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Mr Eugene ÓCruadhlaoich Claireach don Choiste Houses of the Oireachtais Joint Committee on Arts, Heritage, Regional Rural and Gaeltacht Affairs Dail Eireann Dublin 2

14th October 2016

Dear Sir

Attached please find our agreed position paper on Quality of Life in rural areas and how it can be supported.

We thank you for your kind invitation to address the Committee on 23rd November 2016.

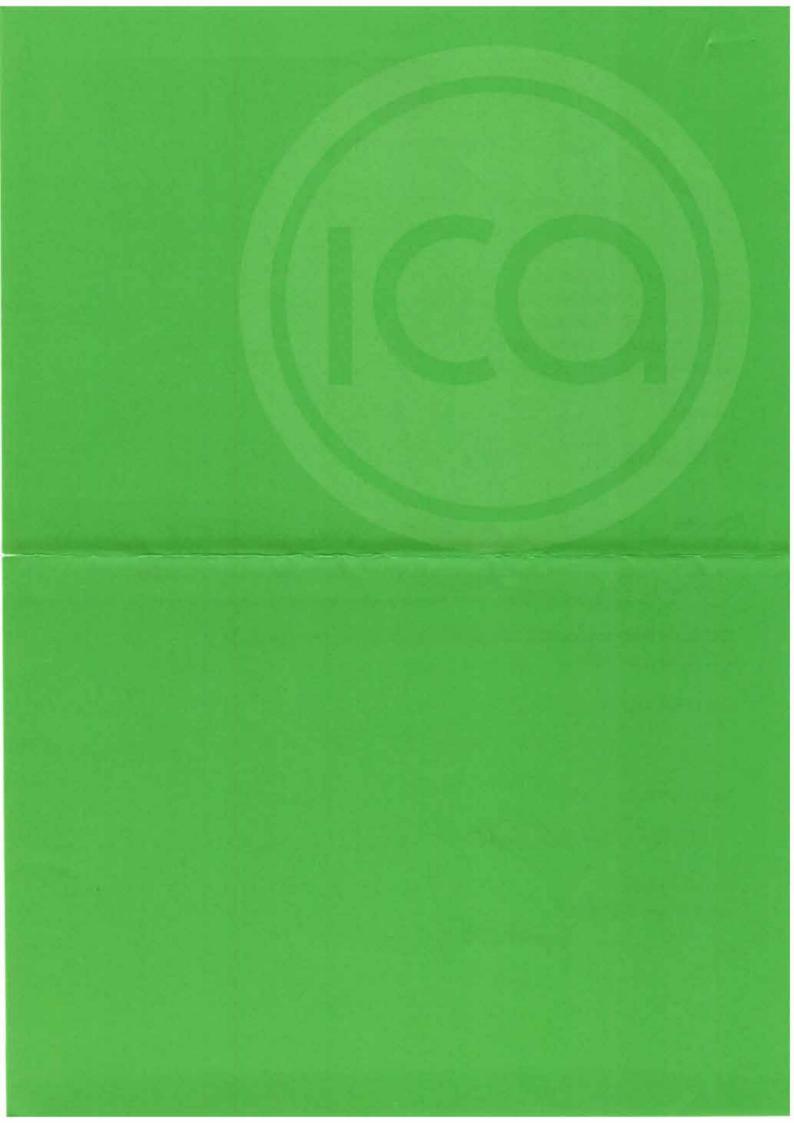
With kind regards

Yours faithfully

Marie O'Toole

ICA National Preesident

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Save Rural Ireland Agreed Position Paper

A number of National Bodies with common interests have come together to fight to protect and improve existing the existing standard of life in rural Ireland. They intend highlighting the issues currently affecting the social and economic development of rural Ireland, and seeking change in government policy in these areas. The bodies involved initially are Muintir na Tíre, The Irish Cattle and Sheep Farmers' Association, The Irish Countrywomen's Association, the Irish Postmasters' Union, the National Forum of Community Flood Committees, Macra na Feirme, and the Post Office Users Group. Together these bodies represent over 100,000 members and further bodies have expressed interest in joining the alliance.

In its initial meetings the group has identified five immediate core issues it wishes to have addressed:

- Rural Broadband
- Post Office Viability
- Control of Scrap Metal
- Insurance in Flood Areas
- GP cover

It is proposing realistic solutions to these issues. These solutions can be implemented immediately by Government if there is a willingness to protect rural Ireland. The group will continue to publicise issues affecting rural Ireland, propose realistic solutions, and generally lobby to improve the social and economic development of our countryside, villages, and small towns.

Rural Broadband

The group has welcomed the launch of a National Broadband Strategy but feels further action and clarification is necessary. Without such technical clarity we believe the plan may actually stall progress in that no commercial operator will invest in end use when they do not know what the technical requirements or financial arrangements will be in two years' time. To put it simply, why would any operator now invest in rural broadband when they, or others, may be incentivised to do so in a few years' time? We therefore request the Minister to provide technical clarification on what will happen to the fibre as it terminates in exchanges outlined in the Plan. How will it be further distributed and who will be responsible?

We recognise that providing fibre optic connections to every home is an expensive project (various estimates exist around the €5 billion mark) and therefore cannot be rolled out immediately. However it must be recognised that this is the only goal eventually. While fibre should remain relevant for at least 50 years, current technologies such as fixed wireless or 3G are not acceptable solutions and cannot even provide the speeds and capacity required now, never mind in the future. Similarly communities using technology such as MIMO are not future proofed. Therefore fibre optic cabling as an infrastructure investment and requires an investment plan over a defined period of time. This is much the same way that rural electrification was rolled out and is equally important.

The costs mentioned above for rolling out fibre could be substantially reduced if the civil engineering costs were reduced. Much of this cost relates to administration and could be reduced by the State if procedures were standardised and simplified. We request the government examine the introduction of a fast-track simplified procedure on a national basis. This would deal with issues such as planning permission and road closure notices.

There are community groups which wish to move ahead and rural communities in Ireland have a good history of dealing with problems themselves (eg Group Water Schemes). In particular there is great interest from Muintir na Tíre Community Councils in establishing co-operative schemes. It is important these groups be facilitated, particularly to ensure their current work is not at variance with the expected outcome from the National Broadband Plan. In its simplest form, there must be provision for connectivity to whatever backhaul will be provided. We therefore believe that technical advice should be available to groups who wish to proceed with community schemes. We also believe that groups that organise now should be given priority in any future connectivity to be provided.

Summary Solutions:

- Provide technical clarity on what will happen at the end of the National Broadband Plan, particularly in further roll out from exchanges.
- Give commitment to providing fibre to all homes over a defined period of time and acknowledge that this is the desired technical solution.
- Reduce civil engineering costs through simplifying and standardising administrative procedures.
- Provide technical advice and priority access to community groups who wish to provide a service now.
- Utilise existing structures (eg Community Councils) to disseminate information.

Post Office Viability

We welcome the recent establishment of the Post Office Development Group under the chairmanship of Bobby Kerr, and we look forward to its findings. Post Offices play and important economic and social role in Irish communities, and this should be recognised. Recent years have seen the closure of small shops, schools, Garda stations and other community focus points. We believe the Group will identify further opportunities for the Post Office Network and therefore we request the Minister to instruct An Post to suspend post office closures until the report of this group has been published and considered.

Post Offices are at the heart of the community. If an Office closes, this is very often followed by other local business closures and the whole community looses out.

This group must take a wide view to support communities by ensuring certainty for the future of Post Offices.

- Post Offices are the largest retail network in the country with 1,150 Offices, employing 3,700 people.
- Around 1,100 of these Offices are operated by Postmasters who are locally based SMEs
 providing employment, facilitating economic activity and providing community engagement
- A world class IT system is in place in all Offices, with the smallest rural Offices technically capable of providing the same services as the GPO in Dublin.
- Post Offices serve 1.7m customers every week

Many people do not realise the ever-increasing range of services available through the Post Office. In addition to the standard Postal Services the following services are available

- Department of Social Protection Payments;
- Passport Express;
- NTMA savings;
- Banking Services; and
- A range of Bill Payment Services including Property and Water Tax payments.

There is strong support for keeping Post Offices at the heart of the community and Postmasters want to work with Government, financial service providers and the community at large to provide the products and services that will make this happen.

Summary Solutions:

- Recognise the Post Office Network as a National asset and ensure its future by making it the provider of choice and the front office for all Government services e.g. Motor Tax, Hospital Charges, Local Authority Payments etc.
- Secure the role of Post Offices in delivering all Department of Social Protection (DSP)
 payments either through cash and/or direct electronic payment.
- Recognise the important social role which Post Offices provide.
- Promote public support for the local Post Office through regular use of the services currently on offer there.
- Suspend closure of Post Offices until the report of the Post Office Development Group has been issued and adequately considered.

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Control of Scrap Metal

The theft and movement of scrap metals has long been a cause of grave concern for communities, particularly rural ones. This of course also includes the theft of metal which is not scrap but which is stolen for its scrap value (copper piping in situ etc). As well as actual theft, there is a concern that gangs roaming to collect scrap metal may also be using house visits as preparation for other illegal activity. The legitimate scrap metal business in Ireland is relatively small and we believe could be easily and effectively regulated to substantially reduce illegal activity.

We request the Minister to amend Waste Collection Permit Regulations to include the following restrictions:

- prohibit cash payments in respect of material received;
- prohibit the purchase of metals which have been damaged by fire;
- require the production of proof of identity and current address of the person supplying the material;
- require records to be kept of the registration number and waste collection permit number of the delivery vehicle;
- require records to be kept describing the materials, time and date of sale, weight and amount paid etc;
- require a signed statement by the person supplying the material that they are the lawful owner of the material or have the consent of the lawful owner to sell the material;

Consideration should also be given to further restrictions, including:

- Payments to be made by way of credit transfer to seller's bank account only.
- Drivers Licence or Passport to be utilised as proof of identity of seller (copy to be retained by purchaser).
- Current C2 of purchaser to be displayed on premises.
- All persons who engage in the storage, sale or transport of scrap metal should hold a current C2 Certificate and be registered with the governing Government Department.
- Community groups with charitable status to be exempt if engaged in collection of waste metal as part of fundraising.
- Legitimate Fire damaged materials should have a Fire Officers Certificate giving details of fire.

Summary Solutions:

Waste Collection Permit Regulations should be amended to restrict unauthorised dealing.
 This can be done through controls over identity and payment as outlined in detail above.



Insurance in Flood Areas

Recent years have seen many communities drastically affected by coastal and river flooding. As well as the trauma of the initial damage, this has ongoing effects on householders and business people as they become unable to obtain affordable, or even any, insurance cover. The Office of Public Works has carried out extensive flood relief works in many affected areas, spending over €500 million to date with over €200 million committed to. Despite this huge investment of taxpayers' money to rectify problems, people are still being refused insurance cover in those areas. For example people in Mallow and Fermoy are still being refused cover, despite completed flood relief works costing €57 million in those areas.

This policy of adverse selection is allowed under the current Memorandum of Understanding with the Insurance industry and does not reflect the reduced risk resulting from the huge state investment.

The OPW is currently nearing completion of the CFRAM (Catchment Flood Risk Assessment and Management) mapping project. The reason for this mapping is three fold:

- To comply with EU directives;
- to help plan for and alleviate flooding in communities; and
- to highlight areas which should not be built on or developed.

300 communities have been identified as threatened by flooding under this programme. As this data is available to insurance companies, we are concerned it will be used to discriminate against homes and businesses in these communities, denying them access to affordable, or perhaps any, insurance.

Other countries employ various risk equalisation policies to ensure buildings insurance is available to all. This can be achieved for example through a community rating scheme (as used for health insurance) or a central fund (as used for uninsured drivers).

We request the Minister firstly to replace the current Memorandum of Understanding with the Insurance industry to reflect the huge state investment and subsequent lowering of risk. We also suggest the use of flood data to support a policy of adverse selection be limited. This will help to ensure people can continue to live in their homes and businesses can continue to operate. Otherwise communities with a history, or even a slight future risk, of flooding face extinction. This has obvious implications for homelessness, economic decline, and infrastructure planning.

Summary Solutions:

Replace the current Memorandum of Understanding with an agreement which ensures
that once flood prevention schemes have been completed by the OPW to the international
standard of 1:100 year event ALL property owners in these areas can avail of competitive
insurance.

Medical cover

In recent times several general medical practices have closed in small rural areas and the HSE have been unable to attract new practitioners. While Financial Emergency Legislation cuts were generally applied to all GP practices, the smallest practices have less of a financial buffer. Many of these practices tend to be in isolated rural areas. Furthermore the severe reduction in the Rural Practice Allowance affected rural practices disproportionately.

Rather than simply implementing cuts on an overall basis and seeing what the fallout is, we believe there should be a policy on area coverage. Where it is considered desirable to have small practices (for reasons of geography, need, public transport deficiencies, etc), the financial model should be reviewed to ensure these services remain financially viable.

Summary Solutions:

- · Agree a policy for desired GP area coverage.
- Ensure within that area structure the financial model allows for viable general practices. In particular restore the Rural Practice Allowance.

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APPENDIX

Details of groups supporting this position paper.

Muintir na Tíre



Muintir na Tíre is a national voluntary organisation dedicated to promoting the process of community development. Muintir na Tíre aims to enhance the capacities of people in communities, to become involved in local social, economic, cultural and environmental development. We actively support local communities to organise and develop their capacity to effectively respond to identified needs and problems, and to promote a spirit of community service in working for the common good.

We objectively represent and support locally identified problems, interests and viewpoints at national level, through informing government policy and developing coherent agendas for action, in co-operation with both the local communities and the various public agencies and government departments.

The Irish Cattle and Sheep Farmers' Association



The Irish Cattle and Sheep Farmers' Association was set up in 1993 by farmers who were concerned that there was not an adequate voice for the beef and lamb sectors. ICSA aims to represent our members in striving for equality for all farmers, freedom from bureaucracy and opportunity to farm.

ICSA is unique amongst Irish farming organisations in that it exclusively represents the voice of drystock farmers. ICSA also aims to represent the views of Ireland's rural communities, of which agriculture forms a key part.

The Irish Countrywomen's Association



The ICA is the largest women's association in Ireland, with more than 10,000 members and over 500 Guilds across the Country. We cook, travel, craft and socialise! The objects of the Association are to bring women together in fellowship and through co-operative effort, to develop and improve the standard of rural and urban life in Ireland having due regard for our Irish culture and to encourage the use of the Irish language in the affairs of Bantracht na Tuaithe.



Irish Postmasters' Union



The Irish Postmasters' Union is the Representative Body for Postmasters in Ireland representing 90% of all Postmasters. Our role is to act as the voice of Postmasters in dealing with An Post in matters such as remuneration, contractual issues and technological developments.

In addition to this we also work to highlight and represent the interests of Postmasters with Government and politicians generally. We also work to develop the role of the Post Office within the Community by interacting and developing relationships with Community based organisations.

National Forum of Community Flood Committees

The Irish National Flood Forum is there to advise and support communities and individuals that flood or are at risk of flooding. There is no doubt that there is a greater need for more community responsibility and involvement in the whole flooding management issue. The Irish National Flood Forum, acts as a conduit between the organisations involved in flooding, (Insurance industry, HSE, Local Authorities, and the OPW), and the local community.



Macra na Feirme

Macra na Feirme is an organisation for young people between the ages of 17 and 35. It was founded in 1944 by a group of 12 agricultural advisors, rural science teachers and farmers. One of Macra's main aims is to help young farmers get established in farming and assist them through learning and skills development.

Macra also represents the interests of young farmers and rural youth and is regularly consulted on issues relevant to its members. While Macra's primary role as a social partner is to represent young farmers, the organisation also uses our presence at the table to raise issues of concern to all rural young people.

National Post Office Users' Association

The National Post Office Users' Association has only been in existence since early July but already has over 800 paid-up members. Although his movement has similar objectives to the Irish Postmasters' Union it is only for the post office-using public.

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