom are non-executive, are drawn from a diverse range of back-grounds in business and professional life bringing a broad range of experience to Board decision making. The Board do not receive remuneration for their services to Túath and are only reimbursed for incidental expenses incurred in their role as Members. Clear distinctions exist between the role of the Board and the executive management team to which day to day management is delegated. Matters of policy, strategy and budget planning are prepared by the executive team for consideration and approval by the Board members.

REVIEW OF FINANCIAL OUTCOMES IN 2013

The year was financially successful for the Association as we continued to grow our services to meet the needs of partner Local Authorities, tenants and communities. The Association participated for the first time in the Mortgage-to-Rent scheme, a government initiative to help homeowners who are at risk of losing their homes.

Annual income increased from €5.7m to €6.9m representing a strong performance for the Association. Converting new business opportunities into occupied social homes added 195 homes to the ownership and management stock portfolio.

The cash reserves of Túath are held by banks in Ireland and are placed on short term interest bearing deposits so as to meet the on-going cash-flow requirements of the company.

The Association continues to invest in housing through its development programme and is actively seeking private finance through various sources to enable future development projects. During the year we borrowed an additional €4.5m from the Housing Finance Agency (HFA). Our total bank borrowings now stand at €5.3m.

RESERVES

The Association's continuing growth is reflected in the balance sheet, with total reserves now of over €8.2m. The bulk reserves have been set aside in sinking funds to meet the future costs of planned and cyclical maintenance programmes.

DIRECTORS' REPORT

(CONTINUED)

FINANCIAL RISK MANAGEMENT OBJECTIVE AND POLICIES

Interest rate risk

Túath held one loan at the end of 2013 which was issued on a 10 year fixed rate and one loan on a variable rate. The company has the ability to fix the whole or part of the loan issued on the variable interest rate in order to mitigate the risk of adverse interest rate fluctuations.

Financial risk

The company has budgetary and financial reporting procedures, supported by appropriate key performance indicators, to manage credit, liquidity and other financial risk. All key financial figures are monitored on an on-going basis.

IMPORTANT EVENTS SINCE THE YEAR END

There have been no significant events affecting the company since the year end.

Finance and Development Committee

The Finance and Development Committee, a sub-committee of the Board, met 4 times in 2013 to monitor the organisation's financial results and report back to the Board.

Directors

The directors and secretary who served the company during the year were as follows:

- M. Jennings (Secretary)
- R. McEvoy (Retired 07/05/2013)
- J. Pike (Chairman)
- S. Doherty
- D. O'Sullivan (Treasurer)
- C. Oakes
- D. D'Arcy
- K. Smyth
- E. Gavigan

DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable Irish law and Generally Accepted Accounting Practice in Ireland including the accounting standards issued by the Accounting Standards Board and published by The Institute of Chartered Accountants in Ireland.

Irish company law requires the directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the company and of the surplus or deficit of the company for that year.

In preparing those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors confirm that they have complied with the above requirements in preparing the financial statements.

The directors are responsible for keeping proper books of account that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements are prepared in accordance with accounting standards generally accepted in Ireland and comply with the Companies Acts, 1963 to 2013. The directors are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BOOKS OF ACCOUNT

The directors believe that they have complied with the requirements of Section 202 of the Companies Act, 1990 with regard to books of account by employing a person with appropriate expertise and by providing adequate resources to the financial function. The books of account are held at the company's premises at 29 Merrion Square, Dublin 2.

AUDITOR

The Board would like to take this opportunity to thank Grant Thornton who have served as auditors for the preceding 3 year period. Tuath Housing initiated a tender process for its auditing services for the forthcoming 3 year period and this was awarded to Deloitte auditors. Deloitte will therefore be the Tuath appointed auditors in accordance with Section 160(2) of the Companies Act 1963.

Signed on behalf of the directors



M Jennings
Director



J Pike
Director

Approved by the directors on 6th May 2014

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF TUATH HOUSING ASSOCIATION LIMITED
FOR THE YEAR ENDED 31ST DECEMBER 2013

We have audited the financial statements of Tuath Housing Association Limited for the year ended 31st December 2013 which comprise [specify the titles of the primary statements such as the Profit and Loss Account, the Balance Sheet, the Cash Flow Statement, the Statement of Total Recognised Gains and Losses, the Reconciliation of Movements in Shareholders' Funds] and the related notes. The financial reporting framework that has been applied in their preparation is Irish law and accounting standards issued by the Financial Reporting Council and promulgated by the Institute of Chartered Accountants in Ireland (Generally Accepted Accounting Practice in Ireland).

RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITOR

As explained more fully in the Directors' Responsibilities Statement on pages 2 to 4, the directors are responsible for the preparation of the financial statements giving a true and fair view. Our responsibility is to audit and express an opinion on the financial statements in accordance with Irish law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's [APB's] Ethical Standards for Auditors.

This report is made solely to the company's shareholders, as a body, in accordance with Section 193 of the Companies Act, 1990. Our audit work has been undertaken so that we might state to the company's shareholders those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's shareholders as a body, for our audit work, for this report, or for the opinions we have formed.

SCOPE OF THE AUDIT OF THE FINANCIAL STATEMENTS

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Directors' report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements:

- give a true and fair view in accordance with Generally Accepted Accounting Practice in Ireland of the state of the company's affairs as at 31st December 2013 and of its profit [loss] for the year then ended; and
- have been properly prepared in accordance with the requirements of the Companies Acts 1963 to 2013.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY THE COMPANIES ACTS 1963 TO 2013

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit.
- In our opinion proper books of account have been kept by the company.
- The financial statements are in agreement with the books of account.
- In our opinion the information given in the directors' report is consistent with the financial statements.
- The net assets of the company, as stated in the balance sheet are more than half of the amount of its called-up share capital and, in our opinion, on that basis there did not exist at 31st December 2013 a financial situation which under Section 40 (1) of the Companies (Amendment) Act, 1983 would require the convening of an extraordinary general meeting of the company.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the provisions in the Companies Acts 1963 to 2013 which require us to report to you if, in our opinion the disclosures of directors' remuneration and transactions specified by law are not made.

INCOME AND EXPENDITURE ACCOUNT

YEAR ENDED 31ST DECEMBER 2013

	Note	2013 €	2012 €
TURNOVER	2	6,901,475	5,762,263
OPERATING COSTS:			
Staff costs	4	(1,102,696)	(961,254)
Depreciation written off fixed assets	6	(233,866)	(52,881)
Other operating charges		(3,786,689)	(2,600,892)
OPERATING SURPLUS	3	1,778,224	2,147,236
Interest receivable		124,364	95,905
Interest payable and similar charges	5	(193,142)	(15,442)
SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION		1,709,446	2,227,699
Tax on surplus on ordinary activities		–	–
SURPLUS FOR THE FINANCIAL YEAR		1,709,446	2,227,699
Balance brought forward		1,803,041	395,798
Transfer to other reserves		(890,392)	(820,456)
Balance carried forward		2,622,095	1,803,041

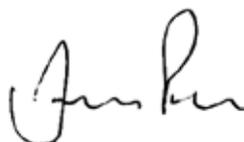
All of the activities of the company are classed as continuing.

The company has no recognised gains or losses other than the results for the year as set out above.

These financial statements were approved by the directors on the 6th May 2014 and are signed on their behalf by:



M Jennings
Director



J Pike
Director

BALANCE SHEET

31ST DECEMBER 2013

	Note	2013		2012	
		€	€	€	€
FIXED ASSETS					
Tangible assets	6		109,477,959		90,833,077
CURRENT ASSETS					
Debtors	7		624,717		438,126
Cash at bank and in hand			7,856,001		5,584,460
			8,480,718		6,022,586
CREDITORS (Amounts falling due within one year)	8		1,383,368		992,212
NET CURRENT ASSETS			7,097,350		5,030,374
TOTAL ASSETS LESS CURRENT LIABILITIES			116,575,309		95,863,451
CREDITORS (Amounts falling due after more than one year)	9		108,329,812		89,577,400
			8,245,497		6,286,051
RESERVES	10				
Other reserves	11		5,623,402		4,483,010
Income and expenditure account			2,622,095		1,803,041
MEMBERS' FUNDS			8,245,497		6,286,051

These financial statements were approved by the directors and authorised for issue on 6th May 2014 and are signed on their behalf by:



M Jennings
Director



J Pike
Director

CASH FLOW STATEMENT

YEAR ENDED 31ST DECEMBER 2013

	Note	2013 €	2012 €
NET CASH INFLOW FROM OPERATING ACTIVITIES	12	2,227,365	2,216,461
RETURNS ON INVESTMENTS AND SERVICING OF FINANCE	12	(68,778)	80,463
CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT	12	(18,878,748)	(7,814,253)
CASH OUTFLOW BEFORE USE OF LIQUID RESOURCES AND FINANCING		(16,720,161)	(5,517,339)
FINANCING	12	18,991,702	7,770,577
INCREASE IN CASH	12	2,271,541	2,253,238

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31ST DECEMBER 2013

1. ACCOUNTING POLICIES

Basis of accounting

The financial statements are prepared in accordance with generally accepted accounting principles under the historical cost convention and comply with financial reporting standards of the Accounting Standards Board, as promulgated by the Institute of Chartered Accountants in Ireland, and Irish statute comprising the Companies Acts, 1963 to 2013.

Turnover

The turnover shown in the income and expenditure account represents amounts invoiced during the year, exclusive of Value Added Tax.

Fixed assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Housing buildings	-2%
Equipment	-20% Straight Line

The depreciable amount for housing properties is cost less grant and estimated residual values. On the release on the Capital Assistance Scheme loans the properties will be further depreciated to reflect the net book value at that date.

Pension costs

The company operates a defined contribution scheme, the assets of which are held separately from those of the company in an independently administered fund.

Capital assistance scheme loans

Loans under capital assistance schemes have not been amortised on the basis that they remain payable in full for a thirty year period from the date of advance. On completion of the loan period, provided certain conditions are met, the loans and interest, if applicable, are relieved in full and will be released to reserves.

Reserves policy

The Association allocates designated reserves to establish a reserve to fund future major repairs for all schemes. The reserve is calculated based on an assessment of future major repairs.

Leased housing units

In addition to 538 housing units owned by the company and accounted for as tangible fixed assets, the company operates 1,285 housing units which are leased from local authorities and private developers. The cost of leased housing units is charged to the income and expenditure account as incurred.

NOTES TO THE FINANCIAL STATEMENTS

(CONTINUED)

2. TURNOVER

The turnover and surplus before tax are attributable to the one principal activity of the company.

An analysis of turnover is given below:

	2013 €	2012 €
Republic of Ireland	<u>6,901,475</u>	<u>5,762,263</u>

3. OPERATING SURPLUS

Operating surplus is stated after charging:

	2013 €	2012 €
Directors' remuneration	–	–
Depreciation of owned fixed assets	233,866	52,881
Auditor's remuneration - as auditor	<u>11,685</u>	<u>11,685</u>

4. PARTICULARS OF EMPLOYEES

The average number of staff employed by the company during the financial year amounted to:

	2013 No	2012 No
Number of administrative staff	<u>32</u>	<u>28</u>

The aggregate payroll costs of the above were:

	2013 €	2012 €
Wages and salaries	971,231	863,453
Social welfare costs	101,878	84,410
Other pension costs	29,587	13,391
	<u>1,102,696</u>	<u>961,254</u>

4. PARTICULARS OF EMPLOYEES (continued)

The number of higher paid employees was:

	2013 Number	2012 Number
€60,000 - €70,000	1	1
€70,000 - €80,000	1	1
€80,000 - €90,000	2	2
	4	4

Remuneration includes basic pay but excludes employer pension contributions, travel and car allowances.

Board Member Expenses

No member of the Board receives payment other than the reimbursement of direct expenses incurred as a result of their duties for the association.

5. INTEREST PAYABLE AND SIMILAR CHARGES

	2013 €	2012 €
Interest on bank loans	193,142	15,442

6. TANGIBLE FIXED ASSETS

	Brought forward 1 Jan 13 €	Additions €	Transfers €	Carried forward 31 Dec 13 €
Cost				
Housing land and buildings	88,962,273	17,655,611	1,899,955	108,517,839
Assets under construction	1,899,955	1,213,000	(1,899,955)	1,213,000
Equipment	102,861	10,137	-	112,998
	90,965,089	18,878,748	-	109,843,837
	€	€	€	€
Depreciation				
Housing land and buildings	66,050	220,747	-	286,797
Assets under construction	-	-	-	-
Equipment	65,962	13,119	-	79,081
	132,012	233,866	-	365,878

NOTES TO THE FINANCIAL STATEMENTS

(CONTINUED)

6. TANGIBLE FIXED ASSETS (continued)

	Brought forward 1 Jan 13 €	Carried forward 31 Dec 13 €
Net book value		
Housing land and buildings	88,896,223	108,231,042
Assets under construction	1,899,955	1,213,000
Equipment	36,899	33,917
	<u>90,833,077</u>	<u>109,477,959</u>

7. DEBTORS

	2013 €	2012 €
Rent arrears	129,921	136,055
Other debtors	326,990	119,848
Prepayments and accrued income	167,806	182,223
	<u>624,717</u>	<u>438,126</u>

8. CREDITORS:

(Amounts falling due within one year)

	2013 €	2012 €
Bank loans and overdrafts	319,650	80,360
Trade creditors	330,975	106,055
Other creditors including taxation and social welfare:		
Other taxation and social welfare	56,031	164,392
Other creditors	5,061	-
Deferred income	94,206	281,615
Accruals and deferred income	577,445	359,790
	<u>1,383,368</u>	<u>992,212</u>

9. CREDITORS

(Amounts falling due after more than one year)

	2013 €	2012 €
Bank loans	5,042,145	831,392
Other creditors:		
CALF Loan	5,222,812	–
Housing Association grant	98,064,855	88,746,008
	108,329,812	89,577,400

Bank loans are secured by a first legal charge over the property comprising of 15 residential units, Scotch Hall Apartment Complex, Drogheda, Co. Louth. A housing loan provided by the HFA is secured by fixed charges on 61 units in Rochdale, Honey Park, Dun Laoghaire.

Housing Association grants are secured by specific charges on the Association's land and housing properties. No capital or interest repayments are required to be made on the above loans provided that the Association continues to comply with certain specific requirements of the Local Authorities with regard to the properties for which housing loans have been provided. Interest and capital repayments are required to be made in respect of CALF loans.

10. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital.

11. OTHER RESERVES

	Year to 31 Dec 13 €	Year to 31 Dec 12 €
Sinking Fund:		
Balance brought forward	3,461,452	2,965,396
Transfer from the Income and Expenditure Account	552,592	496,056
	4,014,044	3,461,452
Dilapidation Fund:		
Balance brought forward	771,558	447,158
Transfer from the Income and Expenditure Account	337,800	324,400
	1,109,358	771,558

NOTES TO THE FINANCIAL STATEMENTS

(CONTINUED)

11. OTHER RESERVES (continued)

	Period from 1 Jan 13 to 31 Dec 13 €	Period from 1 Jan 12 to 31 Dec 12 €
Contingency fund:		
Balance brought forward	250,000	250,000
Transfer from the Income and Expenditure Account	250,000	-
	500,000	250,000
	5,623,402	4,483,010

The sinking fund represents a reserve for future maintenance on the Association's owned housing properties.

The dilapidation fund represents a reserve for future maintenance on the Association's managed housing properties.

The contingency fund represents a reserve for future costs which may be incurred due to as yet unforeseen events.

It is the policy of Túath Housing to make full provision for expected costs in relation to the upkeep of housing stock, both owned and managed, in future periods.

12. NOTES TO THE CASH FLOW STATEMENT

RECONCILIATION OF OPERATING SURPLUS TO NET CASH INFLOW FROM OPERATING ACTIVITIES

	2013 €	2012 €
Operating surplus	1,778,224	2,147,236
Depreciation	233,866	52,881
Increase in debtors	(186,591)	(131,977)
Increase/(decrease) in creditors	151,866	148,311
Contingency reserve	250,000	-
Net cash inflow from operating activities	2,227,365	2,216,451

RETURNS ON INVESTMENTS AND SERVICING OF FINANCE

	2013 €	2012 €
Interest received	124,364	95,905
Interest paid	(193,142)	(15,442)
Net cash (outflow)/inflow from returns on investments and servicing of finance	(68,778)	80,463

12. NOTES TO THE CASH FLOW STATEMENT (continued)**CAPITAL EXPENDITURE**

	2013 €	2012 €
Payments to acquire tangible fixed assets	(18,878,748)	(7,814,253)

FINANCING

	2013 €	2012 €
Increase in bank loans	4,450,043	911,752
CALF loan	5,222,812	-
Increase in housing association grant	9,318,847	6,858,825
Net cash inflow from financing	18,991,702	7,770,577

RECONCILIATION OF NET CASH FLOW TO MOVEMENT IN NET DEBT

	2013		2012	
	€	€	€	€
Increase in cash in the period	2,271,541		2,253,238	
Net (inflow) from bank loans	(4,450,043)		(911,752)	
Net (inflow) from/CALF loan	(5,222,812)		-	
Net cash (inflow) from housing association grants	(9,318,847)		(6,858,825)	
Change in net debt		(16,720,161)		(5,517,339)
Net debt at 1 January 2013		(84,073,300)		(78,555,961)
Net debt at 31 December 2013		(100,793,461)		(84,073,300)

ANALYSIS OF CHANGES IN NET DEBT

	At 1 Jan 2013 €	Cash flows €	At 31 Dec 2013 €
Net cash:			
Cash in hand and at bank	5,584,460	2,271,541	7,856,001
Debt:			
Debt due within 1 year	(80,360)	(238,290)	(319,650)
Debt due after 1 year	(89,577,400)	(18,752,412)	(108,329,812)
	(89,657,760)	(18,990,702)	(108,649,462)
Net debt	(84,073,300)	(16,719,161)	(100,793,461)

ONLINE OPTIONS

Rent Payments

Make a payment following these simple steps after accessing the Túath Housing website. Please note, you will need your unique tenant reference number in order to complete payment. If you are unsure of your unique tenant reference number, please call Túath Housing.

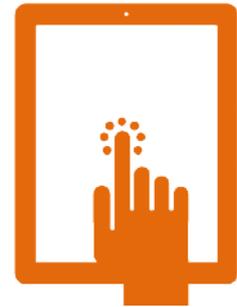
1. On the home page, you will see Rents Payment click on this.
2. Fill in all information required. new page will show up with a brief summary of details entered. Check these details are correct then click Proceed to Secure Server.
3. New page will appear asking you to enter your Visa or MasterCard debit card details. When you have entered all required details, click Pay Now.
4. Your payment has been successfully submitted.



Publications

Tenants can easily access and download publications following these simple steps on the Túath Housing website.

1. On the home page, you will see Download Forms & Information click on this.
2. Choose from the list of publications that you would like to download and then click Here on the chosen publication.
3. The publication you clicked on will show up in a new window. From here you can choose to save the file to your computer or you may wish to print it.



Log a repair

On the top of the web page, there will be a number of different headings. You will need to locate and click on Repairs and Maintenance. When you click on this, a drop down menu will appear underneath. Scroll down until you see Log a Repair, click on this.

Please fill in as much information as possible including name, address, contact number, unique tenant reference number and detailed description of repair needed.

If the repair is urgent, please contact our office directly on **(01) 676 1602** during office hours. If outside of office hours, please contact the Helpline on **(048) 904 21010**.



Log a comment

On the top of the web page, there will be a number of different headings. You will need to locate and click on Contact Us. When you click on this, a drop down menu will appear underneath. Scroll down until you see Log a Comment, click on this. Please fill in as much information as possible including name, address, contact number, unique tenant reference number and then add your comment in the space provided at the end.

Contact Us

Email us at info@tuathhousing.ie



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