FROM;

MRS M E MADDEN CJSD Cotober 1992

cc Mr Ledlie Mr J Gilmore

MR J M LYON AUS (Criminal Justice)

### BELVOIR PARK ESTATE

I attended at the meeting on Monday 5 October which David Watkins (Central Secretariat) chaired in relation to the Belvoir Park Estate.

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- 2. A progress report had been prepared by Mrs Joan McCoy for discussion by the Group and each paragraph was taken in turn and an update given to Mr Watkins on the various matters referred to therein.
- 3. As a result of the meeting Mr Watkins has prepared a further submission to the Secretary of State encompassing all the comments made and I enclose a copy of same for your attention.
- 4. The matter that concerned me was the inevitable policy issues arising out of the setting of precedents within the Compensation Agency to deal with such other incidents in the same way. Matters are still being discussed between the Housing Executive, the Agency and the DOE but each organisation is hopeful for a positive response and a working practice developing to deal with claims like this in the future. It is quite clear that this intervention by the Secretary of State will cause a further in-year pressure of £5m on the block which is the amount estimated by the Agency. John Robinson has confirmed that this will be money paid out within this financial year.

5. I alerted the Group to the possible conflict of setting precedents against the background where Treasury are pressing to carry out a fundamental review of the Criminal Damage us to carry out a fundamental review of the Criminal Damage with Legislation but the Group felt that they were dealing with process only and it should not effect any subsequent process only and it should not effect any subsequent recommendations by any working party.

6. Richard Miller was there and was alerted to the further in-year pressure but he left before the meeting finished and I was not able to discuss this with him.

7. Finally a further meeting will take place on Monday 12 October again to update progress but more significantly to consider identifying a co-ordinator who would take the lead in consider identifying a co-ordinator who would take the lead in these matters in the future. I was given to understand by John Robinson, though it wasn't specifically mentioned during the meeting, that the view of Central Secretariat is that NIO meeting, that the view of Central Secretariat is that should take over the co-ordinating role and the Agency would should take over the co-ordinating role and the department rather suggest that that role should rest with the department rather than them. Having regard to the implications of the Northern Ireland Office assuming a lead role in these matters I would wish to discuss that with you further before the meeting scheduled for 12 October.

Mon

MARY E MADDEN

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# PROGRESS REPORT - BELVOIR & DISTRICT BOMB DAMAGE

### 1.

The aim of the report is to supplement the statistical INTRODUCTION information available from the N.I.H.E., N.I.O. and Social Services regarding the scale and extent of damage within the district, and the rate of response.

In putting together the information, a telephone canvass of 25 homes, affected by the bombing, was undertaken in order to ascertain the current problems presently being experienced by those individuals directly involved. In addition, representatives from the various statutory and voluntary agencies were consulted and asked to comment on any problems identified. Detailed below is a brief synopsis of the main issues raised:-

## LIFE WITHIN THE COMMUNITY

It is now some twelve days since the bombing of the Forensic Laboratory, and on the surface it would appear that the local community are beginning to put their lives back together again. In the first few days following the incident, there was much confusion and disarray, although those of us working on the ground would agree that this has improved considerably. There still remains however, a terrible feeling of shock and disbelief, and whilst most people have taken care of practical matters as best they can, there is little doubt that the long-term emotional effect will only begin to unfold as the weeks go by.

Tt is understood that Social Services will continue to provide trauma counselling at the Health Clinic and this will be vital. In addition, it may be necessary to undertake group sessions e.g. Talks to Mums & Toddlers, Senior Citizens' Clubs etc., where more of those affected can be reached. Certainly the talk provided to the Senior Citizens' Club in the Activity Centre was well received and much appreciated.

### N.I.O. REPRESENTATIVE

-> Most agencies have agreed to continue providing an advice service at the Activity Centre for one further week, after which, they will return to headquarters. There is some concern that the community will feel that they have been deserted and left to cope on their own. Therefore, a locally > based representative from the Compensation Agency will be essential, not just to provide information on claims, act as co-ordinator offering direction and support in all other aspects.

There still remains some confusion regarding the number of agencies calling with residents and their purpose e.g. R.U.C.
Representatives, N.I.O. Loss Adjuster. Hopefully, the second CONFUSION information sheet presently being distributed throughout the estate will clarify the position. (copy attached)

### LOSS ASSESSORS

Some residents have been advised by solicitors and other parties to present their claim through a Loss Assessor. Whilst this may be necessary for larger claims, there is some whilst this may be necessary for larger Graims, there is some concern that Assessors are taking on too much, resulting in a delay in claims presentation. Perhaps a government fact sheet is required explaining to people how to proceed with a claim and the host way to present it claim and the best way to present it.

### LOSS ADJUSTERS

Concern has been expressed by a wide number of residents that due to workload, the initial visit by the nominated adjuster was brief. Furthermore, it is often difficult to make contact with the adjuster to seek permission to proceed with the work once estimates have been received. This problem may be partly overcome once the portakabin, erected by the nominated adjuster, is fully operational.

Given the scale and extent of the damage, and the large number of homes affected, it appears that the process of dealing with claims could have been speeded up by appointing > several adjusting firms to deal with the problem.

#### DELAY IN REPAIR WORK 7.

It would appear that the N.I.H.E. have undertaken emergency repair work, but have been slow to respond to other internal repairs. People commented that it is essential for the work to be carried out much more quickly than is, at present.

Indeed, we came across several families with small children within the area, who were still living in one room because ceilings in the bedroom were down. This raises the question if the N.T.H.E. are to undertake work for private - if the N.I.H.E. are to undertake work for private householders, are they going to be able to cope?

## N.I.H.E. PLANNED REFURBISHMENT

Tenants in Castlehume are concerned that the N.I.H.E. will not carry out their repairs immediately, because this area has been scheduled for major refurbishment work in late October. We are unable to verify if this is correct.

Of the owner occupiers canvassed, most had already began to make their own arrangements for building repair work. The Secretary of State's recent announcement was perhaps too late to have any real effect on Belvoir, although it would certainly be advantageous if the decision remains in place to cover any future recurrence within the province.

Of all of the people canvassed, most had not received an INTERIM PAYMENT interim payment, with the exception of two families who had private household insurance. There was a general feeling that claims were not being processed quickly enough, and money was not getting through.

### 11. ESTIMATES

Most emergency work has been carried out, however residents are being asked to obtain estimates for all other repairs. People are complaining that this is time consuming and is particularly difficult if they do not have their own transport, or are unable to get about. Whilst it is recognised that estimates are needed to process the claim, it places an added difficulty when people are asked to obtain three different quotations. It would certainly be advantageous if one estimate would suffice.

### 12. STRUCTURAL DAMAGE

People are concerned about the long-term structural effect to their properties. If damage only comes to the fore in one or two years time, they are worried that this may not be covered by the Compensation Agency.

At present, no agency is responsible for clearing the glass out of gardens. The N.I.H.E. has refused to undertake this work, and tenants are having to clear up as best they can. This is causing some difficulty, particularly for older residents. Already a number of children have been cut when playing in gardens where glass has been left behind. 13. GLASS IN GARDENS playing in gardens where glass has been left behind.

# 14. SOCIAL FUND LOANS AND GRANTS

Residents are reluctant to take out loans, commenting that 7 they can barely afford to live on their present resources without taking on a loan. It would appear that people on disability benefit etc. are only being offered a loan, and feel that this is unfair.

It is recommended that if a loan is necessary, then the first instalment should be deferred until after the interim payment has been received from the Compensation Agency.

The R.U.C. has expressed its concern over the fact that bogus BOGUS BUILDERS builders are now operating on the estate. We know of at least one incident of a builder using forged bill heads.

The Clergy are also aware of elderly residents who have paid for repairs but have not been supplied with a receipt. There is some worry that they may not be reimbursed by the Compensation Agency unless they can produce the relevant documentation.

A need has been identified for skips to be situated throughout the estate to collect debris etc. The Council is 16. SKIPS not providing this service in view of the fact that they feel it is individual builders' responsibility to dispose of any rubbish.

#### 17.

We still require clarification as to whether solicitors will be making a charge for any claims processed which are less SOLICITORS than the £200 limit.

## 18. MAYOR'S RELIEF FUND

The Council has already processed 107 applications out of the 175 received to date. People are angry that the £200 excess limit means that they will be out of pocket: "I didn't plant the bomb, why should I have to find £200 to put things right again?" Whilst the Mayor's Relief Fund will assist priority cases, there are still those affected by this clause who will not be entitled to assistance from Castlereagh Borough Council.

### 19. CHIMNEYS

Owner occupiers are concerned that if their claim is under £200 then they will not be covered for the £48 smoke test being offered by the Coal Advisory Service. In the interest of safety, can this charge not be met by the N.I.O.

regardless of the £200 rule? Furthermore, if a chimney is found faulty, homes will be without heating for several days.

Emergency heating supplies will also be required for those affected e.g. electric fires, particularly for the elderly and disabled. Is there a supply which can be made available?

#### ELECTRICITY CABLES 20.

There was some worry that communal electricity cables, sewage pipes etc., have been damaged. Residents are looking for reassurance that these have been checked.

Private owners are reluctant to move away from their CARAVANS properties when repair work is being carried out. Some of the larger dwellings e.g. Brerton Crescent have gardens big enough to accommodate a caravan and storage trailer. Residents have contacted Councillors to ascertain if this will be approved.

The smaller properties on Belvoir estate do not have gardens which can accommodate a caravan on site, and residents have suggested that a temporary caravan park is set up with people moving in as and when required. It is understood that the N.I.H.E. will be erecting mobile homes within the next few days, and there is some uncertainty over how allocations will be prioritised.