

CORRESPONDENCE

MEETING OF THE MUNICIPAL DISTRICT OF ADARE-RATHKEALE

SEPTEMBER, 2015

- Letters received from The Office of the Minister for Finance on 30th July, 2015; Department of Arts, Heritage and the Gaeltacht on 31st July, 2015 and 10th August, 2015 in relation to Notice of Motion adopted by the Municipal District of Adare-Rathkeale regarding insurance for thatched cottages occupied solely for residential purposes and that make a contribution to the tourism industry.
- Letters received from The Department of Health on 24th July, 2015 and 19th August, 2015 in relation to the request for assistance made by the Members of the Municipal District of Adare-Rathkeale regarding the proposed new secondary school at Skagh, Croom, Co. Limerick adjacent to Croom Orthopaedic Hospital and issues that have arisen in relation to the proposed access to the proposed school site.
- Letter received from the Minister for Transport Tourism and Sport on 31st July, 2015 and letter received from The National Transport Authority on 3rd September, 2015 in relation to the request made by the Members of the Municipal District of Adare-Rathkeale's that the bus route from Limerick to Rathkeale be opened up to private competition to facilitate a reduction in fares and that the bus service from Limerick to Ballingarry be reintroduced.



Our Ref. 15/2439/MF

29 July 2015



Mr. Thomas O'Callaghan
Meetings Administrator
Corporate Services and Change Management
Limerick City and County Council
Merchants Quay
Limerick

Dear Mr. O'Callaghan

The Minister for Finance, Mr. Michael Noonan TD, has asked me to refer to your recent letter regarding insurance for thatched cottages and property tax on protected structures.

Insurance

The function of the Minister for Finance is to put in place an appropriate legislative framework for the regulation of the financial services sector. As you can appreciate, the Minister cannot get involved in individual disputes between a financial services provider and its customers. The provision of insurance cover and the price at which it is offered is a commercial matter for insurance companies and is based on an assessment of the risks they are accepting and adequate provisioning to meet these risks. Neither the Government nor the Central Bank has any influence over this matter.

In cases where individuals are experiencing difficulty in obtaining insurance, I would also advise that you contact Insurance Ireland which operates a free Insurance Information Service for those who have queries, complaints or difficulties in relation to insurance.

Property Tax

The Government decided that a liability to the Local Property Tax (LPT) should apply to all owners of residential property with a limited number of exemptions. Limiting the exemptions available allows the rate to be kept low for those liable persons who do not qualify for an exemption. While the Government is keen to ensure that our heritage properties would be preserved and be properly maintained, and in particular that the public would share in our heritage, it is not intended to allow exemptions from LPT for protected structures which are residential properties.

A series of measures is in place to provide support for owners of such properties, including tax relief in respect of expenditure incurred on the repair, maintenance or restoration of approved buildings or gardens, along with certain grant aids from the Department of Arts, Heritage and the Gaeltacht for

the conservation and restoration of heritage properties. The Minister is satisfied that these are appropriately targeted as a support.

Your letter has also been forwarded to the Minister for Arts, Heritage and the Gaeltacht, Ms Heather Humphreys TD for attention and direct reply to you.

Yours sincerely



Alex Lalor
Private Secretary



An Roinn
Ealaíon, Oidhreachta agus Gaeltachta

Department of
Arts, Heritage and the Gaeltacht

Oifig an Aire
Office of the Minister

Mr Thomas O'Callaghan
Limerick City & County Council
Merchants Quay
Limerick



29 July 2015

Our Ref: 15/000148
Your Ref:

Dear Mr O'Callaghan

I wish to acknowledge receipt of your recent correspondence to Michael Noonan, T.D., Minister for Finance, forwarded to Heather Humphreys, T.D., Minister for Arts, Heritage and the Gaeltacht, in connection with insurance on thatched cottages & property tax on Protected Structures.

Yours sincerely

Nessa Foley
Private Secretary



**An Roinn
Ealaíon, Oidhreachta agus Gaeltachta**

**Department of
Arts, Heritage and the Gaeltacht**

**Oifig an Aire
Office of the Minister**

Mr Thomas O'Callaghan
Meetings Administrator
Limerick City & County Council
Corporate Headquarters
Merchant's Quay
Co Limerick

Our Ref: 151331/AHG

6 August 2015



Dear Mr O'Callaghan,

Thank you for your correspondence regarding the motion discussed at a recent meeting of Limerick City & County Council in relation to insurance for thatched houses.

My Department is keenly aware of issues surrounding insurance cover for historic buildings, including thatched structures. Officials from my Department have met with both the Irish Financial Services Regulatory Authority and the Irish Insurance Federation (now Insurance Ireland) to discuss these issues. Subsequently my Department engaged with local authority Architectural Conservation Officers and other stakeholders in collating specific information regarding historic buildings and insurance with the intention to examine the issues further.

It should be noted that there are some insurance providers in the market which offer insurance cover for historic properties on a case by case basis and have regard to the risks associated with older structures in general. Such risks arise from the age of services, structural stability etc. and cover all traditionally built buildings, but more commonly those over 100 years old, and do not singularly target structures protected under the Planning and Development Act 2000, as amended.

The principal issue with protected structures centres on the cost of reinstatement to the insurer. There is widespread belief that full reinstatement of protected structures, following loss or disaster, will be required by the regulatory authorities. While reinstatement is often a concern for owners this Department's guidance is that there is not a requirement for the planning authority to seek full reinstatement unless this is justified. The Department's view is that every local authority should be able to provide information on reinstatement to individual owners and judgements should be made on a case by case basis.

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The appeals route for dissatisfied insurance policy holders is the Financial Services Ombudsman (www.financialombudsman.ie), who deals independently with complaints from consumers about their individual dealings with all financial services providers, including insurance providers. Concerns can only be addressed on the question of provision of insurance for protected structures if a large number of formal complaints are made about this sector of the insurance market to the ombudsman, which has not been the case to date.

With regard to the general issue of insurance for protected structures, my Department is currently preparing to convene a colloquium this autumn on the matter, to be attended by insurance sector representatives as well as representation from local government.

I trust this information is useful to you.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Heather Humphreys', with a long horizontal flourish extending to the right.

Heather Humphreys, T.D.,
Minister for Arts, Heritage and the Gaeltacht



23 July 2015
MVP2615-15



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

Dear Mr O'Callaghan,

The Minister for Health, Leo Varadkar, T.D., has asked me to thank you for your letter concerning the Proposed New Secondary School at Skagh, Croom adjacent to Croom Orthopaedic Hospital which is receiving attention.

Yours sincerely

David O'Connor
Private Secretary



17 August 2015

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

Dear Mr O'Callaghan,

I refer to your recent letter concerning access to the proposed new secondary school at Skagh, Croom.

I have forwarded your correspondence to the Health Service Executive for investigation and direct reply to you.

I trust that any difficulties will be resolved.

Yours sincerely



Leo Varadkar T.D.
Minister for Health



Cuirfear fáilte roimh chomhfhreagras i nGaeilge

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**An Roinn Iompair,
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29/07/2015

Our Ref: PD/15/9381

Mr Tom O'Callaghan
Meetings Administrator
Limerick City and County Council
Merchants Quay
Limerick



Dear Mr O'Callaghan

As Minister for Transport, Tourism and Sport I have responsibility for policy and overall funding in relation to public transport. However, I am not involved in the day-to-day operations of public transport, nor decisions on the provision and licensing of bus services. Following the establishment of the National Transport Authority (NTA) in December 2009, the NTA is the statutory body with responsibility for overseeing the delivery of bus services by both public and private bus operators. Therefore, I have forwarded your letter to the NTA and I have asked them to respond to your particular queries within three weeks

Yours sincerely,

Paschal Donohoe

Minister for Transport Tourism and Sport



Mr Tom O'Callaghan
Meetings Administrator
Municipal District of Adare-Rathkeale
Corporate Headquarters
Merchants Quay
Limerick

1st September 2015

Dear Mr O'Callaghan

I refer to your letter dated 24 July to the Minister for Transport, Tourism and Sport concerning transport issues in the Municipal District of Adare-Rathkeale. Your letter has been passed to the National Transport Authority (NTA) for attention.

The NTA is responsible for securing the provision of public transport services through

- public service contracts, where services cannot be provided on a commercial basis, and
- the licensing of public bus services, which are operated on a commercial basis.

The NTA recently granted Dublin Coach an amended licence to extend their Dublin to Limerick service (Route300) to Killarney or Tralee via Adare. This service is provided by Dublin Coach on a commercial basis.

Bus Éireann provides commercial services on Route 13 between Limerick and Tralee and on Route 14 between Limerick and Killarney. Both services operate via Adare and Rathkeale. These services are licensed by the Authority and are provided without any public subsidy.

Bus Éireann also operates a very limited service on Route 321 between Limerick and Newcastlewest via Adare and Rathkeale. This service is provided under contract to the Authority.

Although the NTA regulates the licensing of services provided by commercial operators, it does not regulate fares which are a matter for the operator. The Authority does, however regulate the fares on the contracted services. The decision by Bus Éireann to charge €10.10 for travel from Rathkeale to Limerick on commercial Routes 13 and 14 is, therefore, a matter for the Company and the NTA has no statutory role in that regard.

I note your request regarding the introduction of a bus service from Limerick to Ballingarry. However, unfortunately the NTA is not in a position to facilitate this within the current available funding for subsidised public transport services.

I trust this clarifies the position for the members of the Municipal District of Adare-Rathkeale.

Yours sincerely



Anne Graham
Chief Executive