

CORRESPONDENCE

MEETING OF THE MUNICIPAL DISTRICT OF ADARE-RATHKEALE

JUNE, 2016

- Letter received from the Office of the Minister, Department of Finance on 12th May, 2016 in response to Motion by the Municipal District of Adare-Rathkeale calling on the Government to grant Building Society Licences to Credit Unions to enable Credit Unions to give mortgages to their customers.
- Letter received from the Office of the Minister for Education and Skills on 17th May, 2016 in response to request for funding for a range of road safety measures required, in association with the schools in the District.
- Letter received from the Health Service Executive (HSE) on 25th May, 2016 in response to Members request that support be provided to the Community Crisis Response Team in the provision of ASIST training for volunteers.



Our Ref: 16/0786/MF

11 May 2016

Mr Tom O'Callaghan
Meeting Administrator
Municipal District of Adare-Rathkeale
Limerick City & County Council
Merchants Quay
Limerick



Dear Mr O'Callaghan,

The Minister for Finance, Mr Michael Noonan TD, has asked me to respond to your letters of 13 April 2016, one of which was forwarded to this office from the office of the Taoiseach, for direct reply, in relation to Limerick City & County Council's motion calling on the Government to grant Building Society Licences to credit unions to enable them to give mortgages to customers.

The Minister for Finance has asked me to advise you that the Registrar of Credit Unions at the Central Bank is the independent regulator for credit unions. Within her independent regulatory discretion, the Registrar acts to support the prudential soundness of individual credit unions, to maintain sector stability and to protect the savings of credit union members. The Minister's role is to ensure that the legal framework for credit unions is appropriate for the effective operation and supervision of credit unions.

The Credit Union Act, 1997 (the 1997 Act) and the Credit Union Act 1997 (Regulatory Requirements) Regulations 2016 (2016 Regulations) (which set out services exempt from additional services requirements) set out the services that a credit union may provide to its members.

Currently credit unions are not prohibited from providing mortgages to members. Mortgages are subject to the maturity limits contained in the Credit Union Act 1997 (Regulatory Requirements) Regulations 2016 (the Regulations) which sets out the percentage of a credit union's loan book that can be outstanding for periods exceeding both five and ten years, as well as limits on the maximum outstanding liability to an individual member.

I trust the above clarifies the matter.

Yours sincerely



Justin Dolan
Rúnaí Aire



Oifig an Aire Oideachais agus Scileanna
Office of the Minister for Education and Skills

Mr. Tom O'Callaghan
Meetings Administrator
Limerick City And County Council
Corporate Headquarters
Merchants Quay
County Limerick



PLEASE QUOTE REF NUMBER ON ALL CORRESPONDENCE.
Our Ref: 1602122 /KM

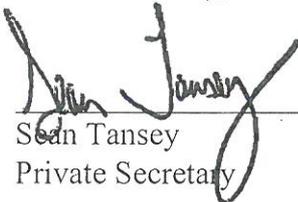
13th May 2016

Dear Mr. O'Callaghan,

The Minister for Education and Skills Richard Bruton T.D has asked me to acknowledge your recent letter in relation to set downs and pedestrian crossings for students arriving and departing schools in the Adare-Rathkeale district.

Enquiries are being made about this matter and a further letter will issue as soon as possible.

Yours sincerely,


Sean Tansey
Private Secretary





Feidhmeannacht na Seirbhíse Sláinte
Health Service Executive

Suicide Prevention Office
St. Joseph's Hospital
Mulgrave St
Limerick
Tel: 061-461454



Mr Tom O'Callaghan,
Meeting Administrator,
Municipal District Adare –Rathkeale,
Corporate Services & Change Management,
Limerick City and County Council,
Merchants Quay,
Limerick

23rd May 2016.

RE: Query regarding provision of ASIST Training

Dear Mr O'Callaghan,

Thank you for your correspondence dated April 13th 2016 on behalf of the Adare-Rathkeale Municipal District. Please convey to your Members, the Resource Office for Suicide Prevention has been working with Ms Caitriona Mc Mahon since November 2015 to provide Volunteers with a range of training and we look forward to working with her to determine the feasibility of providing ASIST in a community setting.

Kind Regards,

Mary Kennedy
Resource Officer for Suicide Prevention