

Wirral Borough Council's Response to the New Ferry Port Sunlight Explosion

By Marion Grundy Ridewood 17th June 2019 – revised 18th July 2019

Report based upon the personal experiences of the victims and the local community, and upon factual evidence acquired from various sources including local and national authorities.

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1. Introduction

Both local and national governments have persistently quantified the impact of the New Ferry / Port Sunlight explosion only in terms of its economic impact on the authorities. However, on 5th September 2018 I highlighted to James Brokenshire, Secretary of State for Housing, Communities and Local Government, that measuring the impact of the explosion should not simply be an exercise in calculating the costs to authorities.

Both to government, and in my report that followed (Grundy Ridewood, 2018), I stressed that the psychological, financial and welfare impact upon the victims is more important than the physical scale or the economic impact on the authorities because “these are people’s lives, and those lives are protected by the Civil Contingencies Act 2004”.

The impact of the New Ferry / Port Sunlight explosion upon the victims and the community was severe. One only needs to talk to the victims to be able to gain deeper understanding of the severity of the short and long-term impacts upon them. One can also put oneself in their shoes, imagine it was you, or your immediate family who were involved on that night.



Fig. 1 Private residence in Underley Terrace in which small children were sleeping upstairs (Echo, 2017)



Fig. 2 Restaurant full on the night before Mother's Day, and small children sleeping upstairs (Echo, 2017)

Whilst there are many photos such as those above (Fig. 1 and Fig. 2) available all over the web, during the collection of impact statements, I was personally given photos from victims of the insides of their properties. As such, most of these images have not been seen before. They illustrate the severity of the destruction of their properties, and truly give one a deep insight and understanding of the utter devastation these victims felt both at the time of the explosion and upon being allowed to re-enter their homes and businesses: places which had previously brought them comfort, safety and income. These photos are given in Appendix A – Pages 17 to 25

Please do look deep into these photos and imagine this was you. Know that in that moment of utter chaos, and in the weeks of chaos that followed, you are in a state of shock and in desperate need of help from those who are trained in such circumstances, and from those in authority whose legal responsibility it is to know exactly how to quickly provide all of the assistance you need in an emergency.

Addition

The purpose of this report is (was) primarily to make council cabinet members aware of the failings of WBC and to evidence that the hardship fund, promised to assist the victims, must not be misappropriated, as had been alluded to by both the WBC press officer and a senior cabinet member publicly on social media during June and July of 2019.

2. Personal Impact Statements & Victim Experiences

During August and September of 2018, I collected personal impact statements from those impacted by the explosion. As I was talking to people, collecting their photos and reading their statements, I was able to identify many common themes. Given that the number of statements collected was only few (57) considering the number of people impacted, these common themes were alarming.

Many of the discussions I had and the personal statements I collected, described events which clearly showed the victims did not receive the assistance that was expected, and some asked incredibly pertinent questions. A reminder of the excerpts are given in Appendix B – Pages 26-30

Through research of the government guidelines detailing the roles and responsibilities of local authorities in the event of an emergency given in 1) Recovery: An Emergency Management Guide (Home Office, 2016), 2) Emergency Response and Recovery (HM Government b, 2013) and 3) the Civil Contingencies Act 2004 (HM Government a, 2004), I was also able to identify many very serious questions that were raised by evaluation of the personal statements.

These questions, already published (Grundy Ridewood, 2018) are still in need of answers:

- Why was the Bellwin Scheme not applied for within the first month?
- Why did the homeless have to rely entirely on handouts of money, food and clothes from local charities or their own families?
- Why was there no subsistence living expenses given to the homeless?
- Why were the victims not directly and immediately given the monies donated to the council that was intended specifically to help them during those early weeks when they had nothing?
- Why were new school uniforms not provided for the homeless children?
- How was it possible for so many large and valuable items to be stolen from the secured zone when it had 24-hour manned security, particularly given the thefts continued even after they had been reported?
- How is it justified to charge the victims for the emergency costs incurred by the council, and especially if they had no insurance cover?
- David Ball publicly acknowledged the impact of closure on footfall and trade in a statement on 14/06/17 (Manning, 2017), so why has there been no quantification of or compensation for loss of trade?
- Why has the community been left to cope entirely on their own financially and emotionally?
- Why has New Ferry been allowed to stay in the same dishevelled state for 17 months with no regard for the impact on trade or the psychological impact on the community?

Key statements made (some hitherto unpublished) are:

Statement 1: "So after one and half months, the council gave us a house. But it was empty. It had no bedding, no cooking utilities, no cooker, nothing. We had to source all of these things ourselves. It was so hard at the beginning, when they refuse to help, you just feel so hopeless. The house we were put into was in such a bad condition. They had given it to us in such a limited time, but it wasn't appropriate. So I told the council and Magenta. Both the council and Magenta admitted that the house was not in an appropriate condition for kids. So why did they put us in there in the first place? The council then moved us. But they gave us only one week's notice. The new house wasn't even decorated. It had no furniture, no cupboards, no curtains, the walls were rotten. It wasn't ready to be lived in, it needed so much work. So I called the council, to see if they could help. They had given me only a week to fix this house they had provided, and they knew [we were both injured], so they could have sent people to help fix the house. But they refused to help. So the council rehomed me and my husband and my children, but they didn't help at all other than providing an empty house. There was no help for furnishings or decorating, even though we had no money. During the week that we were still living in the inappropriate house, whilst making the new empty house habitable, the council forced us to pay rent on the two houses – the one we were in and the one I had to fix up to move into."

Statement 2: "Life since the blast seems to have been one long argument with the utility providers, Conservation Officers, Council Officers all of them either being obstructive or demanding money with menaces."

Statement 3: "After the first week, we wanted to know who would help, the council, the government, who would help us? I had so many meetings, trying to find out who could help me. One of them was with David Ball at the council. He told me that the council couldn't help me because I had no insurance. I said "This is not my fault. If I had done this to my shop, then fair enough, but this is not my doing. Who is going to help me?" The council's response was "Well this is not our fault either". When you hear that, you feel angry."

Statement 4: "The children did not even have school uniform for a month as we were relying on handouts from local charities which we were all incredibly grateful for"

Statement 5: "People were unable to buy things from shops as they did not have photographic I.D, credit and debit cards etc. as these had to be left within their homes and they were unable to access them. Banks were unable to give money for these reasons. One lady who came in, very embarrassed, to ask for clothes found a brand new, donated coat that fitted her. She broke down in tears as she had been wearing her father's coat for several days and to have a coat that was not, obviously, a large gents coat was such a big issue for her. Families were living in 1 hotel room and teenagers were trying to revise for their exams under very difficult conditions. Many had lost their course work and feared they would be unable to complete their exams. Many found they were able to chat to the volunteers whilst looking for clothes as the centre was a 'hub' for people to meet others."

Statement 6: "We had nothing at the B&B, no clothes, money or any belongings at all. At the B&B [a local shop owner] in New Ferry and other local people helped to gather us some clothes and a charity alongside Asda in Bromborough sent us shoes. We literally lost everything that night. We were advised to apply for the Wirral Council Local Welfare Fund shortly after the explosion but did not meet the criteria (very specific criteria). For us, it was just another degrading situation that we all keep finding ourselves in, having to justify to those in authority how our lives have been affected since the explosion in order to apply for help. We spent over 12 weeks at the B&B, paid for by our insurance [after which we] were literally left floundering alone and told to find ourselves somewhere to live. I was sent to Wirral council offices and was told to declare myself and my family homeless in order to even be considered for housing help. We were homeless through the action of another and had lost everything we had ever known. We survived purely from the help of local people who helped us secure temporary accommodation after 3 months in the B&B."

Statement 7: "We lived in temporary accommodation for 17 months. Lots of our belongings were no good after the ceilings had fallen down on everything. Thank god it wasn't us they fell on, that's all we ever say. So we had to get help from charities. Got lots of second-hand stuff to start again."

Statement 8: After the explosion I was left with nothing apart from what I stood up in. I had lost everything. I was eventually allowed to return to my flat after it had been made safe. My flat had been looted. This was supposed to have been protected. One of the most important things in my flat were my tools. I was offered a job, but due to the looting I was unable to accept this as I did not have the money to go out and replace them. So not only has this explosion cost me a decent home it has also cost me employment. After a few nights at the guest house I was allocated temporary furnished accommodation by Social Services / Council. When I was offered my current flat I was given some new goods such as cooker, fridge, bed, bedroom furniture. I was not allowed a table and chairs as I was single and on my own, nor was I allowed a fridge freezer. My family started to help me to get a home together again by buying me things I would need for when I got a place of my own, they bought things such as toaster, kettle, iron, pots, pans, cutlery and many more items required for a home. If it was not for my family I would have nothing.

As I stated in my previous report (Grundy Ridewood, 2018), in my opinion, from having spoken to people, and having read every word of the personal impact statements detailing the truth of what the victims have endured, and having read the guidelines, it is obvious that responsibilities and expectations have not been met. Since the writing of that report, I have acquired the concrete evidence that supports that opinion.

3. Emergency Management and the Bellwin Scheme

Government guidelines for emergency management by local authorities were compiled and produced with specific reference to lessons learned from previous disasters. Thus, they stipulate responsibilities for best practice to ensure expectations of the affected community are met.

The Civil Contingencies Act 2004 (Fig. 3) (HM Government a, 2004) states that it is the statutory obligation of the local authority to plan for emergencies. This includes understanding of all statutory legislation and non-statutory guidelines, such as the application process for the Bellwin Scheme to cover potential costs of an emergency (Department for Communities and Local Government, 2017). Failure of Wirral Borough Council (WBC) to understand the Bellwin Scheme is a failure to fulfil its statutory obligation under the Civil Contingencies Act 2004.

2004 c. 36 ► Part 1 ► Contingency planning ► Section 2
2 Duty to assess, plan and advise
(1) A person or body listed in [F1Part 1, 2 or 2A of Schedule 1] shall—
(a) from time to time assess the risk of an emergency occurring,
(b) from time to time assess the risk of an emergency making it necessary or expedient for the person or body to perform any of his or its functions,
(c) maintain plans for the purpose of ensuring, so far as is reasonably practicable, that if an emergency occurs the person or body is able to continue to perform his or its functions,
(d) maintain plans for the purpose of ensuring that if an emergency occurs or is likely to occur the person or body is able to perform his or its functions so far as necessary or desirable for the purpose of—
(i) preventing the emergency,
(ii) reducing, controlling or mitigating its effects, or
(iii) taking other action in connection with it,

Fig. 3 Responsibility of local authorities to plan for emergencies (HM Government a, 2004)

The Bellwin Scheme guidance notes clearly state in section 21, that a local authority must make their application to government for assistance through the scheme within one month of the incident, and that it is wise to apply for the scheme even if it is not known, at the time of reporting, whether or not the threshold will be reached (Fig. 4). This gave WBC until 25th April to apply for the Bellwin Scheme.

How to notify an incident or make a claim

21. The following procedures apply when making a claim:

- a) **Reporting the incident:** the local authority must do this within one month of an incident by contacting the Bellwin Team at DCLG. This can be done via email: Bellwin@communities.gsi.gov.uk or more formally in writing to:

Ade Ogunro
LGF-SRC
Department for Communities and Local Government
2nd Floor, Fry Building
2 Marsham Street
SW1P 4DF

Telephone: 0303 444 1895

It is wise to report the incident even if spending is not likely to exceed the threshold. In the event of a later scheme taking total spending for the year above the threshold, the earlier spending would not be counted towards the threshold unless the relevant incident was reported at the time.

Fig. 4 Bellwin Scheme guidelines state that a local authority should apply even if the threshold is not likely to be met (Department for Communities and Local Government, 2017).

Furthermore, the one-month spending restriction is not from the date of the initial incident, but as shown in Fig. 5, it is from one month after the incident is deemed to have ended or moved to the recovery phase which would have given WBC one month after the site was handed over to them by the police, therefore until 7th May 2017, in which expenses would qualify. This means, that WBC had no valid reason not to make the application to the Department for Communities and Local Government within the time scale specified in the guidelines.

Eligible spending period

19. The scheme is limited by legislation to the reimbursement of the costs of immediate actions taken by local authorities in the aftermath of an emergency or disaster. In line with the expectation that immediate actions are carried out straightaway, a spending period of one month will be allowed for eligible works to be carried out. There is no time limit applied at the start of a qualifying incident, the one month spending restriction applies from the date an incident is deemed to have ended in a local authority area or moved to the recovery phase.

Fig. 5 Bellwin Scheme guidelines state that the one-month spending restriction applies from the date an incident is deemed to end (Department for Communities and Local Government, 2017).

Instead, WBC did not even consider applying for the Bellwin Scheme until a motion to “think about applying for financial assistance” was passed at a council meeting on 10th July 2017 (WBC a, 2017). In that same meeting, WBC declared they had £770,000 in reserve for emergencies, and that they would assess “**whether individuals affected need assistance from the £770,000 held by the Council for ‘Support and Assistance to Public in Need’**” (Fig. 6).

35. MOTION – SUPPORT FOR NEW FERRY

Minutes:

Proposed by Councillor Warren Ward
Seconded by Councillor Phil Davies

“Following the devastating explosion in New Ferry, hundreds of Wirral residents and businesses have been affected. Residents' homes have been destroyed or badly damaged and local businesses have had to close, forcing many local people into unemployment, along with hundreds of residents who were injured, including the tragic case of a 21 year-old man who almost lost his life.

On behalf of the people of New Ferry and Port Sunlight, this Council agrees to write to the Secretary of State for Communities and Local Government and also the Prime Minister to urge the government to provide New Ferry with urgent financial support and to meet with community leaders and residents affected on site in New Ferry for them to see first-hand the absolute devastation caused by the explosion.”

In the meantime, Council will urgently assess whether a formal application for emergency financial assistance under the Bellwin Scheme is required, supported by its reserves held for ‘emergencies and unforeseen circumstances’, and to assess whether individuals affected need assistance from the £770,000 held by the Council for ‘Support and Assistance to Public in Need’.”

Fig. 6 WBC meeting in July 2017 - Motion number 35: Support for New Ferry (WBC a, 2017)

Fig. 6 illustrates that in 2017 WBC held £770,000.00 in its reserve account specifically for the purposes of funding emergencies such as the New Ferry Port Sunlight explosion, which meant that they could have immediately covered the costs of the emergency up to £770k.

In 2017, the threshold for successful application of the Bellwin Scheme for WBC was only £494,426.00 (HM Government c, 2017). Exceeding this threshold would automatically have activated the Bellwin Scheme, had it been applied for, and the government would have reimbursed any expenditure over that threshold, if only WBC had applied for the scheme in the appropriate time scale.

However, WBC did not apply in time and therefore the motion to “assess whether a formal application for emergency financial assistance under the Bellwin Scheme is required” in July 2017 was an entirely pointless exercise, as indeed was the motion passed on 15th October 2018, when motion number 59 was passed, declaring:

“Given that it has taken some time to establish the scale of damage to people, business and property arising from the gas explosion in New Ferry in March 2017: This Council resolves that the Chief Executive makes representations to the Ministry for Housing, Communities and Local Government to reconsider the judgement that the Bellwin disaster scheme does not apply” (WBC b, 2018).

Furthermore, given the Bellwin Scheme specifically recognises that local authorities are obligated to assist the victims of disasters by paying for emergency supplies of food and other emergency provisions from their emergency budgets (Fig. 7), it has to be asked **“Why did the council only consider thinking about giving financial assistance to the victims until after three and a half months had passed since the explosion?”**

Eligible expenditure

13. In order to meet the basic statutory requirement, expenditure must have been incurred:

- by a local authority in England on, or in connection with¹, the taking of immediate action to safeguard life or property or to prevent suffering or severe inconvenience, in its area or among its inhabitants;
- as a result of the incident(s) specified in the scheme which involved the destruction of or danger to life or property;

Expenditure incurred means paid for – i.e. the reimbursement of costs for works carried out.

14. Examples of expenditure likely to qualify are at [Annex A](#).

Annex A: examples of costs that would be expected to qualify

Community support

- g) costs of evacuating people from dangerous structures, and temporary rehousing (bed and breakfast);
- h) costs of providing emergency supplies of food and other emergency provisions, and key services to affected communities during the period of the emergency;

Fig. 7 Annex h of the Bellwin Scheme states that the costs of supplying food and other provisions to the victims is a valid local authority expenditure in the event of an emergency (Department for Communities and Local Government, 2017).

Not only is humanitarian assistance provided for in the Bellwin Scheme, but also it is adequately defined and considered in the government’s Emergency Response and Recovery guidelines (HM Government b, 2013). The definition of humanitarian assistance given on page 222 states clearly that it includes the provision of financial

assistance (Fig. 8). It is also interesting to see that this 233 page government document defines “Impact” in terms of welfare and damage to the environment and does not consider the economic impact on governing authorities at all, and thus is contrary to the only methods used by both national government and WBC.

Version 5: October 2013				222
Emergency Response and Recovery				
Primary Term	Abbreviation or acronym	Definition (text in bold indicates a related definition in the Lexicon)	Geography or jurisdiction to which the term is restricted	
Humanitarian assistance		Multi-agency response to ensure that those involved and affected by a major incident are properly cared for, by the provision of shelter, information, advice, emotional, financial and legal support, and the like		
Impact		The scale of the consequences of a hazard , threat or emergency expressed in terms of a reduction in human welfare, damage to the environment and loss of security		

Fig. 8 Government guidelines define the terms of “humanitarian assistance” and “impact” (HM Government b, 2013)

As we can see in Fig 9, this same document states that humanitarian assistance in the event of a major incident should include the provision of financial and legal support (HM Government b, 2013).

Emergency Response and Recovery	
7.1. What is Humanitarian assistance	
7.1.1.	Humanitarian assistance is about ensuring that those involved and affected by a major incident are properly cared for. The exact focus and nature of provision will depend on the type of emergency, the impact it has had on the community, and the needs of those affected. Humanitarian assistance provision is likely to include:
	<ul style="list-style-type: none"> • basic shelter; • information about what has happened; • medical assistance/treatment; • financial and legal support; • psychosocial support; • advice and direction on how to get further help and assistance; • communication facilities to allow people to contact and meet each other; • providing a link to ongoing police investigation where relevant; and • providing a point of contact for longer term support and advice.

Fig. 9 Humanitarian Assistance includes financial assistance (HM Government b, 2013)

In their guidelines, government have also considered the needs of local businesses. Sections 5.1 and 5.3 of the Emergency Management Guide (Home Office, 2016) clearly state that the local authority must consider the impact of an emergency on the local business community. Considering that so many businesses were directly impacted by the explosion due to damage to their properties, and many more indirectly impacted by the closure of the shopping precinct in Bebington Road, quantification of the loss of trade should have been considered essential by WBC in order to fulfil the requirements given in the guidelines of “assessing the economic impact of the incident” as illustrated in Fig. 10.

5.1 Recovery co-ordination group

There are many key issues that the co-ordination group will need to progress

Consider:

- ◆ Assistance to local business

5.3 Economic Impact

Commercial and industrial concerns are crucial to the dynamics of the local economy. Disruption may have a detrimental effect and business may look to the Authority for support. Senior staff should be the focus for co-ordinating appropriate activity.

Consider:

- ◆ Assessing economic impact of the incident.
- ◆ A strategy for maintaining business confidence.
- ◆ Environmental damage may impact on tourist potential.
- ◆ Gathering views through trade associations and business fora.
- ◆ The pressures from business to return to 'normality'.

Business is rightly recognised as a key part of any local area. However, an emergency planner offers these words of warning: "Don't let the power and pressure of big business deflect you unnecessarily from your main priorities in responding to the incident."

Norman Davey, EPM Manchester City Council

Fig. 10 Due consideration should be paid to the impact upon local businesses (Home Office, 2016).

However, the only recognition of loss of trade came from the following public statement made by David Ball to local media on 14th June 2017, in which he stated "*New Ferry has remained open for business throughout the recovery phase but we know that the closure of the road and restrictions on pedestrian access, which was unavoidable, has impacted on footfall and trade. I hope circumstances will now improve and I urge everyone to support their local businesses. We are continuing to meet regularly with New Ferry residents and businesses to update them on progress of the recovery operation and once again I pay tribute to their patience and resilience through these difficult times*" (Manning, 2017).

So what did happen? According to all those impacted:

- Victims made instantly homeless were left with no food, no clothes, no money and no material items. These were provided by generous families, friends and the local community.
- Victims were advised by council to apply for means-tested state welfare in order to receive any assistance. Despite being made homeless by the explosion, some were not eligible.
- There has been no contact from council with any businesses in order to quantify loss of trade.

On 10th December 2018, a new hardship fund was announced by WBC to assist the victims (WBC d1, 2018). At the council meeting that evening, in response to the question "*Can you give us an update on what the council is going to be doing for New Ferry, please?*" from Cllr Joe Walsh, Cllr Janette Williamson replied "*In addition to the funding we've already invested there with regards to the clean-up post-blast which is over three hundred thousand, we've agreed in principal to set aside a separate hardship fund for those victims of the blast, which will be for New Ferry, only New Ferry, and that the criteria will be different to our other hardship funds such as the Local Welfare Assistance Fund (LWFA).*" The pertinent part of the speech can be viewed on YouTube (WBC d2, 2018).

Reasoning: since the purpose of the meeting on 17/06/19s aimed to prove to council cabinet members that the hardship fund was originally specifically designated to assist victims, something the new council had conveniently forgotten after the local elections in 2019, they needed this quick reminder written down.

4. Council Expenditure

Under the Freedom of Information Act 2000, a full set of accounts were received in FOI Number 1342912 on 20th September 2019 (WBC c, 2018). The spreadsheet comprises five sheets: the first with a summary of transactions, the second with a coding summary, the third and fourth are entitled GL and AP and both detail individual expenses, and the fifth entitled AR details all reimbursements.

The expenditure items have been rearranged and grouped according to purpose, or spending category. Most of the expenditure items give enough detail to determine its purpose, or spending category, but where not specified, assumptions have had to made. Please see Appendix C (page 31) for full notes on how the individual items have been categorised.

Total Council Expenditure by purpose	
Council internal spend	Cost
INTERNAL ADMIN	£327.00
ARCHITECT	£7,447.95
Sub-total for Council Admin	£7,774.95
Works, incl. demolition, security, construction, roads and streets	
ASKAMS COMPLIANCE SERVICES LIMITED	£192.00
BIFFA WASTE MANAGEMENT LIMITED	£149.56
FTS DEMOLITION LIMITED	£76,268.12
GAP GROUP LTD	£1,998.00
MOTUS TRAFFIC LIMITED	£383.34
NORTH WEST CONSTRUCTION UK LTD	£323,266.49
SERVICE DISCONNECTION SOLUTIONS	£4,484.00
SIEMENS MOBILITY LIMITED	£14,565.51
TRAFFIC MANAGEMENT PRODUCTS LTD	£941.82
BAM NUTTALL	£43,670.17
HIRED VEHICLE CHARGES	£384.00
WILLIAM G SEARCH LIMITED	£1,076.80
Sub-total for works	£467,379.81
Professional services	
1 CALL BUSINESS SOLUTIONS LTD	£288.45
GVA GRIMLEY LIMITED	£26,740.11
AL DISLEY IMAGES	£190.00
Sub-total for professional services	£27,218.56
Community support expenditure, including temporary accomodation	
LIFE CHRISTIAN CHURCH	£1,000.00
NEW FERRY VILLAGE HALL	£1,810.00
VILLAGE LEISURE HOTELS LIMITED	£1,710.00
HOUSING OPTIONS ASSISTANCE	£38,611.89
Hire of Floral Pavillion for Complete Works Dance	£6,237.25
Sub-total for community support	£49,369.14
GRAND TOTAL OF EXPENDITURE	£551,742.46
Recovered Spend	
FROM PORT SUNLIGHT TRUST	£11,917.33
FROM BUILDING OWNERS (COMPANIES)	£44,905.80
FROM BUILDING OWNERS & PRIVATE TENANTS	£108,341.08
GRAND TOTAL OF MONEY RECLAIMED	£165,164.21
TOTAL NET SPEND BY WBC	£386,578.25

Fig. 11 Council Expenditure by category from FOI figures (WBC c, 2018).

Total expenditure by WBC for community support totals only £49,369.14, of which £40,321.89 was covering the expenses of providing emergency accommodation for some of those made immediately homeless. As we already know from the personal impact statements, some of the 78 made immediately homeless stayed with friends or family for some or all of their time following the explosion and were not given emergency housing by the council.

The payment to the Life Church was purely for the setting up of the collection / distribution centre for all the charitable donations that were generously given by the community and then distributed by willing volunteers who worked at the Life Church. The payment to the Village Hall covers hall hire costs so that representatives of the council could tell victims how to apply for means-tested help from the LWFA and for benefits from the DWP. Victims who were unable to attend the council meetings held at the village hall, received little or no advice.

The only business to have been financially assisted was Complete Works Dance, for whom the council generously waived the hire charge for the Floral Pavilion so that they could put on their summer show. Though this charge was waived, it was accounted for in the expenditure for the explosion above.

There are no other expenditure items what-so-ever for community assistance.

- There are no emergency subsistence living payments given to any of the homeless victims.
- There are no emergency welfare payments given to the injured victims and no costs for their assistance.
- There are no emergency welfare payments given to those who suddenly found themselves without a job due to closure of their workplace, and for whom their employers could not pay wages during that period.
- There are no emergency welfare payments to any business owners for loss of income or trade.

Wirral Borough Council have, on every single occasion that the New Ferry Explosion has been mentioned in media, categorically repeated that they have “already assisted the community to the tune of over £300k”. However, since waiving a fee does not constitute a real payment, of the total expenditure by WBC only £43,131.89 was actually spent on support of the community, and almost all of that was solely in the provision of emergency shelter.

All of the other stipulations in all of the government guidelines regarding the local authority’s responsibility to protect the welfare of the victims, to provide humanitarian assistance, to provide financial and welfare assistance have been ignored.

Also illustrated in Fig. 11 is the total expenditure which is £551,742.46. This total expenditure exceeds the threshold for the activation of the Bellwin Scheme. If WBC had applied in good time for the Bellwin Scheme, then they would have received financial assistance from national government. Furthermore, If WBC had assisted the victims of the disaster both materially and financially, as stipulated in all of the government guidelines, then their total expenditure would have significantly exceeded the threshold, although perhaps not to the maximum limit of their £770,000.00 emergency budget.

Government guidelines (Fig. 12) give advice to local authorities of the need to seek reimbursements for some of the costs incurred (Home Office, 2016). The very first point in the list is that the local authority should apply for activation of the Bellwin Scheme. The fourth point informs local authorities that they should “encourage those who have insurance to make the appropriate claims”, presumably so that the council could then recover any costs via third-party insurance companies.

“Recovered Spend”, i.e. reimbursements, is shown in Fig. 11 to total £165,124.61 and that these reimbursements have come only from the householders and building owners, including the Port Sunlight Village Trust. Given question four of the “pertinent questions which arose from the impact statements” (listed on Page 2) asked “what happened to the local community collections / donations that were handed in to council?” one might wonder, since there are no income details in the FOI figures, if WBC actually utilised point five of the reimbursement guidelines shown in Fig. 12. I have personally asked this question twice of WBC and received no reply.

2.2 Reimbursement

The local authority will, in most cases, need to make claims for reimbursement from a variety of sources within relatively short time scales. Assuming that an appropriate expenditure control regime is in place this should present few problems. Lack of control may leave the local authority facing higher costs.

Consider:

- ◆ An application for activation of the Bellwin Scheme.
- ◆ Other grants from Central Government and/or the European Union.
- ◆ Pursuing organisations responsible for causing damage and/or pollution.
- ◆ Encouraging those with insurance to make appropriate claims.
- ◆ The use of money raised by public appeal.
- ◆ The impact on future budgets should there be a shortfall or delay in reimbursement.

Any incident for which assistance is sought must involve conditions which are clearly exceptional by local standards, and the damage to the local authority infrastructure or communities must be exceptional in relation to normal experience. Similarly, any application for assistance must demonstrate that an undue financial burden would otherwise fall on the local authority.

Department of Environment, Transport and the Regions.

Fig. 12 Government advice for local authorities on how to seek reimbursement of emergency costs (Home Office, 2016)

Full details, by invoice number, of the reimbursements are given in sheet five in the FOI figures. These have been rearranged into categories in order to make them more simple to understand who was charged, and these are summarised in Fig. 13.

Alarmingly, and in breach of Data Protection laws, sheet five had full names of all the individuals and companies who were charged reimbursements by WBC. I sincerely hope that this set of figures, bearing the names of the victims, has not been sent to any other enquirers. As with my promise of confidentiality for all those who wrote impact statements, I will not disclose this information and have now anonymised the figures. However, the knowledge of who was charged enabled me to conduct more research, since I have pertinent information in the impact statements regarding these charges and know many of the victims very well. This new research has enabled me to find out if those charged were actually covered by insurance. I do not know, however, if their insurance paid the council bills.

Grand Totals		
Payees	FOI figs	New figs
PSVT	£11,917.33	£12,319.29
Companies	£45,019.11	£95,177.99
Residents	£20,534.82	£18,108.42
Traders / Owners	£87,692.95	£89,318.44
Total Reimbursed	£165,164.21	£214,924.14

Fig. 13 Summary of reimbursements charged by WBC (WBC c, 2018)

Fig. 14 identifies that at least four of the victims who were charged reimbursements told me that they did not have insurance from which to claim.

Further research enabled me to acquire a second and different set of figures for the reimbursements charged by WBC. This second set of figures are different from the first. In most cases they are higher than the FOI figures (some significantly so), a few are the same, a few are missing from the second set altogether, and some are not in the FOI figures at all but appear in the new figures. Analyses of the figures does not explain why they are different.

Invoice no.	Insured?	Payee	FOI figs	New figs	Difference	% difference
490297085		Port Sunlight Village Trust	£2,518.21	£2,583.12	£64.91	2.58
490297086		Port Sunlight Village Trust	£2,207.27	£2,272.18	£64.91	2.94
490297087		Port Sunlight Village Trust	£1,625.80	£1,690.71	£64.91	3.99
490297088		Port Sunlight Village Trust	£1,625.80	£1,690.71	£64.91	3.99
490297089		Port Sunlight Village Trust	£2,207.27	£2,272.18	£64.91	2.94
490300346		Port Sunlight Village Trust	£383.40	£383.40	£0.00	0.00
490300356		Port Sunlight Village Trust	£268.38	£268.38	£0.00	0.00
490300357		Port Sunlight Village Trust	£268.38	£268.38	£0.00	0.00
490300348		Port Sunlight Village Trust	£429.42	£429.42	£0.00	0.00
490300354		Port Sunlight Village Trust	£383.40	£383.40	£0.00	0.00
490298550		Company 1 - Shop Building Owner	£48.59	£113.50	£64.91	133.59
490299435		Company 2 - Shop Building Owner	£44,857.21	£46,679.71	£1,822.50	4.06
490297431		Company 3 - Shop Building Owner	£113.31	£178.22	£64.91	57.29
490297433	NO	Private Shop Building Owner 1	£113.31	£178.22	£64.91	57.29
490297434	NO	Private Shop Building Owner 2	£113.31	£178.22	£64.91	57.29
490297432		Private Shop Building Owner 3	£113.31	£178.22	£64.91	57.29
490304503		Private Shop Building Owner 4	£29,004.37	£29,134.20	£129.83	0.45
490304475		Private Shop Building Owner 5	£14,502.18	£14,632.11	£129.93	0.90
490304476		Private Shop Building Owner 6	£14,502.18	£14,632.11	£129.93	0.90
490304501		Private Shop Building Owner 7	£14,502.18	£14,632.11	£129.93	0.90
490304502	NO	Private Shop Building Owner 8	£14,502.18	£14,632.11	£129.93	0.90
490297430		Private Shop Building Owner 9	£339.93	£534.66	£194.73	57.29
490297494		Resident 1 - House Owner	£2,317.39	£2,383.30	£65.91	2.84
490300342		Resident 1 - House Owner	£383.40	£383.40	£0.00	0.00
490297452	Yes	Resident 2 - House Owner	£1,748.42	£1,813.33	£64.91	3.71
490300344	Yes	Resident 2 - House Owner	£268.38	£268.38	£0.00	0.00
490297437	NO	Resident 3 - House Owner	£1,748.42	£1,813.33	£64.91	3.71
490297436	Yes	Resident 4 - House Owner	£1,748.42	£1,813.33	£64.91	3.71
490300345	Yes	Resident 4 - House Owner	£268.38	£268.38	£0.00	0.00
490300339		Resident 5 - House Owner	£383.40	£383.40	£0.00	0.00
490297490		Resident 5 - House Owner	£2,176.68	£2,241.59	£64.91	2.98
490297491	Yes	Resident 6 - House Owner	£2,176.68	£2,241.59	£64.91	2.98
490300337	Yes	Resident 6 - House Owner	£383.40	£383.40	£0.00	0.00
490300283		Resident 7 - House Owner	£1,248.41	£1,313.32	£64.91	5.20
490300275		Resident 8	£1,248.41	£1,313.32	£64.91	5.20
490300285		Resident 9	£1,248.41	£1,313.32	£64.91	5.20
490300189	Yes	Resident 10 - House Owner	£1,542.32	£0.00	-£1,542.32	-100.00
490300188	Yes	Resident 11 - House Owner	£1,644.30	£0.00	-£1,644.30	-100.00
490296379		New Beginnings Mayoral Fund				
Missing from FOI - shown in new figs						
Invoice no.		Payee	FOI figs	New figs	Difference	
490296658		Port Sunlight Village Trust	£0.00	£77.41	£77.41	
490296660		Company 1	£0.00	£113.50	£113.50	
490296291		Company 2	£0.00	£46,679.71	£46,679.71	
490296534		Company 4	£0.00	£711.88	£711.88	
490296655		Company 5	£0.00	£431.99	£431.99	
490296656		Company 6	£0.00	£269.48	£269.48	
490296659		Private Shop Building Owner 10	£0.00	£367.68	£367.68	
490300291		Private Shop Building Owner 10	£0.00	£218.80	£218.80	
490296657		Resident 12	£0.00	£175.03	£175.03	
			£165,164.21	£214,924.14	£49,759.93	

Fig. 14 Analysis of the FOI and new figures for reimbursements charged by WBC

In some of the impact statements, and during some of the conversations I have had with the victims, I have been informed that the council bills for these reimbursements were threatening (e.g. “*demanding money with menace*”). Certainly, as the victims of such a devastating explosion which had left them with nothing and in serious debt, as well as suffering psychological impacts and depression, a demand from WBC for money of such large sums must have been exceptionally distressing.

Many told me that they were angry that the charges had been forced upon them to have to pay directly themselves from their own pockets and wait for reimbursements from their insurers. Others told me that they simply had no money to pay the bills up-front, and had promptly passed them onto their insurance companies, only to receive a stream of bills threatening interest, court and bailiffs. Fig. 15 and Fig. 16 illustrate this to be true.

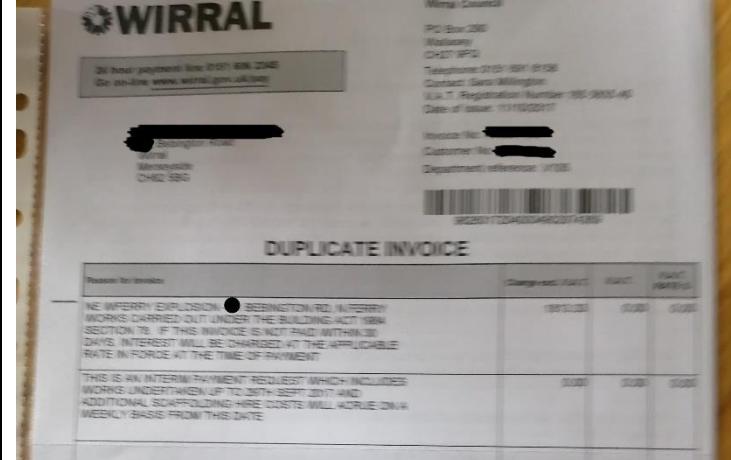
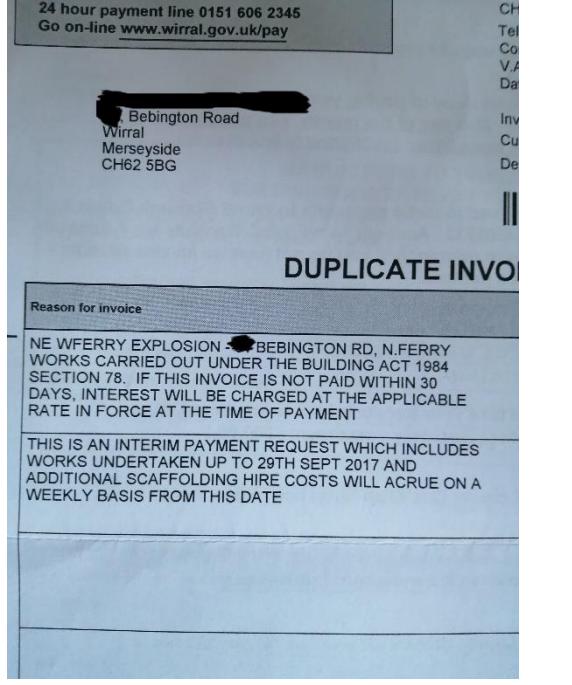
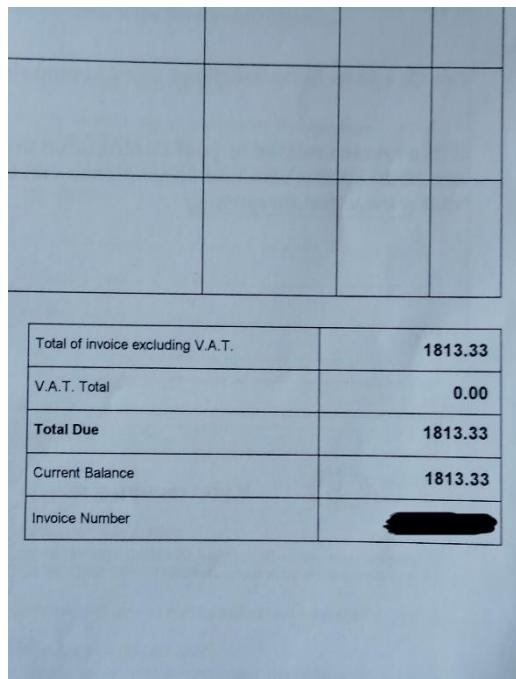
 <p>DUPLICATE INVOICE</p> <p>Reason for invoice NE WFERRY EXPLOSION - BEBINGTON RD, N.FERRY WORKS CARRIED OUT UNDER THE BUILDING ACT 1984 SECTION 78. IF THIS INVOICE IS NOT PAID WITHIN 30 DAYS, INTEREST WILL BE CHARGED AT THE APPLICABLE RATE IN FORCE AT THE TIME OF PAYMENT</p> <p>THIS IS AN INTERIM PAYMENT REQUEST WHICH INCLUDES WORKS UNDERTAKEN UP TO 29TH SEPT 2017 AND ADDITIONAL SCAFFOLDING HIRE COSTS WILL ACRUE ON A WEEKLY BASIS FROM THIS DATE</p>	 <p>DUPLICATE INVOICE</p> <p>Reason for invoice NE WFERRY EXPLOSION - BEBINGTON RD, N.FERRY WORKS CARRIED OUT UNDER THE BUILDING ACT 1984 SECTION 78. IF THIS INVOICE IS NOT PAID WITHIN 30 DAYS, INTEREST WILL BE CHARGED AT THE APPLICABLE RATE IN FORCE AT THE TIME OF PAYMENT</p> <p>THIS IS AN INTERIM PAYMENT REQUEST WHICH INCLUDES WORKS UNDERTAKEN UP TO 29TH SEPT 2017 AND ADDITIONAL SCAFFOLDING HIRE COSTS WILL ACRUE ON A WEEKLY BASIS FROM THIS DATE</p>																										
 <p>INVOICE</p> <table border="1"> <thead> <tr> <th></th> <th>Charge excl. V.A.T.</th> <th>V.A.T.</th> <th>V.A.T. RATE %</th> </tr> </thead> <tbody> <tr> <td>LE</td> <td>1813.33</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>DES</td> <td>0.00</td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>ON A</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Charge excl. V.A.T.	V.A.T.	V.A.T. RATE %	LE	1813.33	0.00	0.00	DES	0.00	0.00	0.00	ON A				 <table border="1"> <tbody> <tr> <td>Total of invoice excluding V.A.T.</td> <td>1813.33</td> </tr> <tr> <td>V.A.T. Total</td> <td>0.00</td> </tr> <tr> <td>Total Due</td> <td>1813.33</td> </tr> <tr> <td>Current Balance</td> <td>1813.33</td> </tr> <tr> <td>Invoice Number</td> <td>[REDACTED]</td> </tr> </tbody> </table>	Total of invoice excluding V.A.T.	1813.33	V.A.T. Total	0.00	Total Due	1813.33	Current Balance	1813.33	Invoice Number	[REDACTED]
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Fig. 15 Bills to victim 1 – Note that this is the first bill sent, and it threatens that interest will be charged if not paid in full within 30 days.

<p>WIRRAL</p> <p>FINAL REMINDER</p> <p>To: [REDACTED] Boundary Road New Ferry Wirral Merseyside CH62 5ES</p> <p>Invoice No. [REDACTED] Customer No. [REDACTED] Invoice date 11/10/2017 Original amount 2241.59 Balance due 2241.59</p> <p>Reminder Date 02/11/2017</p> <p>Sundry Debtor Account I note that this invoice remains unpaid. Unless full payment is made within the next SEVEN DAYS (methods of payment are shown overleaf) I will instruct the Head of Legal Services to take action for recovery of this debt. This may involve taking proceedings which would result in costs and interest being added to your debt. If you think we should have received payment or you have an ongoing dispute then it is important that you ring the above number to discuss the matter.</p> <p>Lisa Jamieson Head of Customer Services</p>	<p>WIRRAL</p> <p>REMINDER</p> <p>To: [REDACTED] Boundary Road New Ferry Wirral Merseyside CH62 5ES</p> <p>Invoice No. [REDACTED] Customer No. [REDACTED] Invoice date 16/11/2017 Original amount 383.40 Balance due 383.40</p> <p>Reminder Date 27/11/2017</p> <p>Sundry Debtor Account I note that this invoice remains unpaid. Please arrange full payment within the next SEVEN DAYS (methods of payment are shown overleaf). If you cannot make the payment within seven days it is important that you ring the above number to discuss the matter. If payment is not received, or no contact is made, then I will make arrangements for the recovery of the debt. If payment has been made within the last few days please ignore this reminder.</p> <p>Lisa Jamieson Head of Customer Services</p>
<p>WIRRAL</p> <p>FINAL REMINDER</p> <p>To: [REDACTED] Boundary Road New Ferry Wirral Merseyside CH62 5ES</p> <p>Invoice No. [REDACTED] Customer No. [REDACTED] Invoice date 16/11/2017 Original amount 383.40 Balance due 383.40</p> <p>Reminder Date 07/12/2017</p> <p>Sundry Debtor Account I note that this invoice remains unpaid. Unless full payment is made within the next SEVEN DAYS (methods of payment are shown overleaf) I will instruct the Head of Legal Services to take action for recovery of this debt. This may involve taking proceedings which would result in costs and interest being added to your debt. If you think we should have received payment or you have an ongoing dispute then it is important that you ring the above number to discuss the matter.</p> <p>Lisa Jamieson Head of Customer Services</p>	<p>WIRRAL</p> <p>PRE COURT REMINDER</p> <p>To: [REDACTED] Boundary Road New Ferry Wirral Merseyside CH62 5ES</p> <p>Invoice No. [REDACTED] Customer No. [REDACTED] Invoice date 16/11/2017 Original amount £383.40 Balance due £383.40</p> <p>Reminder Date 15/12/2017</p> <p>I refer to the above numbered invoice which remains outstanding in the sum of £383.40 despite requests for payment. I am now left with no alternative but to provide the Head of Legal Services with instructions to prepare the necessary documentation to commence recovery proceedings in the County Court. In addition the amount outstanding a further claim will also be made for interest at the statutory rate together with fees and costs and, if a County Court Judgment is secured, this will be vigorously enforced. To avoid proceedings being issued you must, within the next FOURTEEN DAYS, either settle the outstanding balance or enter into an agreement to repay the amount due by instalments. You may contact me directly on the above number, or you should return the attached Income and Outgoings Form so that your offer of repayment can be considered. If you fail to settle the outstanding amount or make an offer of payment by instalments that are acceptable within 14 days of this letter, then I will instruct the Head of Legal Services to commence proceedings without further notice. Payments may be made as shown on the reverse of this notice. I look forward to receiving either payment in full, or your proposals for repayment.</p> <p>Lisa Jamieson Head of Customer Services</p>

Fig. 16 Bills to victim 2 – please note that these bills had been sent promptly to the victim's insurance company, who delayed payment such that the victim was threatened with court.

Given that the invoice numbers on the real bills that were sent to the victims of the explosion match those given on the FOI figures, it is also evidenced that the actual amounts charged to each payee were not those given in the FOI figures, but match those given in the new figures.

Therefore, the Freedom of Information figures as given on 20th September 2018 are not a true account of the expenditures paid and reimbursements charged by WBC following the explosion. If the only two sets of documents that I have obtained show values different to the FOI figures, then every single figure in those “official” accounts can not be trusted, and the true total of reimbursements received from victims is more likely to be £214,924.14.

[Likewise the expenditure could be significantly different from that declared in the FOI figures.] Addition

Furthermore, it is evident that, since the bills sent were indeed threatening, and since WBC sent bills to those whom they already knew did not have any insurance cover, WBC, in my opinion, paid no consideration what-so-ever to the circumstances of the victims. This is the furthest from humanitarian assistance that one could get.

Finally, it is in part, by sending these “malevolent” bills out to the victims, that WBC managed to reduce their total expenditure down to just £386,578.25 (or potentially only £336,818.32), the magic number by which WBC inform wider media on every possible occasion that they have supported the victims of the explosion. The statement usually reads “Wirral Borough Council have already spent in excess of £300k in support of the local community.”

So have WBC supported the victims? The evidence presented herein says “No, they haven’t”.

5. The New Hardship Fund

Having read the impact statements and written the follow-up report regarding the true humanitarian impact of the New Ferry Port Sunlight explosion, David Ball from WBC requested a meeting with me in October 2018. He stated that there would be a hardship fund for victims and asked me what was required of it.

I informed David Ball that WBC must fulfil their duty to assist the victims by:

1. Paying a one-time lump sum to every victim who was made homeless to cover their material purchases (such as underwear, outerwear, shoes, toiletries, over-the-counter essential medications and such like, because no person should be forced to wear second-hand underwear or be forced to beg for charity.)
2. Paying flat-rate subsistence living expenses to every person who was made homeless covering the number of weeks they were in temporary accommodation (commensurate with the victims of Grenfell, some of whom who were still in receipt of subsistence living expenses after 18 months)
3. Paying flat-rate loss of earnings to employees who did not receive any wages from employers (there are some) and to shop owners and workers who did not get any interim payments from DWP
4. Issuing of immediate refunds to all of the victims who had been charged reimbursements but had not received reimbursement from their insurance company (if one even existed).

David Ball asked me to work up a set of ‘ball-park’ figures on which the hardship fund could be based, which I did. I also talked about the reimbursements, and since many victims are angry with the council for having sent threatening bills, I advised David Ball that WBC must be extremely careful how they worded their letters of enquiry to every payee on their list of reimbursements, so that they are polite and potentially apologetic (for not having known that the bills were not covered by insurance). I offered to and did compose a ‘best-practice’ letter that WBC could use as a template by which to contact everyone (see Appendix D – pages 32 and 33). I passed the draft ‘best-practice’ letter to David Ball and Neil Mitchell (also of WBC) on 29th October 2018.] This has now been revised – see Appendix D

To this date, WBC have made no attempt to contact any of their payees to find out if those bills were covered by insurance, and thus WBC have actively chosen to continue to neglect their duty and their responsibility to their citizens.

Working with Cllr Jo Bird, my ‘ball-park’ figures were fine-tuned, and Cllr Jo Bird then wrote a proposal for council outlining the reasoning for and the method of distribution of the new hardship fund. The full document, dated and passed to council cabinet in January 2017, is given in Appendix E (pages 34 to 35).] These figures have since been revised and match those in council's press release dd 15/07/19

In her proposal, Cllr Jo Bird outlines the best-practice methods for distribution, which is not means testing (which is already proven with at least one New Ferry victims not to provide assistance), and a method by which those who have suffered extreme financial difficulties as a direct result of the explosion will be able to reduce that debt by receiving that which they should have received immediately from WMC following the explosion.

The method set out by Cllr Jo Bird can effectively, quickly and easily retrospectively pay those costs to the victims that should have been covered by WBC’s emergency fund.

6. Conclusion

The new Ferry explosion was devastating, and the victims of this disaster should have been supported in many ways by their local authority. WBC failed in their duty to support the victims who should have fallen into a competent safety net, and as such WBC caused significantly more stress to the victims as a direct result of those failures.

Wirral Borough Council should view this hardship fund as a direct method of addressing those failures and a means by which to make amends and support the community whom they are obligated to support under the Civil Contingencies Act 2004.

Bibliography

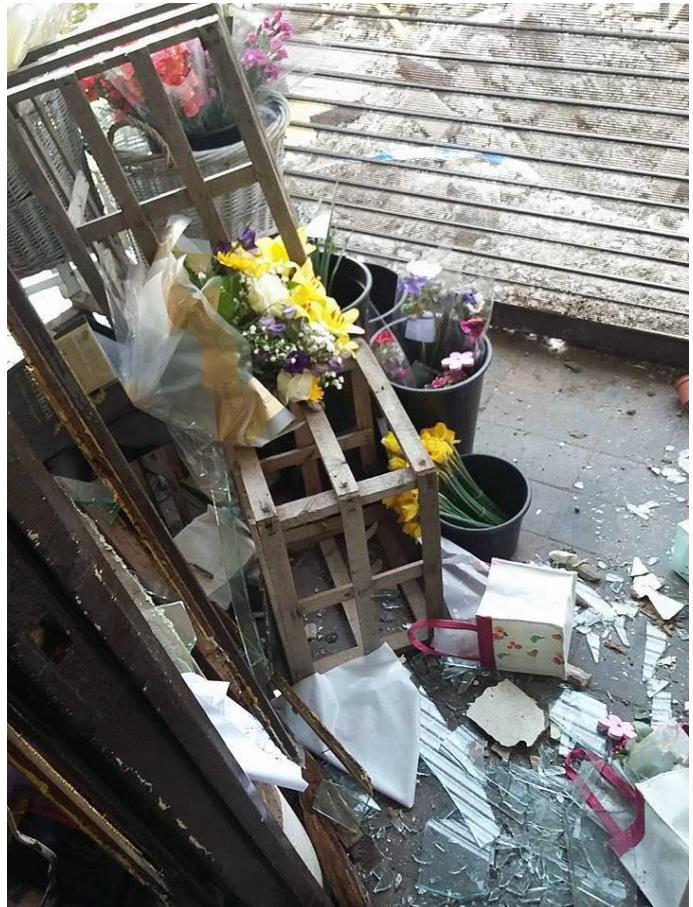
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Appendices

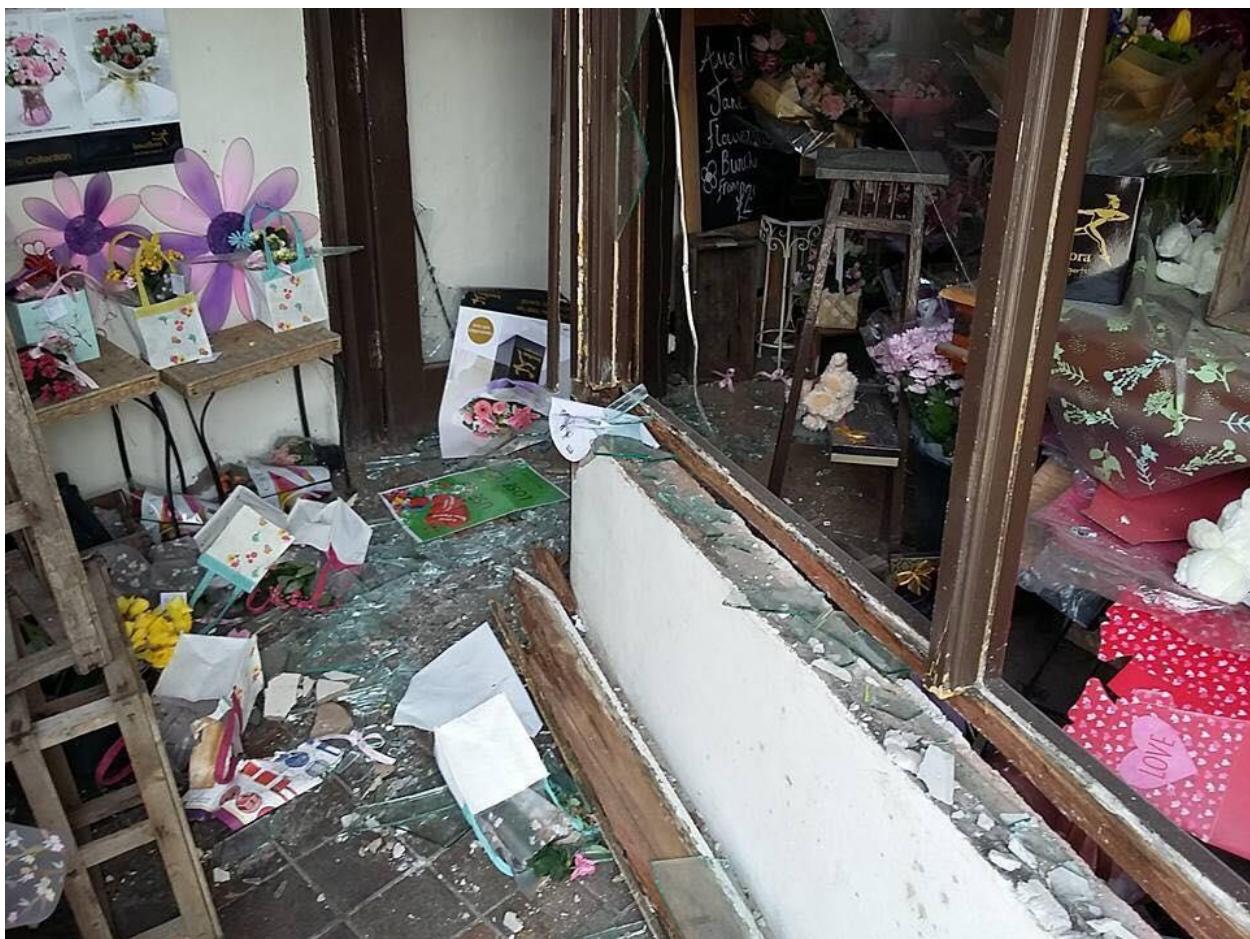
A. Photographs of destruction

All Images are courtesy of the victims, unless stated otherwise.

Property 1: Amelia Jane Flowers, 37 Bebington Road. Florist shop fully prepared and stocked for the Mother's Day trade, the single biggest event in the florist calendar.



Property 1 continued: Amelia Jane Flowers, 37 Bebington Road. Business relocated.



Property 2: 5 Underley Terrace. This was home to a family, who were present at the time of the explosion. Two small children had just gone to bed upstairs. As you can see, the bedroom wall is demolished and the roof unstable.

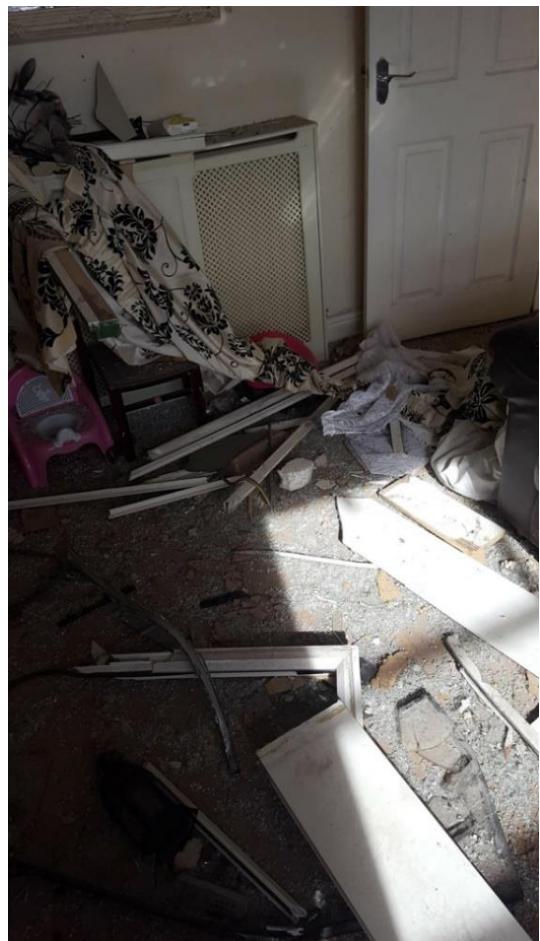
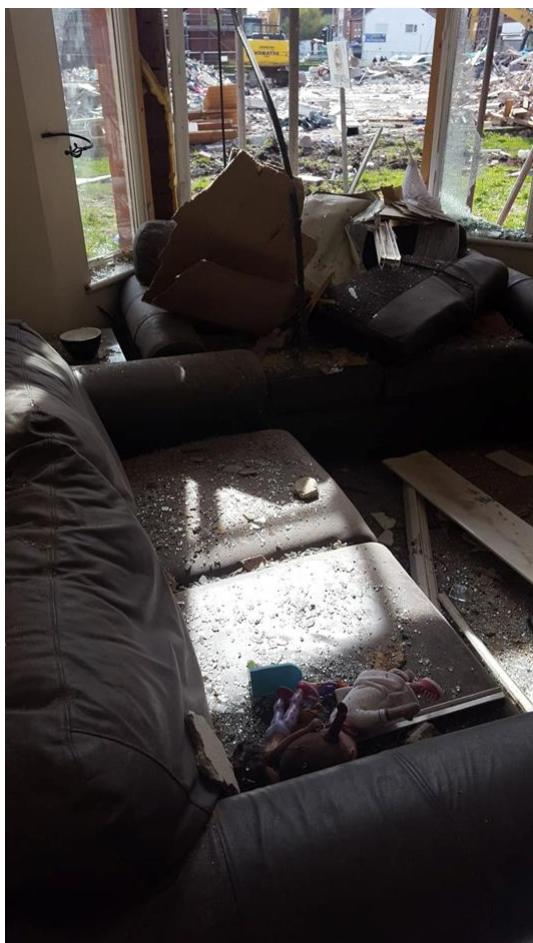
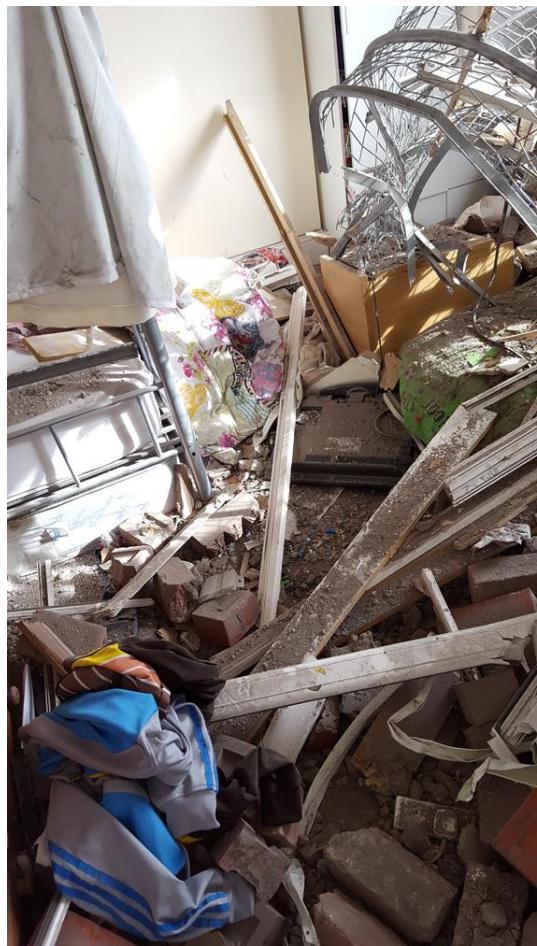


Image courtesy of Liverpool Echo



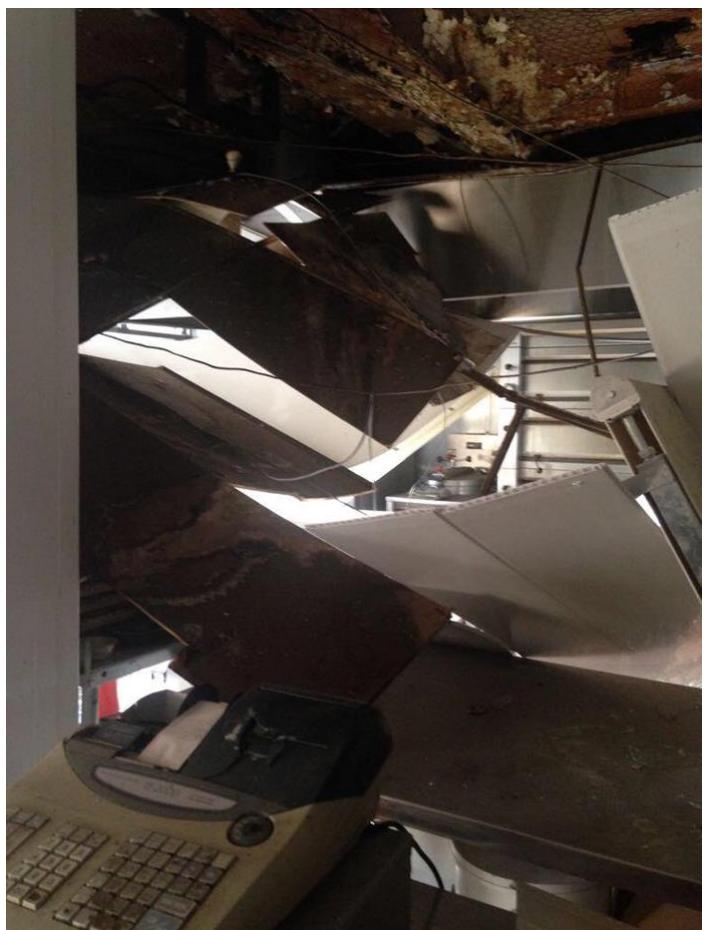
Property 2 continued: 5 Underley Terrace. This was home to a family, who were present at the time of the explosion. Two small children had just gone to bed upstairs.



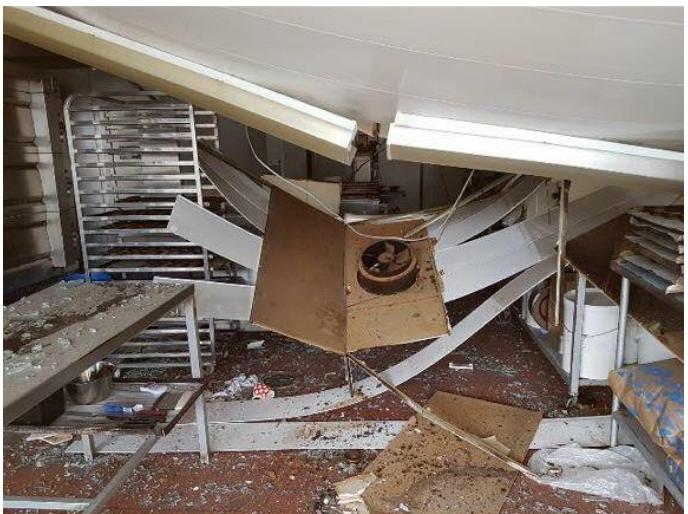
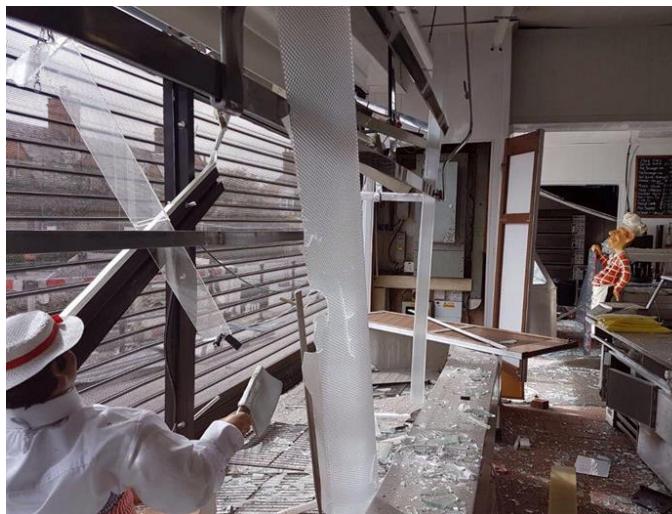
Property 3: Griffiths Butchers, 68-72 Bebington Road. Thriving, long-standing business closed permanently.
Building scheduled for demolition



Image courtesy of Google Streetview



Property 3 continued: Griffiths Butchers, 68-72 Bebington Road. Thriving, long-standing business closed permanently. Building scheduled for demolition



Property 4: Lan's House, 56-58 Bebington Road. Restaurant full, the night before Mother's Day, including families with very small children. Completely demolished, everyone injured. The owner's small children asleep in the flat above. The owners not given emergency accommodation.



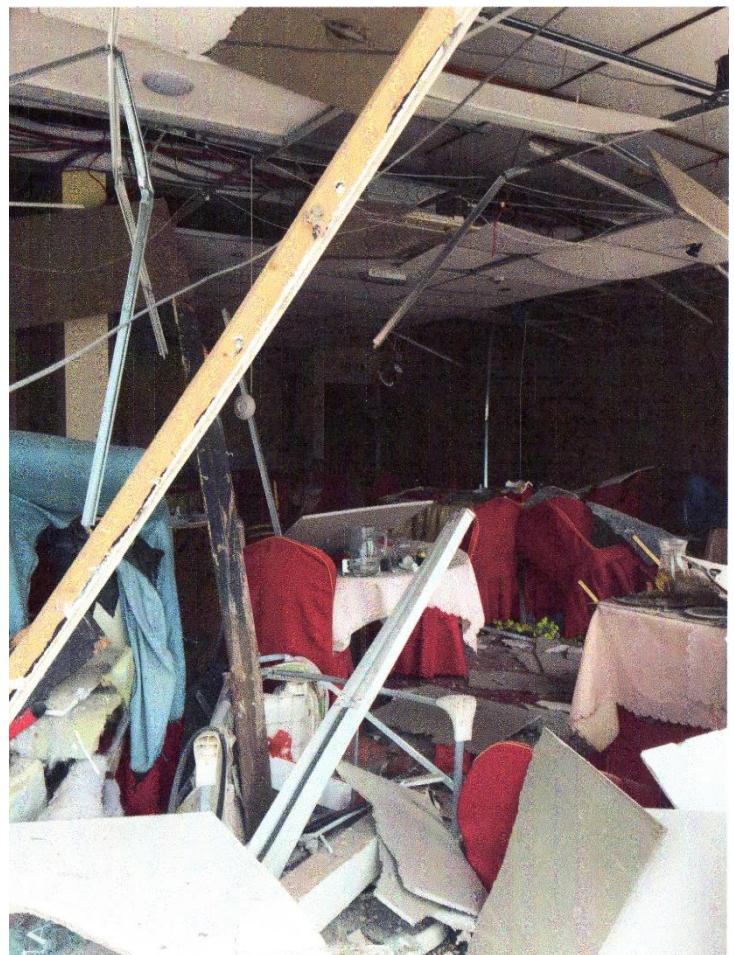
Image courtesy of Trip Advisor



Image Courtesy of Liverpool Echo



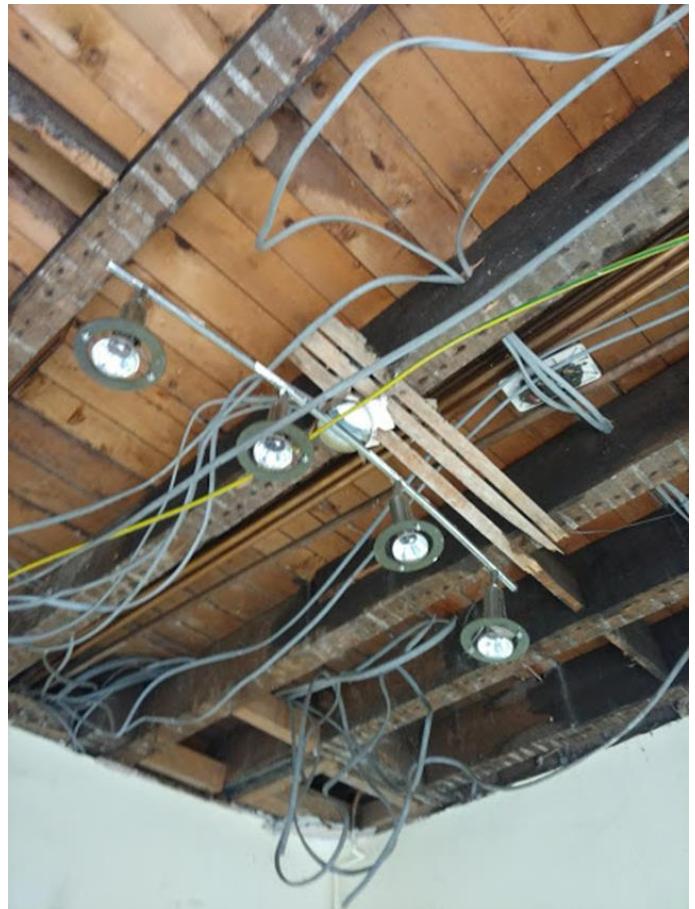
Image Courtesy of Liverpool Echo



Property 5: 51 Bebington Road. Home to a family with children and a pet cat.



Image courtesy of Liverpool Echo



Property 6: Ming Yuan Health & Beauty. 66 Bebington Road. Thriving business.



Image courtesy of Google Business Directory



Image courtesy of Google Business Directory



Image courtesy of Wirral Globe

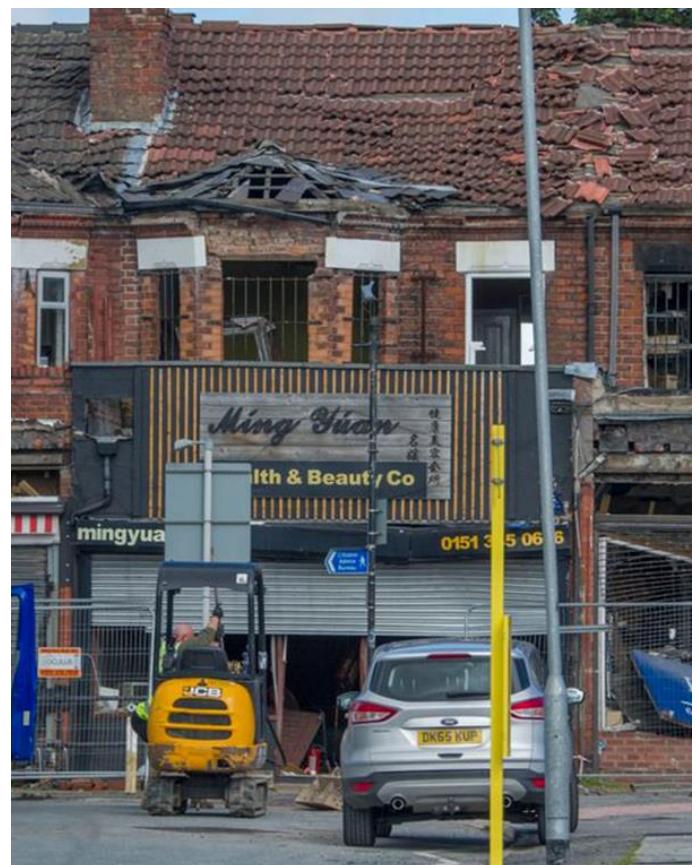


Image courtesy of Liverpool Echo

B. Personal Impact Statements

1. Reminder of published excerpts from impact statements

Impact Statement Excerpts

Whilst confidentiality of the respondents is paramount, their words are vitally important to aid the understanding of the enormity of the disaster.

Here, I present excerpts from their statements. These are their words.

Note: These excerpts highlight that many people are suffering similar impacts. They are sectioned under subheadings, so that it is easier to identify the common themes. None of the texts have been edited. Where square parentheses [] are used, it is to provide anonymity or to add clarity where a statement is out of context. Each separate excerpt within a section is from a different respondent. Some respondent's comments may be distributed over several sections. Statements are in no particular order.

Immediate impact and observations

"All we had that night were the clothes we had on, no toiletries, nothing."

"So we had no money, we had no home, and we had nowhere to go. We had no clothes. We were just wrapped in [sheets], and they were all covered in blood..."

"We literally lost everything that night. Local people helped to gather us some clothes for the 5 of us and a charity alongside Asda in Bromborough sent us shoes."

"We were not allowed back to the area for nearly a week, which left me without a car, job, wages."

"I was supported by my family who housed me for 9 weeks, they gave me clean clothes, took me shopping for essentials – which they had to pay for because I had no money.."

"People were unable to buy things from shops as they did not have photographic I.D, credit and debit cards etc. as these had to be left within their homes and they were unable to access them. Banks were unable to give money for these reasons."

Impact Statement Excerpts – Psychological and welfare impact

Financial impact

"The only money I ever received was £100 from New Beginnings and £200 from the church."

"The children did not even have school uniform for a month as we were relying on handouts from local charities."

"I have been threatened with the bailiffs for non-payment of utility bills despite the property being uninhabitable."

"The long-term effect has been devastating. My income has dropped by 50%. I can no longer afford to pay my rent."

"We have thousands of pounds worth of debt to pay.."

"My insurance company didn't cover the cost of all the damage to our house."

"The property, worth in excess of £130,000 before the explosion, would only be covered by the lenders insurance and I would not receive a penny and could even be liable to some costs."

"We had to completely renew the roof, which cost me £7,700."

"It's so bad that I am using my own pension to pay shop rent and bills."

"Trying to survive in B&B room with no way of cooking etc and having to replace clothes, shoes and everything else meant we soon spiralled in to debt."

Impact Statement Excerpts – Psychological and welfare impact

Psychological impact – children suffering long-term impact of trauma

“Kids couldn’t sleep with stress from it all and have had to have counselling because of it.
My youngest son has had problems sleeping since we moved back home”

“My kids still have nightmares and are scared of loud noises, even motorbikes and hoovers, and they all have panic attacks in buildings with big glass windows.”

“...and my children suffered so much.”

“He was referred to camms. They advised us that he was suffering with anxiety. 17 months on, he rarely sleeps in his bed, still has bouts of incontinence mainly of a night and has become withdrawn and anxious.”

“My daughter still, not every night, wakes up scared of the house exploding”

“For several months he was visiting a councillor in school... he had become very withdrawn at home... he was quickly diagnosed with PTSD.”

“me and my little brother have had terrible anxiety since the event.”

“It is incredibly sad to see how this affected my children as well. My son and daughter have gone through behavioural and mental issues at school.”

Impact Statement Excerpts – Psychological and welfare impact

Psychological impact – PTSD and depression

“My GP signed me off from work after diagnosing me with PTSD.”

“Because of the stress I am feeling, I went back to my GP who had already put me onto anti-depressants, and when I told him of my difficulties, he doubled my medication.”

“I ended up off work for 6 weeks with PTSD and severe anxiety.”

“I fell into depression and felt useless, not only because of losing my job, but even after that.”

“I think I am quite a strong person but the last eighteen months have seen me reduced to tears, depressed and a gibbering wreck with frustration.”

“I try and hide my feelings because it’s 17 months down the line and I’m still not coping. I feel I’m going insane sometimes.”

“The greatest impact was on my mental health. ... I eventually went to the doctor for help. I was given medication. I am now on beta blockers for anxiety attacks.”

“I am [now] on anxiety and depression meds”

“I get nightmares, even today, about the explosion. I am always anxious that it might happen again. It brings tears to my eyes and makes me feel sick when I talk about the explosion.”

Impact Statement Excerpts – Psychological and welfare impact

Welfare – Homelessness and temporary accommodation

“We spent over 12 weeks at the B&B, paid for by our insurance [after which we] were literally left floundering alone and told to find ourselves somewhere to live. I was sent to Wirral council offices and was told to declare myself and my family homeless in order to even be considered for housing help. We survived purely from the help of local people who helped us secure temporary accommodation after 3 months in the B&B.”

“I have been living with friends, housesitting for others. I have now been living out of a suitcase for eighteen months.”

“We lived in temporary accommodation for 17 months. It was a small house with 3 teenagers sharing one room.”

“We are still not home it is well over a year on.”

“18 months on I am still in temporary accommodation.”

“I was eventually able to find a new house that myself and my children were able to move into after spending a year at my parent’s house.”

“We are still in temporary accommodation.”

“Every day I had to get the kids to school. It was the kid’s school who phoned the council to tell them that these little ones need to have a house, these children need somewhere to live.”

Impact Statement Excerpts – Loss of trade and depressed state of New Ferry 18 months on

“The situation is still the same nearly 18 months later.”

“The area around my home is now a waste ground with a few derelict buildings where once there were local shops. The state of the surrounding area, the lack of a way forward or funding to support the regeneration of New Ferry and the small traders that provide services there all add to the feeling of dereliction, desolation and despair.”

“I feel like less people are coming into the Ferry. Buses have been taken off. The closure of the precinct forced many people to go elsewhere for shopping.”

“The footfall has for sure dropped therefore 100% affecting my business which then affects my staff.”

“The sight of the Ferry was enough to stop people shopping in the area. Even now it still looks like a building site, with nothing being done.”

“Repairs / replacement of street furniture and housing incomplete, bomb site an eyesore.”

“I’ve gone from making £500-£800 per week [in my shop] to making virtually nothing. I’m lucky if I see £20 in my till at the end of the week now.”

“We have never received help for the loss of earnings. The foot fall in New Ferry has dropped at least 5 fold.”

David Ball, Wirral Council, 14/06/17: “New Ferry has remained open for business throughout the recovery phase but we know that the closure of the road and restrictions on pedestrian access, which was unavoidable, has impacted on footfall and trade”

Impact Statement Excerpts – Why has there been no help?

“No, we never lost lives thank the Lord, but really, is that what it takes?”

“The lack of response from people in high places was appalling. Its summed up when the P.M. was less than 10 minutes away in Hamilton Square [on 12/10/17] but couldn't take the trouble to just drive through the area in question.”

“It's so important for people to realise what the people of New Ferry/Port Sunlight have gone through. It shouldn't matter where we are located on the map, what the area was or wasn't like before the explosion, what matters is we are heard. No one other than local people seem to care.”

“It stands out a mile that government were not interested at all because it did not occur in London.”

“What does it take to spark a response of any meaningful description?
Bodies scattered about the area that was the devastated dance school?”

“The loss of many businesses for such a long time and the damaged houses being left for ages, without any apparent rush to get the people back into their homes, has left a sense of abandonment.”

“Personally, I still want answers, understanding and justice for what has happened as I cannot help but feel not only have we all been forgotten, but higher powers that be do not seem interested in coming to the aid of all residents of New Ferry”

“It feels like we've been completely neglected. It's a sad state of affairs when you feel alone. We need support and help. Not only business been affected, people's homes. If this was London the funding would be available. Help our town. Help us.”

2. These full statements are removed for confidentiality.

Statement 1

REMOVED - CONFIDENTIAL

Statement 2

REMOVED – CONFIDENTIAL

C. Council Expenditure – Details and Notes

Total Council Expenditure by purpose

Council internal spend	Cost
INTERNAL ADMIN	£327.00
ARCHITECT	£7,447.95
Sub-total for Council Admin	£7,774.95

Details Given in FOI / Understanding / Notes

Corporate admin, printing, vehicle hire (???)
Professional fees for New Ferry Blast Site Demolition

Works, incl. demolition, security, construction, roads and streets

ASKAMS COMPLIANCE SERVICES LIMITED	£192.00	Analyses of samples from proximal damaged houses
BIFFA WASTE MANAGEMENT LIMITED	£149.56	Street cleansing
FTS DEMOLITION LIMITED	£76,268.12	Replacement of mesh fences, waste clearance, most items unspecified.
GAP GROUP LTD	£1,998.00	Hire of tower lights for New Ferry
MOTUS TRAFFIC LIMITED	£383.34	Something at Boundary/Bebington Baso...????
NORTH WEST CONSTRUCTION UK LTD	£323,266.49	Securing fencing,removal of flammables, scaffold hire, curbs & paving, security cover, mostly unspecified works
SERVICE DISCONNECTION SOLUTIONS	£4,484.00	Disconnection of gas & electric at damaged properties, attendance to meetings
SIEMENS MOBILITY LIMITED	£14,565.51	Supply and installation of the puffin lights at Boundary/Bebington
TRAFFIC MANAGEMENT PRODUCTS LTD	£941.82	Sign lights and unspecified
BAM NUTTALL	£43,670.17	Fixing road & pavement defects Beb Boundary & New Chester Roads (over £28k invoices dd May '18)
HIRED VEHICLE CHARGES	£384.00	No further detail but not listed under internal expenditure so assume works related...???
WILLIAM G SEARCH LIMITED	£1,076.80	Provision of temporary toilets
Sub-total for works	£467,379.81	

Professional services

1 CALL BUSINESS SOLUTIONS LTD	£288.45	Unspecified... no idea... assume professional services...???
GVA GRIMLEY LIMITED	£26,740.11	Consultation fees for New Ferry regeneration...
AL DISLEY IMAGES	£190.00	3 hour hire of photographer - Photographing business owners in and about their premises post gas blast
Sub-total for professional services	£27,218.56	

Community support expenditure, including temporary accomodation

LIFE CHRISTIAN CHURCH	£1,000.00	Council costs in setting up and equipping the donation centre (for victims to get access to charity donations)
NEW FERRY VILLAGE HALL	£1,810.00	Hire costs for hall used by council & DWP to give advice to victims on how to claim DWP benefit
VILLAGE LEISURE HOTELS LIMITED	£1,710.00	Temporary accomodation of the homeless
HOUSING OPTIONS ASSISTANCE	£38,611.89	Temporary accomodation of the homeless
Hire of Floral Pavillion for Complete Works Dance	£6,237.25	Hire Costs for Complete Works Dance Shows Progression 24-26 April 2017
Sub-total for community support	£49,369.14	
GRAND TOTAL OF EXPENDITURE	£551,742.46	

Recovered Spend

FROM PORT SUNLIGHT TRUST	£11,917.33	This on top of the significant sums Port Sunlight Trust paid itself for repairs, renovations and relocations
FROM BUILDING OWNERS (COMPANIES)	£44,905.80	The only ones in the list with company names (includes the main building which came down immediately)
FROM BUILDING OWNERS & PRIVATE TENANTS	£108,341.08	All house and shop owners, and tenants in all of the affected properties which required emergency work
GRAND TOTAL OF MONEY RECLAIMED	£165,164.21	

TOTAL NET SPEND BY WBC	£386,578.25
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WBC often quote "We have spent over £300,000 in support of the community"

D. Letter to those charged reimbursements

Original letter drafted October 2018

BEST PRACTICE EXAMPLE LETTER TO HOUSE OWNERS: (best practice is always to address victims of a disaster with care and compassion – Council has a responsibility to show duty of care – thus all correspondence should demonstrate compassion, a desire to help, and the means by which to help. In this instance, this letter should also contain an apology for the duration of time that has passed)

From Wirral Borough Council

Dear xxx

We are writing to you with regards to the charges levied by us on [date of demand letters] for security measures (boarding, hoarding, scaffold, 24-hour security) undertaken by us to protect your property following the explosion on 25th March 2017.

It was our understanding, having had lengthy discussions with and agreements from your insurance companies, that all of these charges would be covered by your insurers. However, it has recently come to our attention that some of your insurance companies did not reimburse some or all of these costs to you, as we expected them to do.

We are sorry that we were unaware of the negative financial circumstances that this may have caused and would therefore like to rectify this for you as quickly as possible.

If you did not receive reimbursement from your insurance company for the charges levied by us, and have had to personally cover these costs, then we would like to rectify this for you.

We will contact your insurance companies to ensure that this matter is addressed and rectified, with full reimbursement to you. Where any insurance company refuses reimbursement [on the premise of exclusion clauses / exemptions / any other excuse they may use], Wirral Borough Council will reimburse these costs to you.

Please complete and return the enclosed form, detailing [the costs that were not covered, the name of your insurers, policy number etc etc] and return it to us as soon as possible. The earlier we receive your response, the quicker we can rectify this for you.

Yours sincerely,

[Signee]

For and on behalf of

Wirral Borough Council

BEST PRACTICE EXAMPLE LETTER TO HOUSE OWNERS: (best practice is always to address victims of a disaster with care and compassion – Council has a responsibility to show duty of care – thus all correspondence should demonstrate compassion, a desire to help, and the means by which to help. In this instance, this letter should also contain an apology for the duration of time that has passed)

From Wirral Borough Council

Dear [# insert name of payee]

We are writing to you with regards to the charges levied by us on [# insert date of demand letters] under invoice number [# insert invoice number] for security measures and / or for demolition works undertaken by us on property [# insert property billed].

Firstly, we would like to sincerely apologise to you for any distress that receipt of these bills may have caused.

It was our understanding, having had lengthy discussions with and agreements from insurance companies, that all charges would be covered by insurance. However, it has come to our attention that some insurance companies may not have reimbursed some or all of these costs to you, as we expected them to do, and that some of you may not have had any building insurance policies.

We are sorry that we were unaware of the distress and negative financial circumstances that this may have caused and would therefore like to rectify this for you as quickly as possible.

- If you did not have insurance from which to claim, we would like to refund the costs to you immediately, or in the case of charges levied on land that are not covered by insurance, we immediately revoke these charges.
- If you had insurance but did not receive reimbursement from your insurance company for the charges levied by us, and have had to personally cover these costs, then we will contact your insurance companies to ensure that this matter is addressed and rectified quickly. In instances where insurance company refused reimbursement on the premise of exclusion clauses / exemptions / any other reason of their making), Wirral Borough Council will reimburse these costs to you.

We would like to resolve this for you promptly, so please complete and return the enclosed form and return it to us as soon as possible. The earlier we receive your response, the faster we can rectify this for you and provide all due refunds / revocations.

Yours sincerely,

[Signee]

For and on behalf of

Wirral Borough Council

These are the ONLY questions that need to be asked on the form:

Did you have building insurance for the above-named property on 25th March 2017?

No – We will issue a full refund to you immediately.

Yes – Did you receive full reimbursement of the charges levied by us from your insurance?

Yes – Thank you for confirming that our bill was covered by your insurance.

No – We will contact your insurance company to resolve this discrepancy and issue any refunds / partial refunds as applicable.

Please complete the following:

1) Name of insurance company: _____

2) Address of insurance company: _____

3) Telephone number of insurance company: _____

4) Insurance policy number: _____

E. Distribution of the Hardship Fund

New Ferry disaster hardship fund

1. Council policy

Wirral Council unanimously agreed a motion on the ongoing impact of New Ferry explosion on 10 December 2018. During the debate, Cllr Janette Williamson announced a new hardship fund for New Ferry. She said, “We have agreed in principle to set aside a separate hardship fund for those victims of the blast. Which will be for New Ferry, only for New Ferry. The criteria will be different to our other hardship funds, Local Welfare Assistance scheme.” Cllr Jo Bird reported to Council, “Wirral has repeatedly sent detailed letters to government asking for help. The Council has spent £560,000 dealing with this disaster and reclaimed £215,000 in charge-backs to insurance, landlords, and residents.

The Bellwin disaster scheme should reimburse Wirral Council. But this government will only consider that, it seems, *after* the Council spends almost half a million pounds. So, there could be a gap of £183,000 for our Council to make payments to meet the government’s threshold - and help heal the wounds and transform the lives of devastated people and traders.”

Cllr Bird urged, “Fellow Councillors, please support this motion. Let’s take action, to find a way to make hardship disaster payments of at least £183,000. Let’s formally apply to the Bellwin disaster scheme and insist that the government honour their promise to help.”

Wirral Council unanimously resolved to “Submit a formal application for funding under the Bellwin scheme as soon as possible.”

2. Lessons from funds for other disasters

Regarding Salisbury and Belfast situations, the government chose to make “loss of trade” payments to businesses affected. This is outside of the Bellwin scheme and it is difficult to find more public details on distribution.

Best practice can be gained from disasters elsewhere. For example:

1. Grenfell fire. Hardship payments were made from the local Council and government. Including a £5,000 flat rate payment with no impact on benefits. <https://grenfellsupport.org.uk/money-and-benefits/>
2. Manchester Arena attack. £20,000 paid to bereaved families very quickly. Further payments to people physically and psychologically injured. See question 3 “what has it been spent on?”
<http://www.manchesteremergencyfund.com/faqs/>

Best practice common features include:

1. Victims and survivors are put first
2. Payments are made on a flat rate basis
3. Payments are dignified and non-judgemental - not means tested nor linked to insurance or status
4. Payments are made in respect of children, to their parents/next of kin
5. Simple system - quick and easy to apply for
6. Information and advice is freely provided regarding any impact on benefits
7. There is clear and transparent governance and decision making
8. Some funding comes from the local authority
9. Official support is provided to charitable agencies distributing donations from the public

3. People directly affected by New Ferry disaster

So far, it is known that due to the blast, at least:

81 people were injured

78 people were made temporarily homeless for more than one week

32 business were closed behind police cordon, of which 7 were permanently closed

The total number of people may not come to 191 because some people were affected in more than one way.

Lists have been compiled based on multiple records, including council tax, local welfare assistance, google street view, contact with ward councillors, personal impact statements and local knowledge. There is probably around 5% margin of error for under-reporting.

47 people and organisations were sent bills, without accompanying written explanation from Wirral Council, totalling £214,924. These bills are cited by many people as causing reputation and relationship damage with the Council. It is

not known how much nor how many bills were covered by insurance, and it may be unnecessarily complicated to find out. Much goodwill and trust would be restored with a simple disaster hardship fund.

4. Proposed New Ferry disaster explosion hardship fund

It is therefore proposed to aim to distribute as follows:

Flat rate payments for	Number	Amount £	Total £
each person made homeless for more than one week	78	1,600	124,800
each injured person received hospital/mental health treatment	39	800	31,200
each person with minor injuries	42	300	12,600
each business permanently closed	7	1,000	7,000
each business temp closed behind cordon	25	400	10,000
	Total	191	185,600

An estimated 10% of eligible people may choose not to apply, for whatever reason.

It is recognised that these payments may not fully meet the needs of affected people and businesses. Wirral Council has agreed to seek re-imbursement and further payments from national government.

5. Process

Promotion could be by direct mail to people known to the Council and other agencies, as well as through the media and social media.

The fund should have a very simple application process to check eligibility, focus payments to people/businesses that need it and reduce the risk of fraud. An application form could ask only for:

- Names of people in household (for residents)
- Address at the time and currently (for residents)
- Company and trading name (for traders)
- Preferred contact details
- Bank account details to receive payment
- Tick boxes for how affected eg had to move home, physical injury (severe/minor), psychological injury (with treatment received), loss of trade/income.

NB. If a person had more than one impact, for example made homeless and injured, they would be entitled to payments for each type of impact.

6. Decisions

Decisions could be made by a panel of Council officers and ward councillors, seeking external advice when necessary. Non-intrusive checks could be made with available records. Appeals could be made to a similar panel of people uninvolves at that stage.

7. Recommendation

It is recommended that the New Ferry disaster fund be set up using the principles above including:

- Flatrate payments to people directly affected
- Simple, quick and easy application process
- Aim to distribute at least £183,000
- Submit a formal application for funding under the Bellwin scheme as soon as possible, to national government

Cllr Jo Bird
20 January 2019