Meeting notes for the meeting of the Community Forum 20 August 2015, 6pm Cambridge Room, Canterbury Club, Christchurch

Present:	Community Forum members: Richard Ballantyne, Leah Carr, Betty Chapman, Phil Clearwater, Martin Evans, Maria Godinet-Watts, Ruth Jones, Tom McBrearty, Deborah McCormick, Trevor McIntyre, Lesley Murdoch, Jocelyn Papprill, Faye Parfitt, John Peet, Patricia Siataga, Rachel Vogan, Amanda Williams, Siong Sah (John) Wong, Darren Wright
Apologies:	Community Forum members:
	Weng Kei Chen
	Gill Cox
	Wendy Gilchrist
	Emma Twaddell Brian Vieceli
	Rachel Vogan
	Racher Vogan
	Associate Minister for Canterbury Earthquake Recovery, Hon Nicky Wagner
Chair:	Darren Wright
In Attendance:	Hugo Kristinsson, South Brighton Residents' Association and Empowered Christchurch
	Jan Burney, TC3 Residents Facebook and Brooklands Community Residents Representative
	Emma Magnusdottir, South Brighton Residents' Association
	Adrian Cowie, Topographic Ltd Registered Professional Surveyor, Topografo Ltd.
	Helen Beaumont, Christchurch City Council
	Helen Beaumont, Christchurch City Council Mike Scott, Manager (Acting), Ministerial and Executive Services, CERA
	Helen Beaumont, Christchurch City Council Mike Scott, Manager (Acting), Ministerial and Executive Services, CERA Kiri Stanton, Advisor, Ministerial and Executive Services, CERA
	Helen Beaumont, Christchurch City Council Mike Scott, Manager (Acting), Ministerial and Executive Services, CERA Kiri Stanton, Advisor, Ministerial and Executive Services, CERA Holly Poulsen, Advisor, Media, CERA
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Discussion:

- 1. Darren Wright introduced Andre Lovatt, a new Forum member. Andre is currently CEO of the Christchurch Arts Centre. Andre spoke about his background and experience in engineering, construction and design, and explained how he hopes to contribute to the Forum's work.
- 2. Helen Beaumont, Natural Environment and Heritage Unit Manager, Christchurch City Council was in attendance, to answer any specific questions.

Decisions taken:

1. Andre has not received his letter of formal appointment to the Forum yet, from Minister Brownlee. CERA staff will ensure this is processed as soon as possible.

N.B. Notes as amended by Mr. Hugo Kristinsson. These are personal views as expressed by the presenter.

'Christchurch Erosion' - a presentation from affected residents regarding land issues in TC3 and Residential Red Zone areas

Hugo Kristinsson, Emma Magnusdottir and Jan Burney – Representing: Empowered Christchurch, WeCan, South Brighton Residents' Association, TC3 Residents (Facebook Group)

Adrian Cowie – Independent Surveyor, Topographic Ltd

Discussion:

- 1. Hugo Kristinsson introduced himself to the Forum, and explained his purpose for presenting at the meeting. Emma Magnusdottir requested background details about the individual members of the Forum. Darren directed Emma to the CERA website, which contains a section on the Community Forum with photographs and background information about each of the members.
- 2. Hugo presented photographs showing erosion of land in the South Brighton area. He stated that a number of these properties have subsided; some now sit below the high tide level. He suggested that this subsidence was not caused by sea levels rising as a result of climate change, but is instead the direct result of land movement caused by earthquakes.
- 3. He addressed the possibility of protection from erosion and flooding, particularly tidal barriers, but cited a Ministry for the Environment report in 2007 that concluded these were not recommended. He expressed concern at the deterioration of temporary measures, such as stop banks, and the lack of community consultation, while possible permanent solutions are being considered.
- 4. Hugo referred to his previous presentation to the Forum in 2013, noting that land issues he pointed out back then are indeed becoming apparent now. He pointed out that the consequences of ignoring the concerns pointed out in that presentation have now been confirmed in the MBIE report. He expressed concern in regards to a perceived lack of follow up from this, and feels that the Forum has not delivered on its primary function to present this information to the Minister for Earthquake Recovery.
- 5. He feels the members of his community have effectively been 'blocked' from communication in this regard, and that their concerns have not been adequately addressed. He described further measures his group has taken in order to deliver their message to the relevant authorities, such as contacting the Queen and Governor General of New Zealand.
- 6. Hugo referred to his the South Brighton Residents' Association and Empowered Christchurch submissions on the CERA Draft Recovery Plan. Firstly he suggested that reporting on recovery issues should extend to monitoring code compliance certificates, to ensure that all earthquake repairs and rebuilds are being issued with these. This should include an investigation into outstanding certificates, with responsible parties made to address this outstanding work.
- 7. Secondly, future seismic risk was also identified as an issue of concern to residents. It was noted that AS/NZS 1170.5 standard and the New Zealand Geotechnical Society guidelines had not yet been updated, and the proposed Building Earthquake-prone Buildings Amendment Bill had not yet been passed by Parliament.
- 8. Hugo voiced concern over lack of insurability in the future leading to potential depopulation of affected areas of the city. He stated that the Insurance Council of New Zealand has

signalled its intention to withdraw from high-risk areas, and CCC plans to redefine the boundaries of the city so as to exclude properties below the Mean High Water Springs.

- 9. Hugo believes that the Insurance industry including EQC is failing to take responsibility for the risks they have agreed to under their policies and terms of reference. He feels that policy holders have not been properly compensated for these risks eventuating. A solution needs to be found for properties facing hazards that are a direct result of the earthquakes, such as flooding, and for protecting residents from climate change.
- 10. Lastly, Hugo, Emma and Jan the community groups believe that the Prime Minister has not adequately fulfilled the assurance he gave residents of Christchurch on behalf of the government, in regards to the recovery and rebuild of the city.
- 11. Hugo then spoke on the United Nations' recommendations for disaster recovery, noting that Christchurch appears to be still in the 'Emergency Response' stage. He believes it is time the city moved into the 'Restoration Phase' in order to ensure sustainability. To achieve this seismic and building standards must be corrected, and risks and land damage should be notified and accepted by the relevant authorities.
- 12. Next Jan Burney spoke to the Forum about the supportive networks residents in Red Zone and affected TC3 areas that have formed. She believes These groups, largely formed by residents themselves through social media, have been invaluable for advocacy and support in the absence of adequate formal support from relevant authorities independent support from over-burdened support agencies.
- 13. Jan believes relays for the represented groups that consultation processes for matters that affect Red Zone and TC3 residents have been inadequate, with residents only consulted fait accompli once decisions have effectively already been made by authorities.
- 14. She feels finds it is unacceptable that no truly independent legal advocacy has been made available to ensure residents' and communities' interests and outcomes are consistent with rights contained in legislation.
- 15. Jan explained some aspects of her experience as a Red Zone 'stayer' in Brooklands. She says that residents remaining in Red Zone areas have no property rights, and their existing use rights have been 'put on hold indefinitely'. She voiced concern at the lack of community engagement with Red Zone stayers. For example, not receiving community information through the mail makes these resident feel they are being left out of the loop and they feel like they have no support. The Stage 3 Proposed District Plan 32: Special Purpose(Flat land) Recovery Zone proposes to put existing use rights `on hold` for an undetermined period of time in the red zone designated areas. In conjunction with the proposed Hazard section Property Rights for red zoned stayers have been discontinued and even remedial earthquake damage will be not permitted.
- 16. Hugo feels that the emergency response phase of disaster recovery transfers an excessive level of risk onto affected residents. He detailed what his current the community's current understanding of risk management is as it applies to earthquake recovery in Christchurch, focussing on inadequacies in land use, design and build, insurance and responsibility for on-going issues with repairs.

17. He then explained the way he thinks disaster risks should be managed, focussing on rectifying issues in the above categories and taking a more sustainable, long term approach.

- 18. Adrian Cowie then introduced himself, and spoke about his personal experiences as an independent surveyor working on the repair and rebuild of earthquake damaged homes in Christchurch.
- 19. Adrian provided a case study of one home he had completed work on, as an example of the consequences of some of the issues that Hugo, Emma and Jan had raised.
- 20. The main issue with this particular home involved the repair done to the foundation. The house experienced on-going land movement subsequent to the repair, resulting in further damage to the newly repaired house. There are many similar cases to this in the city. Adrian has seen houses that have had consented repairs completed and code of compliance issued, yet they still have on-going problems with things such as sewage and stormwater laterals flowing uphill, and issues with the house having settled and being in a localized pond.
- 21. Adrian believes that from both a community and professional perspective, people need to stand up for themselves as a community and make authorities aware of what we need. Like Jan he believes that an independent legal advisory body is the key to this. The Residential Advisory Service is good, but it needs the assistance of proper technical experts to advise on matters. Any independent advisory group needs to be truly independent, with independent experts providing information.

22. Following Adrian's segment, as agreed at the beginning of the meeting Darren opened the floor to questions from both the Forum members and the presenters.

23. Emma asked if the 2013 presentation they had given had actually been taken to the Minister for Earthquake Recovery? The Forum assured her that it had indeed been passed on to the Minister. The Associate Minister for Earthquake Recovery was present at the 2013 meeting, which provided a direct feed through to the Minister. The presentation is also taken to the Minister through the meeting notes, which provide a full record of the meeting.

24. Hugo enquired as to whether the full, correct presentation was taken to the Minister as the presentation was not included in the minutes? The Forum replied that this was not something they could answer.

- 25. The Forum asked the presenters whether they knew about the In The Know Hub, and if so, whether they had used this service and found it helpful or not? The presenters replied that they were aware of this service and had tried to utilise it, but found it ultimately found it disappointing. They felt that residents required legal help and therefore money to pay for this in order to move their case forward. They feel that the Residential Advisory Service is helpful at the Hubs, but feel information is not presented in a way that is easily digestible by ordinary members of the community. They were disappointed with the service provided by the In The Know website, and felt that the service rewords their enquiries, so they do not receive the full answers they need. They feel like authorities are talking at them, not to them.
- 26. The Forum asked the presenters if they could please clarify what message exactly they would like the Forum to take to the Minister? A lot of information has been presented, in order for it to be taken to the Minister it needs to be clarified as at this stage it is not clear exactly what the presenters are asking for.

(In essence what the presentation communicates is the following.

N.B. Notes as amended by Mr. Hugo Kristinsson. These are personal views as expressed by the presenter.

PG4. Coastal areas

- No budget exists for flood or erosion protection.
- Communities have not been consulted. Communities have been left without.

PG5. Message / presentation from the communities was not forwarded to the minister • MBIE has now revealed the consequences.

PG6. Communities have been blocked from communications and engagement.

PG 7 – 12 The submission including suggestions has been forwarded to the Forum. Please forward to the minister for his consideration.

PG 13 - 14. Truly Independent legal advocacy for ratepayers and citizens of this city, to enable outcomes and consequences that are shared city wide - Explicit community engagement is vital. Recovery can't be done to communities - Recovery is done with community engagement / empowerment.

PG 15-17

Accept exposure - Recognise earthquake introduced land hazards.

Identity and avoid building on land with suspect ground bearing.

Control impact - Sustainability and accountability. All structural elements inspected. Avoid any exemptions for insurance claims. Only allowed by owners request.

Honor policies - Accept the risks covered under policies and compensate policyholders

Accept – Restoration Phase - Sustainability - Consultation and Community Engagement - Community Wellbeing - Empowerment of Communities - Transparency - Certainty of Future - Fully Informed- Trust.

The communities request that the minister have these issues addressed) (Addition)

- 27. The Forum then asked the presenters what they would like to see in place in terms of community engagement? Hugo replied that what is provided now by CERA and CCC is too limited and controlled. For example in community engagement meetings, attendees are often limited to asking 'one question only' and do not adequately get to have their say. (Stakeholders include community- decisions are made with all stakeholders but the communities. People that are most affected are the last to know why they are not informed and blocked from information)(Addition) (Example people in South Brighton still do not know if they have a viable future, long term flood protestation, we are into the sixth year of the recovery).
- 1. 28. The Forum is still unclear on exactly what solution the presenters would like to the issues they have put forward in regards to their properties. Do they want their properties to be 'Red Zoned'? Hugo replied that he wants the damage to be dealt with by insurance. However, when asked specifically if he wants his property to be Red Zoned, he feels that the Red Zoning process is illegal and therefore the Red Zone itself does not actually exist. Jan does not support this part of Hugo's view. She does not want her property to be Red Zoned and to be paid out by insurance; she wishes to remain living on her property. Hugo also pointed out he was not there for personal reasons but on behalf of communities.

N.B. Notes as amended by Mr. Hugo Kristinsson. These are personal views as expressed by the presenter.

- 29. Adrian believes that in summary, EQC's response is inadequate. Earthquake damage has not been properly assessed by qualified experts, with critical damage (e.g. increased flood-prone-ness of the building) being ignored. Repair scopes are based on only partial information. Repairs are not fully addressed in the first instance F with the result being further damage as land issues have proved to be on going. He also feels that cash payments for repairs are not sufficient, also due to the aforementioned problem. Homeowners need to be paid the exact amount required for the exact amount of damage. He believes that they are not being paid what they are entitled to under the legislation that is, returning them to the position they were in prior to the natural disaster the standard outlined in the Earthquake Commission Act. Repairs are being done on land that is already damaged. EQC are creating bad fixes right from the beginning and then not covering the resulting problems from these such as on-going liquefaction and lateral spread that in turn causes further damage.
- 30. Adrian explains that the key question here is what standard are we assessing and repairing/reinstating this to? If it is full replacement as under the legislation, then not dealing with the land damage and simply repairing what is on top of it is not providing this. Any repair/reinstatement needs to be to the required standard, whether it be "as when new" or "as new" or whatever is in the legal contract. Jan also believes that the process that is being used to repair and re-level many houses, colloquially referred to as 'jack and pack', is not sufficient as it does not address the land underneath
- 31. The Forum questioned Jan on the current situation in her Red Zone area, Brooklands. Jan replied that there are approximately 25 households remaining in the area, and approximately 430 have now left. The Forum asked Jan why she chooses to remain in Brooklands? She replied that she said the Crown offer to purchase her property was insufficient to be able to move on and buy a new home somewhere else.
- 32. Hugo explained his ideas about risk further he believes that the current situation he and other residents are in forces an excessive level of risk on them. He does not think that the risk of land damage should be shouldered by residents, the relevant authorities should be bearing this risk instead. He believes CCC should provide a 100% replacement for foundations of homes such as his. (Insurance is a trade with risk people have paid EQC for land insurance. Their reason for EQC's existence is to mitigate or compensate after a natural disaster, including land.)(Addition)
- 33. The Forum noted that the type of properties Adrian described were susceptible to liquefaction before the earthquakes, therefore this would make it a pre-existing condition. How could EQC pay out on a pre-existing condition? Adrian believes that if the property doesn't settle perfectly after foundation repairs, then EQC should pay for the new damage caused by the further land movement. Adrian noted that he knows of many homes that have this issue, and that nobody yet has assessed if there's been any new damage caused by this further land movement. that EQC and Private Insurers need to identify earthquake damage, and re-instate this back to the terms of the legal contract. This is a separate issue of whether ground was susceptible to liquefaction before the earthquakes. Actual damage has occurred, which was expressly covered in the EQC Act. The actual damage needs to be identified and repaired/reinstated.
- 34. Emma suggested that full damage details need to be provided to homeowners. She now knows the exact amount by which her house has moved, but she was not originally provided with this information and thinks the reports provided should be more detailed to include information such as this.

N.B. Notes as amended by Mr. Hugo Kristinsson. These are personal views as expressed by the presenter.

- 35. The Forum asked Emma what she would like to happen to her property to resolve this all, a rebuild? She agreed, and also agreed that in hindsight she would have preferred her property to be Red Zoned. (Personal not appropriate)
- 36. The Forum asked the presenters what issues other people in their community face? Hugo replied that along with on-going insurance issues, the biggest things people are concerned about are future issues what will happen to their community in the future. When asked about the possibility of tidal barriers being used as a solution to protect the Estuary area, Emma felt that this wouldn't deal with the (groundwater / crust thinning / ground-bearing / liquefaction probability) issue properly. Drainage would work for some areas, but other areas in South Brighton would have no workable solutions.
- 37. Adrian questioned why homeowners were having so many problems, when they had a legal contract that stated they would receive repair to full replacement level? The Forum replied that the terms used in the legislation were now being given a new interpretation, and it would be very difficult to litigate on this point. Emma questioned why this was now the case, when it hadn't been before. Adrian Cowie questioned the proposition from the group that the Re-Insurer's have re-defined the meaning of 'as new', with Adrian suggesting that it is the Courts that define this, not Re-Insurers.
- 38. In summary, Emma reiterated that residents from their community and other affected areas need to be included and feel like they are part of the decision making process. She encouraged the Forum to please talk to her, Hugo, Jan and other members of their community if extra information is required. She emphasised how greatly they all want to move on from these problems.

Decisions taken:

- 39. The Forum concluded that the report of this meeting would need a significant amount of clarification before it could be taken to the Minister. In order to achieve this a number of steps were proposed:
 - a. The minutes will be recorded by CERA staff as per usual.

b. The part of the minutes that covers Hugo, Jan and Emma's presentation the community groups presentation will then be distributed to Forum members for comment and any additions.

c. This document will then be sent to the presenters for clarification and any additions.

d. This process will then generate a clarified list of questions, which will be sent to CCC for answers. (We are not clear on how questions to CCC are relevant, the community groups are engaging with EQC, ICNZ and CCC at different venues)

- e. Once compiled, the final document will then be taken to the Minister.
- 40. The Forum advised the presenters that, in order to clarify their presentation and its reception by The Forum and the Minister, they would need to try to separate the emotion present from the facts and questions they want answers to. The Forum acknowledged that the presenters are very emotionally connected to the issues they are advocating for, and thus doing this would be difficult. However, it is necessary for their presentation and the issues they have raised to be taken any further, and for solutions to their issues to be found if possible. (I disagree with this assumption and request that the submission in its entirety is forwarded to the Ministers. It is a factual document as well as the presentation, which also speaks for itself.)

41. The Forum noted that Adrian's critical point - that the original estimations and assessments of damage to properties were short - needed to be investigated further.

42. The Forum also noted that, as referred to in discussion earlier, clarification is needed from CCC in regards to a point Hugo raised about building consents. Hugo stated that CCC cannot give consent to building repairs or rebuilds if the land and thus the foundations of the house on top of it is not 100% i.e. free from damage. If land movement has occurred, Hugo believes that the land is then not at the standard required for consent to be issued, so EQC should be liable to repair this damage.

I refer to the following document from EQC 'sea erosion" "4332-Landslip-claim-review"

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"The Earthquake & War Damage Commission must also retain its right of subrogation particularly in respect of such risks as landslide, and sea erosion, and should be encouraged to vigorously pursue this right. The exercise of the right of subrogation, is of great importance. The attitude of the Earthquake & War Damage Commission and its willingness to exercise its rights against for instance subdividers or local authorities who may have been negligent will be an important means, in the absence of the right to contract out, of ensuring that adequate standards of construction, engineering, design and performance are maintained. This will be a vital social and legal control."

Draft Transition Recovery Plan

Suzanne Doig – (Acting) Deputy Chief Executive, Strategy and Recovery Policy, CERA

Discussion:

- 2. Suzanne attended the meeting in place of Benesia Smith, Deputy Chief Executive, Strategy and Recovery Policy, to provide an update on CERA's Draft Transition Recovery Plan.
- 3. During the recent public consultation period, 2800 Submissions were received on the Draft Transition Recovery Plan.
- 4. CERA noted back in 2012 that a transition phase would need to occur circa 2015, so early 2016 is the right time for this to happen. The organisation should be looking to wind down extraordinary powers it has held, in order to respond to an emergency situation, as much as possible. Transfer of power to other relevant agencies should also occur at this point, with an emphasis on a return to 'business as usual' to reflect moving into a new phase of recovery.
- 5. The public consultation period for the Draft Transition Recovery Plan ran for approximately one month, with submissions being received from 2 to 30 July. A number of key themes emerged from these responses, particularly a shifting focus from recovery to regeneration of the city. The regeneration of the central city was seen as very important, and submissions expressed hope that proposed new organisations such as Regenerate Christchurch will facilitate this.
- 6. Submissions expressed a desire to have more substantial public reporting to keep track of achievements especially, to replace CERA's role in this.

- 7. An end to all emergency powers was recommended, not for these to simply pass on to future organisations or other existing agencies
- 8. Narrowing the scope of regeneration to focus mainly on Christchurch Metro area (including satellite towns such as Rangiora and Rolleston etc.) rather than including the entirety of the Waimakariri and Selwyn districts, was also suggested.
- 9. Views were mixed on government possessing explicit powers which would enable the gathering of residents' personal information. There was cautious support for government continuing to have special powers in regards to land.
- 10. There was, however, strong opposition for the government to continue to have extraordinary powers to carry out public works. Suzanne noted that the strong response to this may be due to submitters focusing on potential application of these powers to the Cathedral, rather than it's broader application and more likely uses.
- 11. Suzanne noted that there was surprisingly little comment on the proposed Regenerate Christchurch body. Resident's would want a new agency to be run by the Christchurch City Council or community groups, not central government as CERA is. This could also possibly be due to scepticism that what is proposed for on-going leadership of the rebuild will actually be achieved.
- 12. In regards to a timeline for the Transition Recovery Plan, Suzanne noted that it is hoped the new legislation will be approved as quickly as possible, so that it is in place come April 2016. She estimates the Transition Recovery Plan will hopefully be finalised in late September of this year.
- 13. Suzanne also spoke about the future of the Community Forum itself, and reflected on its contribution so far. She noted its function has primary been an advisory role to the Minister, rather than a community engagement tool as first thought. The Minister has found the advice of the Community Forum very valuable and useful.
- 14. Feedback has suggested that an advisory body such as the Community Forum should continue if powers exist that require its advice.
- 15. However, the primary challenge for the Community Forum going forward would be the length of tenure for its members. This may soon become a concern, as some members have now been part of the Forum for 4 years.

Meeting closed:	8.00pm
Next meeting:	Thursday 3 September

Submission CERA Draft Transition Recovery Plan

5. In your opinion, is there a better way to report on these recovery issues?

"Looking at the recovery from the perspective of the eastern suburbs, it is impossible to avoid thinking of a phenomenon referred to as "Disaster Capitalism" and considering the aspects that have already become evident in the recovery process. Loss of equity and quality of life, risk transfer and other substantial shifts are taking place. We suggest that a regular mini-census should be conducted throughout the remainder of the recovery at intervals of 6-12 months to monitor deprivation, insurance cover (or lack of it), mortgage, home equity, and rental status. If unexpected changes identified, investigation and correction measures should be implemented."

We need a city that is driven by the people that live in it, and enabled by

a bureaucracy that accepts and mitigates risks,

rather than transferring them to the most vulnerable of its residents.



Submission CERA Draft Transition Recovery Plan

5. In your opinion, is there a better way to report on these recovery issues?

"We believe that, as regards residential recovery, monitoring should extend to **code compliance certificates**. According to figures published in 2014, **only fractions** of repairs/rebuilds are completed with the **issue of a code compliance certificate**. To conclude the work to the required standard, **someone must pay for the code compliance**. Leaving things as they are could have serious negative consequences for the recovery and for the **city as a whole**. We suggest an investigation of number of **outstanding code compliance certificates** and that responsible parties are made to **address this outstanding work**.

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Submission CERA Draft Transition Recovery Plan FUTURE INSURABILITY

In an article in the New Zealand Herald of 5 November 2014, the CEO of IAG refers to **cooperation** with the NZ Government on a **strategic intent in 2011 to avoid depopulation of Christchurch**. Now that the ICNZ has signalled its intention to withdraw from high-risk areas and the CCC also plans to redefine the boundaries of the city so as to exclude properties below the Mean High Water Springs. We ask whether a **"recovery" involves abandoning people once the insurance and bank sectors have managed a retreat?**

We need

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Submission CERA Draft Transition Recovery Plan PRIME MINISTER ASSURANCE

"Let us remember the much-quoted assurance from the Prime Minister in 2011:

"On behalf of the Government, let me be clear that

no one will be left to walk this journey alone.

New Zealand will walk this journey with you.

We will be there every step of the way.

Christchurch; this is not your test;

this is New Zealand's test.

I promise we will meet this test."

We call on the authorities to live up to this promise.

We need

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a bureaucracy that accepts and mitigates risks,

rather than transferring them

to the most vulnerable of its residents.



Submission CERA Draft Transition Recovery Plan RISK ACCEPTANCE

"It is the role of insurance companies, the EQC included, to **accept the risks covered** under their terms of reference/policies and **compensate policyholders** when such risks eventuate. However, many policyholders in Christchurch **have not been compensated for the damage to their homes and lives.** These responsibilities **need to be faced** by the entities responsible. An equitable solution needs to be found for properties with hazards such as flooding that are a **direct result of the earthquakes.** In tandem with this, every effort must be made to **protect residents** from the risks posed by climate change."

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SEISMIC RISK

"One thing we can **learn from the past** is that seismic risk in Canterbury had been **underestimated before** the earthquakes struck. This is confirmed in a report for EQC in 1991_(paper 2205). It is also the conclusion of the Royal Commission in the CTV report. A number of recommendations have been made **but not followed**. For example, neither the **AS/NZS 1170.5 standard** nor the **New Zealand Geotechnical Society guidelines** have been updated. Yet another recovery instrument is the **Earthquake Prone Building Act**, which is still to be passed by Parliament. As the emergency response part of the recovery is now behind us, **we need to ensure sustainability for what lies ahead.**"

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a bureaucracy that accepts and mitigates risks,

rather than transferring them to the most vulnerable of its residents.

