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RELOCATION AFTER DISASTER:  
ENGAGING WITH INSURED RESIDENTIAL  
PROPERTY OWNERS IN GREATER  
CHRISTCHURCH'S LAND-DAMAGED 'RESIDENTIAL  
RED ZONE'

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## EXECUTIVE SUMMARY

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The case study outlines the New Zealand government's response to earthquake-caused land damage in residential areas by way of a voluntary Crown offer to buy 'red zone' land from insured property owners, and demonstrates how effective community engagement enables people-centered implementation to occur.

The case study describes the establishment of the Canterbury Earthquake Recovery Authority, a central government agency created in the aftermath of a damaging and fatal earthquake that struck Canterbury, New Zealand on February 22, 2011. The case study draws upon focused and life history interviews with CERA employees reflecting on the range of the different community engagement activities developed and implemented over time.

The focus of the case study is the community engagement activities developed and implemented in, and with, insured residential property owners and affected red zone communities, and places these activities within changing community and social contexts. The case study includes community engagement activities in the flat land residential red zones in Christchurch city and the Waimakariri district, and in the Port Hills red zone. It describes the range of associated supports and services underlying engagement, and which enabled affected residents to "move forward with their lives". The case study also identifies the skills and expertise necessary to effectively engage with communities in a post disaster recovery context, and the importance of trusted relationships across government, NGO, and community sectors for implementing effective engagement in times of great uncertainty.

## INTRODUCTION

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Between September 4, 2010 and December 23, 2011, Christchurch (New Zealand's second-largest city), the Waimakariri and Selwyn districts, and surrounds were struck by a series of large earthquakes causing extensive land and property damage; one of them, on February 2, 2011, resulted in 185 fatalities. In June 2011, the New Zealand Government announced land zoning decisions that identified a 'residential red zone,' an area of residential land deemed unsuitable for repair in the short to medium term. It also announced the Crown's intention to make a voluntary offer to owners of properties within the red zone to purchase their property in order to provide "certainty of outcome for home-owners as soon as practicable" and to "create confidence for people to be able to move forward with their lives." By April 2015, approximately 7,800 property owners (over 95 percent of the eligible population) had accepted the Crown's offer (agreed to sell), most had settled (sold) and nearly all had relocated.

This case study examines engagement activities "instigated, supervised and carried out by State authorities" preceding voluntary relocation from earthquake-damaged land. Central to this case study is the implementation of the Crown offer. It outlines the role of the Canterbury Earthquake Recovery Authority (CERA), the New Zealand Government's recovery agency, and reports recollections from CERA employees who worked with affected individuals and communities to ensure they had the information they needed to consider the offer and "move forward with their lives."

### 1.1 New Zealand

New Zealand is a small island nation in the southwest Pacific Ocean. Its two main islands straddle the Pacific Mobile Belt, a tectonic plate boundary between the Pacific and Australian plates.<sup>1</sup> Ninety-five percent of New Zealanders live within 200 kilometres of the plate boundary.<sup>2</sup> Every year thousands of earthquakes occur in New Zealand, many which are too small to be felt. However, in the 15 years between 1992 and 2007, New Zealand experienced over 30 earthquakes of magnitude 6 or more, most in remote and lightly populated locations. More recently, the Canterbury earthquake sequence (the focus for this case study) generated 12,000 aftershocks, 42 earthquakes over magnitude 5 and more than 4,400 of a magnitude 3 or greater.<sup>3</sup>

New Zealand is a parliamentary democracy and constitutional monarchy. Democratically elected members of the House of Representatives appoint the Prime Minister, who chairs Cabinet and runs central government. Laws are passed by Parliament, with the consent of the Queen's representative, the Governor General. As a unitary state, central government is supreme, but delegates some powers to 11 regional councils and 67 territorial authorities.

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<sup>1</sup> Plate movement causes earthquakes.

<sup>2</sup> Parish, *Connectedness and Canterbury*, 3.

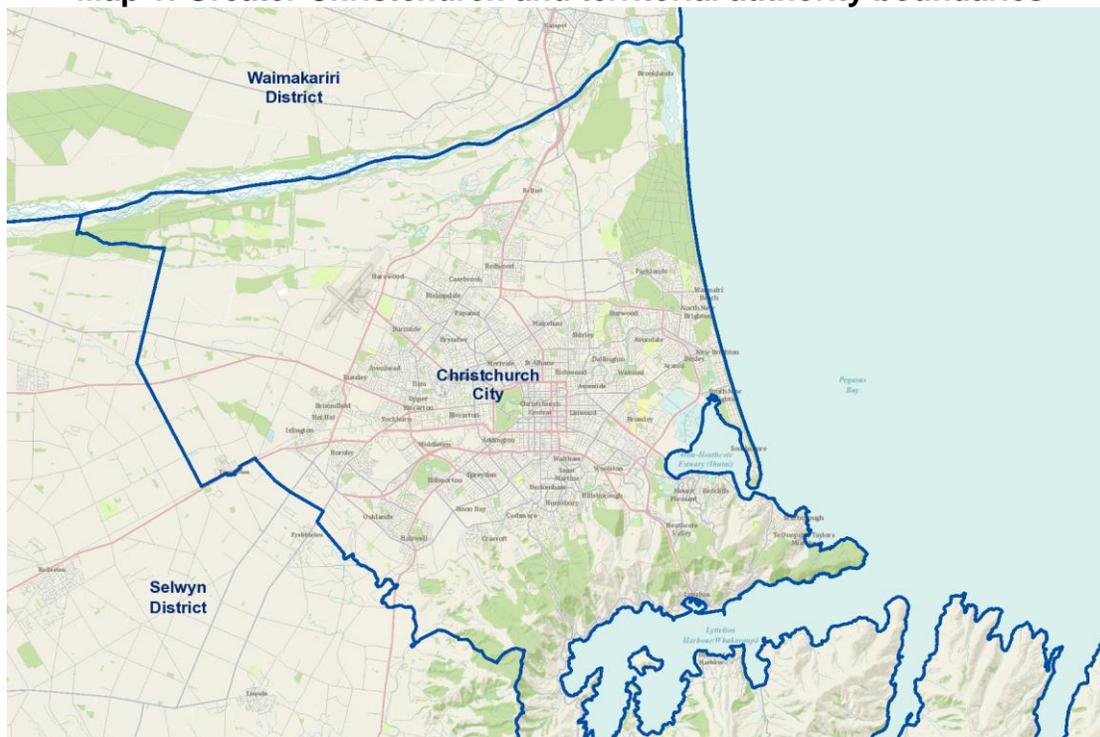
<sup>3</sup> Johnson and Mamula-Seadon, "Transforming Governance," 586.

While the state sector (a broad range of organizations) serves as an instrument of the Crown in respect of the Government of New Zealand, regional councils are primarily responsible for environmental management, regional transport and land management, and territorial authorities are responsible for “local-land use management, network utility services, local roads, libraries, parks and reserves, and aspects of community development”.<sup>4</sup> Understanding New Zealand’s tiered system of government is important because, prior to the Canterbury earthquake sequence and especially before the fatal earthquake on February 22, 2011, it was broadly replicated in New Zealand’s tiered emergency governance system.

## ***1.2 Greater Christchurch and the Canterbury earthquake sequence***

Christchurch is the largest city in the South Island and the second-largest city in New Zealand. It is located on the east coast within the Canterbury region. Greater Christchurch includes three territorial authorities: Christchurch city, the Waimakariri district (to the north of Christchurch city) and the Selwyn district (to the south and west of the city) (see map 1). Christchurch is a large city with a population of 348,459 residents prior to the earthquakes; Waimakariri (42,834 residents) and Selwyn districts (33,642 residents) are largely rural areas. Two small townships (Rangiora and Kaiapoi) service the Waimakariri district.

**Map 1: Greater Christchurch and territorial authority boundaries**



Source: CERA

<sup>4</sup> Ibid., 578.

The Canterbury earthquake sequence began on September 4, 2010, when a magnitude 7.1 earthquake struck at 4.35am local time. Many buildings were damaged, with moderate to severe damage to lifeline infrastructure (particularly underground pipe networks) and extensive liquefaction<sup>5</sup> and lateral spreading close to rivers and streams. What was not anticipated was the ongoing and cumulative impact of the thousands of aftershocks that were to follow, and a 6.3 magnitude earthquake at 12.51pm on February 22, 2011.<sup>6</sup> Although the February 2011 earthquake was of lesser magnitude than the first in the sequence five months earlier, it had a much greater impact. Its epicenter was 5km south-east of Christchurch city with a focal depth of 5km, and its maximum intensity measured MM 9.

The February 2011 earthquake caused far more damage than the first September quake. In the later earthquake, 185 people died and over 11,400 people were injured. The central business districts of Christchurch and Rangiora experienced extensive damage, the region's horizontal and built infrastructure was significantly impacted, and widespread damage occurred to dwellings across residential neighborhoods. Major concentrations of residential land and property were seriously damaged in Christchurch's eastern suburbs and in Kaiapoi (in Waimakariri district). This earthquake precipitated the first National State of Emergency in New Zealand's history.<sup>7</sup> Serious damaging aftershocks on June 13, 2011, and again on December 23, 2011, caused further liquefaction, and compounded ground failure and buildings and infrastructure damage. As one commentator has observed:

*It is difficult to articulate the impact of the earthquakes and the scale of damage. In terms of buildings alone, more than 100,000 homes were damaged, many beyond repair, and more than half of the buildings in the [Christchurch] Central Business District have been severely damaged. It is estimated that there will be eight million tonnes of rubble and waste from earthquake-damaged buildings, along with many thousands of tonnes of liquefaction silt that has to be removed from the region.*<sup>8</sup>

The economic impact of the earthquakes in terms of capital costs has been estimated to be equivalent to almost 20 percent of New Zealand's gross domestic product, while

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<sup>5</sup> Liquefaction occurs during earthquake shaking and affects low-lying land with loose soil. During ground shaking, pressure builds up in the below-ground water until the silt and sand grains 'float' in the water, and the soil behaves more like a liquid than a solid. The pressurised water is forced to the surface and takes silt and sand with it, forming sand boils or sand volcanoes. The ground surface above the liquefied soil often tilts and sinks. Buildings, roads, pipes and tanks on or in liquefied soil are often damaged by the tilting or sinking of the ground. For more information, see <http://ecan.govt.nz/advice/emergencies-and-hazard/earthquakes/pages/liquefaction-information.aspx#what>

<sup>6</sup> The first earthquake on February 22 was followed by a 5.8 magnitude aftershock at 1.04pm and another 5.9 magnitude aftershock at 2.50pm.

<sup>7</sup> Canterbury Earthquake Recovery Authority and Minister for Canterbury Earthquake Recovery, "Briefing for the Incoming Minister."

<sup>8</sup> Parish, *Connectedness and Canterbury*.

globally the earthquakes were the third most expensive insurance event in history.<sup>9</sup> Over 165,000 insurance claims for damage to property have been lodged.<sup>10</sup> The last significant seismic event occurred on December 23, 2011. A map showing the pattern of seismic activity in greater Christchurch since September 2010 is presented in Appendix 1.

As a consequence of the earthquakes, there has been considerable population movement, with many Christchurch city residents moving to the Selwyn and Waimakariri districts.<sup>11</sup> Figures from the 2013 population census show Christchurch city's population has dropped by 2 percent (since the last census in 2006), while the population of the Selwyn district has risen by 32.6 percent (to 44,595) and the population of the Waimakariri district has risen by 16 percent (to 49,989).<sup>12</sup>

A characteristic of greater Christchurch is that it has high rates of home ownership. Prior to the earthquakes, both the Selwyn and Waimakariri districts had home ownership rates near 80 percent, while in Christchurch city the rate was approximately 68 percent.<sup>13</sup> High rates of home ownership are a feature of New Zealand society and culture more generally. The national home ownership rate peaked at approximately 75 percent in the early 1990s; although the national rate is now around 65 percent, housing still accounts for 73 percent of New Zealander's total household assets.<sup>14</sup> Owning a home remains a "long standing pre-occupation"<sup>15</sup> and widely shared aspiration, and is seen as particularly important for New Zealanders' sense of order and continuity in life.

Prior to the February earthquake, 95 percent of Christchurch residents rated their quality of life as high.<sup>16</sup> A different study conducted five weeks after February 22, 2011 found Christchurch residents to be the most stressed in the country, with 59 percent worrying about another natural disaster, 63 percent concerned about the rebuilding process and 53 percent with fears over insurance coverage.<sup>17</sup> These figures point to how "trust in the reliability and consistency of the world existing in the way it was supposed to exist" was shattered as "the earthquakes and aftershocks suspended people's ontological security ... throwing them into new [unpredictable] formations of day-to-day existence."<sup>18</sup>

### **1.3 Focus for the Case Study**

The context for this case study is community engagement that occurred after the Government made land zoning decisions and a Crown offer was subsequently made to

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<sup>9</sup> Ibid., 2.

<sup>10</sup> Earthquake Commission, Scorecard.

<sup>11</sup> Statistics New Zealand, *Subnational Population Estimates: At June 30, 2013 (provisional)*.

<sup>12</sup> Canterbury Earthquake Recovery Authority, *Canterbury Wellbeing Index (Population)*.

<sup>13</sup> Goodyear, *Housing in Greater Christchurch after the Earthquakes*.

<sup>14</sup> Ministry of Business, Innovation and Employment, "Housing Key Facts."

<sup>15</sup> Dupuis and Thorns, "Home, Home Ownership and the Search for Ontological Security," 24.

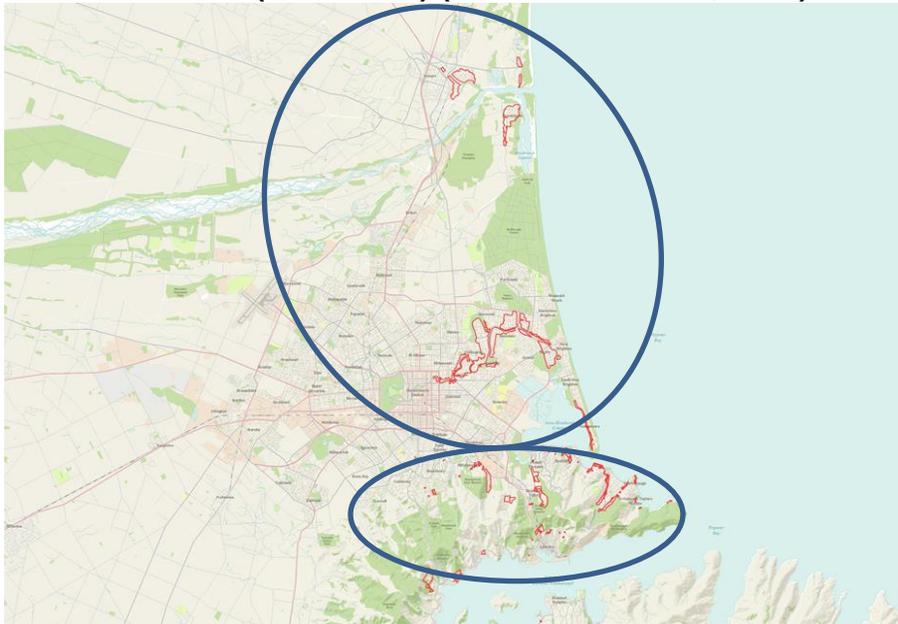
<sup>16</sup> Quality of Life Survey.

<sup>17</sup> Southern Cross healthcare, 2011 cited in Canterbury Earthquake Recovery Authority, "Community Wellbeing Trajectories," cf 11.

<sup>18</sup> Adams-Hutcheson, "Stories of Relocation to the Waikato," 51–52.

insured residential property owners in the residential red zone. It describes the communication and community engagement strategies developed to assist insured red zone residential property owners<sup>19</sup> to consider the Crown offer. In this case study, the red zone is differentiated further as ‘the flat land’ (marked by the top oval in map 2, to the east of central Christchurch city, and in Waimakariri district to north of Christchurch city) and ‘the Port Hills’ (to the south and south east of central Christchurch, marked by the lower oval in map 2; see also Appendix 2 for more detailed maps).

**Map 2: Greater Christchurch residential red zone – the flat land (top oval) and Port Hills (lower oval) (as at December 4, 2013)**



Source: CERA

Land damage in the flat land red zone was mainly the result of thin crust, liquefaction, and lateral spread. In the Port Hills, life risk<sup>20</sup> from rock roll and cliff collapse affected zoning decisions. (See illustrations 1–2 on the next page).

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<sup>19</sup> At the time of the Crown offer, some property owners living in the red zone were uninsured and some red zone residents were living in rented accommodation.

<sup>20</sup> A life risk approach “uses a numerical assessment of probabilities (how likely it is that some event will happen) allowing the regulators and the community to determine an acceptable, tolerable and intolerable level of risk. For a risk to be acceptable, the consequences and likelihood of it occurring are low. A tolerable risk has a slightly higher level of risk than acceptable risk, but the of living with the risk make the risk tolerable. An intolerable level of risk occurs when the level of risk becomes unacceptable”. See <http://www.ccc.govt.nz/homeliving/civildefence/chcheearthquake/porthillsgeotech/porthillsgnsreports.aspx#jumplink3>.

### Illustration 1: Clearing liquefaction



Photo: CERA qA16602/20110225

### Illustration 2 Cliff collapse, Port Hills



Photo: CERA qA2896/682607

## THE POLICY CONTEXT

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Prior to the earthquake sequence, New Zealand had a sophisticated framework for natural hazard risk management, which was structured to engage from 'bottom up'. Local governments have primary responsibility for land use and building policy to avoid and mitigate hazards. A Crown entity, the Earthquake Commission (EQC), provides insurance cover for damage to residential property caused by natural disasters. This cover is capped at \$100,000 (New Zealand dollars) and is automatically provided if a property owner holds private insurance for their home that includes fire insurance. Property owners also use private insurance to cover 'over cap' risk. This approach offers hazard protection to residential property owners through appropriate land use policy and planning to mitigate hazard risk; and a mix of state and private insurance to compensate for land and property damage as a consequence of hazard events.

However, due to the significant and widespread land damage caused by the Canterbury earthquake sequence and the difficulties this created for thousands of individual property owners progressing claims with private and state insurers, this approach was insufficient to enable property owners to recover. Based on extensive and thorough geotechnical assessments,<sup>21</sup> land was categorised into zones according to the severity and extent of the land damage, and the cost-effectiveness and social impacts of land remediation.

### ***2.1 Canterbury Earthquake Recovery Authority***

Prior to the earthquakes, New Zealand had a tiered governance system for disaster and emergency management. Policy and direction were set at the national level, while local and regional bodies were responsible for implementation and coordination. However, the cumulative impacts of the earthquakes and the unprecedented scale of the damage to housing, infrastructure and businesses in greater Christchurch saw the establishment of the Canterbury Earthquake Recovery Authority (CERA), a dedicated central government agency based in Christchurch, to lead and coordinate the recovery.

The Canterbury Earthquake Recovery Act 2011 provided the Chief Executive of CERA and the Minister for Canterbury Earthquake Recovery with specific powers to meet the purposes of the Act. Those purposes included to:

- provide appropriate measures that enable greater Christchurch and the councils and their communities to respond to, and recover from, the impacts of the Canterbury earthquakes
- enable a focused, timely, and expedited recovery
- facilitate, coordinate and direct the planning, rebuilding, and recovery of affected communities, including the repair and rebuilding of land, infrastructure, and other property.

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<sup>21</sup> Tonkin & Taylor Ltd, *Darfield Earthquake September 4, 2010 Geotechnical Land Damage Assessment and Reinstatement Report*.

## ***2.2 The first land zoning announcement***

On June 23, 2011, the Prime Minister and the Minister for Canterbury Earthquake Recovery announced four land damage zones for greater Christchurch.<sup>22</sup>

The four land zones announced were as follows:

- Green: There are no significant land damage issues that prevent rebuilding in these areas in the short to medium term and rebuilding can begin subject to some conditions.
- Orange: Further work is required to determine if rebuilding is likely to be possible in the short to medium term. (At the time of the first zoning announcement, there were 9,770 properties in this category.)
- White: Land requires further mapping and assessment to determine appropriate permanent zoning<sup>23</sup>.
- Red: Rebuilding is not likely to occur in the short to medium term due to the obstacles posed by the significant land and infrastructure damage and the high risk of further damage to land and buildings from low levels of shaking (eg, aftershock), flooding, and spring tides.<sup>24</sup> (At the time of the first zoning announcement, there were 5,176 properties in this category.)

Immediately following this announcement, the Prime Minister announced the Crown's intention to make a voluntary offer to buy property within the red zone within an eight-week timeframe. Details of the offer were at this stage unknown.

## ***2.3 The Crown offer***

A memorandum for Cabinet from the Office of the Minister for Canterbury Earthquake Recovery, dated July 18, 2011, describes the background to the land zoning decisions and the details the Crown offer in full.<sup>25</sup>

In progressing the policy decisions about the design of the Crown offer to insured property owners in the red zone, the Government identified that its objectives were:

- Certainty of outcome for home-owners as soon as practicable;
- Create confidence for people to be able to move forward with their lives;
- Creating confidence in decision-making processes (for home-owners, business owners, insurers, and investors);
- Using the best available information to inform decisions;
- Having a simple process in order to provide clarity and support for land-owners, residents, and businesses in [red zone] areas.<sup>26</sup>

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<sup>22</sup> Land damage in the Selwyn district (south and west of Christchurch city) was not included in the zoning announcement as the land in this district was not badly affected by aftershocks. Land damage in the Selwyn district from the September 4 earthquake was assessed on a case-by-case basis.

<sup>23</sup> Where further work or mapping and assessment was required, flat land was zoned orange, while Port Hills land was zoned white.

<sup>24</sup> Office of the Minister for Earthquake Recovery, "Crown Offer to Residential Insured Property Owners – Paper 1," 2.

<sup>25</sup> Office of the Minister for Earthquake Recovery, "Crown Offer to Residential Insured Property Owners – Paper 1."

<sup>26</sup> Office of the Minister for Earthquake Recovery, "Crown Offer to Residential Insured Property Owners – Paper 2," 3.

The memorandum also describes the offer as voluntary, and as comprising of two options:

**Under Option 1** the Crown offered to purchase the entire property (land and buildings) at the 2007 Capital Value rating valuation<sup>27</sup> (less any land and dwelling insurance payments already made). The Crown would also take an assignment of all earthquake-related insurance claims. Included in Option 1 was a process through which property owners could seek a review of the purchase price on certain grounds (for example, consented building works that increased the floor area but were not reflected in the 2007 rating valuation).

**Under Option 2** the Crown offered to purchase the entire property for the 2007 valuation of the land only. The Crown would also take an assignment of the EQC land claim, and the land owners would be free to pursue their private insurance company for other insurance claims they had.

Owners who chose to accept the Crown offer were able to sell their homes, move out of the badly affected areas and obtain a prompt payment, so that they need not wait for their claims to be processed by EQC and their insurer in the usual way. Alternatively they could choose to retain the benefits of insurance claims in respect of improvements, if they saw that as an advantage to them.

It is important to stress that the Crown offer was voluntary and was made to insured residential property owners in the red zone. Property owners needed to decide whether to accept the offer and, if so, which option best suited their circumstances. If they accepted the offer, they entered into a contract for sale and purchase with the Crown. At settlement, what had been private property became Crown land, while paid-out property owners would have “certainty of outcome” and be able to “move on with their lives”.

The Crown offer was made by the Chief Executive of CERA under section 53 of the Canterbury Earthquake Recovery Act 2011, which allowed the Chief Executive to acquire land in the name of the Crown. Some red zone property owners were not happy with the Crown offer and felt that they had no choice but to accept it. A group of red zone property owners initiated a judicial review of the decision to implement the red zone and the subsequent offer to vacant, commercial and uninsured property owners. The focus of this paper is on insured residential property owners, and the communication and engagement with those owners after the Government had decided to provide them with an offer.<sup>28</sup>

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<sup>27</sup> A rating value (RV) is the same as the Capital Valuation (CV) and is an indicative market value. RVs are established using a mass appraisal process every three years and are used by territorial authorities to apportion rates. Every property in New Zealand has an RV.

<sup>28</sup> However, it is relevant to note that in the context of the judicial review, the majority in the Supreme Court held that the implementation of the red zone should have occurred under a Recovery Plan under the Act, rather than as a policy decision outside the Act, because the former process would have allowed for community input into an decision that was a significant earthquake recovery measure.

### 3. COMMUNITY ENGAGEMENT: HELPING PEOPLE MOVE FORWARD WITH THEIR LIVES

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*... a lot of people just assumed they'd get up and go to work every day for the rest of their lives I guess, and then suddenly ...*

*... [after the first earthquake] sometimes people would say ... "We've just got to get out of here, they've got help us get out" and "How are we meant to live here?". And then there'd be no aftershocks for a while, and then people would go, "Oh well it might be all right, maybe we can repair this and maybe they can fix the land" ... then there'd be another big jolt and people would be like, "Right, get us out, I can't live here with my children like this". And I think that was my misconception too, after the September quake ... I didn't understand that it would keep going for this long and that we would have so many thousands of aftershocks and, I mean, some of them were so big, they were terrifying ...*

Using extracts from focused and oral history interviews with CERA employees,<sup>29</sup> this case study discusses the engagement activities undertaken by CERA as the voluntary Crown offer was implemented in the greater Christchurch residential red zone. This involved an engagement process requiring CERA employees to 'front up' and inform; to seek feedback from people and communities about the information and support they needed; and to provide services and support to enable people to understand the categorisation of their land as red zoned and the Crown offer. At times, this was an evolving process that responded to emerging needs, and many of these activities were not undertaken by CERA employees alone. Many people (in private and organizational capacities) and agencies (including voluntary, private, non-governmental, and government agencies) worked hard to support red zone residents and property owners to understand what had happened to them, and many worked closely with CERA across numerous community information and engagement activities.

#### ***3.1 The Crown offer in historical and organizational context***

Before outlining the many engagement activities undertaken over time, it is important to place the Crown offer in historical and organizational context. Between the first earthquake (September 4, 2010) and the announcement of the Crown offer (June 23, 2011), three important decisions occurred. These were that:

- CERA was established, and the locally and regionally led recovery model moved to a nationally led recovery approach
- the Government recognised that in some cases the normal insurance process would be protracted for property owners, identified the worst-affected areas as

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<sup>29</sup> Extracts from CERA employees express the views of individuals and do not necessarily reflect the views of CERA. Interviews necessarily generate partial and situated accounts. However, they also provide insight into events from the perspective of those who were there. The interviews referred to in this case study were undertaken as a preliminary investigation for an ongoing, in-depth legacy and lessons project about CERA's role in Christchurch's social recovery. As such, both the analysis presented and the lessons identified remain, at this stage, provisional.

residential red zone and extended an offer to purchase insured properties in these areas

- organizational leadership for implementing the Crown offer was located within CERA's Social Recovery portfolio.

In line with New Zealand's tiered emergency management governance structure, a planned multi-tiered response was in place following the September 2010 earthquake. The three affected territorial authorities (Christchurch City Council, Waimakariri District Council, and Selwyn District Council) each declared a state of local emergency and activated Emergency Operations Centers. On September 6, 2010 (two days after the first quake), the Prime Minister appointed local Member of Parliament, Hon. Gerry Brownlee,<sup>30</sup> as the Minister for Canterbury Earthquake Recovery, a new Cabinet position to lead a newly appointed, ad hoc Cabinet Committee on Canterbury Earthquake Recovery. At the same time, the Canterbury Civil Defence and Emergency Management Group (a pan-regional group) activated its recovery structure and, under the leadership of a Recovery Manager, began to implement a recovery plan that "broadly identified key issues and recovery needs ... addressing ground failure issues, infrastructure restoration, and social, economic and business structure recovery".<sup>31</sup> However, following the February 22, 2011 earthquake, the sense that action from central (as opposed to local or regional) government was required had significant momentum. As one interviewee noted, the political shift to a nationally led recovery (and the subsequent land zoning and Crown offer) should be considered in this context:

*... the environment at the time ... I don't know if pressure is the right word, but the pressure that Government was under to do something was pretty extreme ... [T]here's always that adrenaline ... within communities after a disaster ... [But] then the loss from the disaster starts to have an impact on people ... In areas like Kaiapoi, most of their damage was done in September. For Christchurch city [it was] the February earthquake ... then the June earthquakes really [were] almost that tipping point, a breaking point for communities. There were a lot of requests ... for help. "You can't leave us here like this"; "the Government needs to do something" ... that was the context – the environment – that officials [and] the Minister for [Canterbury] Earthquake Recovery [were] working under in that time.*

Many CERA employees are themselves residents of greater Christchurch and have lived and worked through multiple response and recovery phases. Some were in professional roles which saw them active in the Emergency Operations Centers after the September 2010 earthquakes, and involved in early (pre-CERA) recovery activities at local and regional levels. They noted land damage was a major issue from the September 2010 earthquake onwards, and that after the first earthquake, widespread and comprehensive area-wide geotechnical assessments were needed to understand

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<sup>30</sup> Member of Parliament for the Ilam, an electorate covering the west of Christchurch city. At the time of this appointment, the Honourable Gerry Brownlee was also the Minister for Economic Development.

<sup>31</sup> Johnson and Mamula-Seadon, "Transforming Governance," 583.

the damage and its social and economic effects.<sup>32</sup> For example, one interviewee recollected:

*... following the September earthquake the largest gathering of geotechnical experts in any one place in New Zealand occurred, and there was a lot of work to understand what the geotechnical impacts of the earthquake were, what the potential options were and, I suppose the economic and technical feasibility of some of those options ... Property owners were [also] concerned about the length of time that it had taken, and was going to take for them to be able to have the damage repaired. So the question I suppose for the Government at the time was whether it allowed that process to play out, or whether it considered that another option should be provided ...*

On April 19, 2011, the Canterbury Earthquake Recovery Act 2011 came into force. When the National State of Emergency declared following the February 22 earthquake ended on April 30, 2011, CERA “effectively assumed primary responsibility for recovery in the Canterbury region”.<sup>33</sup>

In the weeks between CERA’s establishment (March 29, 2011) and the first land zone announcement (June 23, 2011), geotechnical assessments continued, as did policy work developing the Government’s response to land damage. During this time, leadership within CERA for the work programme responsible for implementing the land zone announcements (including the voluntary Crown offer) was allocated to the Social Recovery portfolio.<sup>34</sup> The rationale for this early yet, in retrospect, critical operational decision was recalled by an interviewee:

*... there was a decision made early on ... there was a discussion ... if Government was going to zone areas of land red, where would that work actually be led from? There was quite a discussion, and in the end the discussion landed on the fact that this change involves people, and so we need to have the ‘people people’ delivering the piece of work – they will need to work with policy and legal and all the rest ... but predominantly ... it’s about people and it’s about communities, and ... we’re going to need the NGO[non-governmental organization] sector and others to help ... get us through this work ...*

With hindsight, the first zoning announcement bore the hallmarks of what would be ongoing challenges for CERA employees communicating and engaging with red zone residents – the timely communication of complex (and sometimes incomplete) information of utmost importance to the people affected. The first announcement contained both certainty (in the classification of red and green zones) and uncertainty (with the orange and white zones requiring further geotechnical assessment); and combined clarity (the Crown would make an offer to buy property in the red zone) with

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<sup>32</sup> Tonkin & Taylor Ltd, *Darfield Earthquake September 4, 2010 Geotechnical Land Damage Assessment and Reinstatement Report*.

<sup>33</sup> Johnson and Mamula-Seadon, “Transforming Governance,” 587.

<sup>34</sup> At the time of its establishment, CERA’s organizational structure comprised of seven business units, including the Community Wellbeing unit, later renamed the Social Recovery group.

the opaque (with detailed information about the offer forthcoming within eight weeks). The first zoning announcement was also a critical turning point in CERA's organizational history. That is:

*... once the zoning decisions were made, that changed CERA's role ... we were leading and coordinating others in the recovery. All of a sudden, we became an agency that was also going to implement something ...*

### **3.2 People-centered implementation**

Implementing the Crown offer was a complex and challenging task. At April 2015, over 95 percent of insured residential property owners had accepted the Crown offer and, of this total, the majority had settled with the Crown and moved out of the red zone. A timeline of key community engagement activities implemented to inform, consult and involve insured residential property owners over time is appended (Appendix 3).

#### **3.2.1 The flat land residential red zone**

*... the first and key aspect was we needed to really front the decision with the communities, and so we set up ... literally hundreds of community meetings. [Although] meetings had been happening with people around the [earlier] damage ... we went out as CERA, as the lead organization, and informed people of the [zoning] decision ...*

*... I think there were 30 [community meetings] within the first four or five days ... They had to be advertised quickly after the zoning announcements. We had a contact center ... for people to phone in and book in to those and receive information about them. We had to take care of the advertising in local papers and on the radio and whatever other avenues were available to us, knowing that in those community meetings we'd be delivering a message about damage and destruction and that [the message] would impact significantly on communities, but also the individual property owners, and that we would only be able to give them part of the information ... because we hadn't yet determined what the offer might look like.*

Following the first land zoning announcement on June 23, 2011, CERA immediately began a series of community meetings to inform affected communities. Several employees recalled these as extraordinary professional experiences. The 'people people' from CERA's Social Recovery group had previous experience working with people who were managing difficult circumstances in their lives, but the scale, complexity and individual *and* community impact of the earthquakes were unique. They attended meetings in devastated communities in which there *"was a mixture of happiness from people that really wanted [to be red zoned], and bitter anger and disappointment from those people who didn't."* Their professional expertise and social and public sector experience were critical for understanding the emotional impact on people and communities, and for implementing a responsive and people-centered community engagement strategy in what were still very uncertain times. The early community meetings required a mix of expert communication skills, community

engagement expertise, extensive community networks characterised by high levels of trust, and personal qualities such as empathy, understanding and a degree of personal resilience. CERA employees needed to engage authentically with communities about their experiences of ongoing earthquakes, while also communicating complex geotechnical information, policy decisions and their potential effect on people's lives. While policy decisions *had* been made, 'fronting up' was an important demonstration of CERA's commitment to people-centered implementation.

### Community meeting about zoning



Source: CERA

Community meetings about the first zoning decisions were the public face of CERA at this time. But implementing the offer also required extensive engagement to lead and coordinate other stakeholders. Through mid 2011, decisions taken by Cabinet and delegated Ministers required operationalisation. Alongside residential property owners, details of the Crown's offer also needed to be communicated to private insurers, EQC, lawyers who would be advising clients on the Crown offer, and other parties with an interest in property conveyance (for example, banks). Thus, at this stage, informing was occurring in many ways, and with many audiences.

*... the primary focus at that stage was .... more of a mass communication approach ... because of the size and scale of it, and the timeframe and the need*

*to communicate as quickly as possible in a number of different channels - media, mailbox drop and as many community meetings as we could squeeze in to daylight hours. Once we got through those first days, there were follow-up meetings as well about the communication of the first lot of 5,176 [offers]. A lot of focus then turned to the development of the offer, the supporting information, the mechanics of it. And so we worked at pace to develop an information book, questions and answers ... [W]e had briefs [for] solicitors to ensure that they understood the offer process; the [offer acceptance] tool itself required the interaction of insurers, EQC, CERA and the property owner's solicitor...*

CERA employees also quickly established information hubs within affected communities. For example, on Friday, August 19, 2011, the day the first letters of offer were mailed to property owners,<sup>35</sup> an Earthquake Assistance Center opened in Avondale (one of the worst-affected suburbs in Christchurch city).<sup>36</sup> The center was an information and advice facility for people considering the Crown offer. It was staffed by CERA and the territorial authorities, insurance companies, EQC, the Community Law Center, Canterbury Earthquake Temporary Accommodation Service and Earthquake Support Coordination Service. One interviewee recalled the work behind the scenes necessary to open the center before people received their offers:

*[CERA] established an Earthquake Assistance Center within the eight weeks with ... commitment from EQC, insurers, community law; the Earthquake Support Coordination Service; and the Temporary Accommodation Service ... that opened when the offer was available. So we had online information, hard copy information, a place where people could go and talk to people. We had a contact center with an 0800 [free calling] number and we worked closely with some of the support services like Red Cross who were providing outreach and the earthquake support coordination services who [were] already engaging with some of the properties in the worst-affected areas ... to ensure that they were able to help inform, clarify and support property owners through the process.*

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### **Box 1: Services and supports**

CERA has coordinated a layered system of wellbeing support across multiple government and non-government agencies based on the Pyramid of Psychosocial Support.<sup>37</sup>

The services listed below have had a particular focus on residential red zone households. Several have actively participated in community engagement activities to

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<sup>35</sup> A selection of services and supports, including some named in the following quote, is described in Box 1.

<sup>36</sup> The evening before, CERA had arranged for the 9,000 outbound phone calls to affected property owners to tell them an offer was to be posted the following day.

<sup>37</sup> Many services are focused on early intervention to ensure that people receive help and support that will prevent them from developing more severe mental health conditions, and are available to all earthquake-impacted residents.

ensure residents were supported with all of their needs, and therefore better able to make informed decisions about their homes.

**CERA's contact center** has acted as the first point of contact for red zone residents seeking information specifically relating to the residential red zone policies. The contact center has taken a proactive role, undertaking multiple outbound calling campaigns and establishing case management roles to support red zone residents with greater support needs.

The **0800 Canterbury Support** phone line acts as a first point of contact for residential red zone residents seeking access to the psychosocial support services listed below. Note: Both phone lines redirected and introduce callers to the other where needed.

**Counselling services** have been provided at no cost to affected residents, and counselling professionals were involved in the planning and delivery of community engagement with residential red zone residents. Counsellors attended engagement meetings and formed rapid response teams to support red zone residents with their mental health and wellbeing.

The **Earthquake Support Coordination Service** provided practical information and support to people displaced from their homes or with ongoing issues relating to the earthquakes. In response to the red zone resident population, staff from this service also attended engagement meetings, assisted with door knocking, and provided support in multiple fora.

The **Canterbury Earthquake Temporary Accommodation Service (CETAS)** was established to support earthquake-affected people's accommodation needs and to administer the Government's **Temporary Accommodation Assistance (TAA)** policy. TAA was a weekly accommodation payment for displaced home owners who had exhausted their insurance entitlements for temporary accommodation before their home was repaired or rebuilt. TAA assisted with rent, board, or motel stays so that displaced home owners did not need to cover two sets of accommodation costs.

Two **Earthquake Assistance Centers** were established in red zone locations to provide information and assistance primarily for red zone home owners. Co-located in these centers were CERA staff, insurance industry representatives, local authority representatives, Earthquake Support Coordinators and CETAS staff able to process TAA applications.

The **Residential Advisory Service** was established to help address rebuild-related stressors for property owners with insurance and other repair or rebuilding challenges. The service provides independent assistance to residential property owners to help them understand and progress the repair and rebuild process.

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The **Commission for Financial Literacy and Retirement Income** provided targeted, free and impartial financial information and guidance to help red zone households and others affected by the earthquakes make informed financial decisions.

Right from the start, CERA employees were working closely with community leaders to understand community needs, to anticipate the services and supports communities might need, to identify the best location for these services and supports, and to test the appropriateness of key messages. Engaging with community leaders and consulting with them about their communities built upon and strengthened CERA employees' existing community networks (a practice that continues today). These relationships were highly valued and critical for the development of people-centered engagement, and have stood the test of time and changing community needs.

Within weeks of the first land zoning announcement, some people in the red zone may have been awaiting the details of the offer in order to relocate, but others needed *more* information to consider their options. A key part of CERA's role was to ensure people had "the best available information to inform decisions," which included providing information in different formats and fora:

*... the land zoning came out in tranches so there were a number of different land announcements over a number of months where property owners were advised that they had been zoned red and what that meant. There was a lot of ... information pulled together for property owners explaining what the zoning meant and how the voluntary Crown offer worked... CERA's role in that wasn't to advise people which option to take or whether to even take an option at all, we wanted to broker information about the Crown offer process and the fact that it was voluntary ...*

Information brokerage was one aspect of people-centered implementation. Providing accurate and full information was essential for people considering the offer. Making sure information provided meet the needs of affected communities involved working closely with community leaders to understand what people needed to know, and how that might be best communicated. Much of the information provided during this time was coproduced with community groups and agencies, and their understanding of their communities informed all of CERAs engagement activities, from information packs<sup>38</sup> and resources, through to community workshops.

Alongside information the provision of information in community meetings and community-based hubs, CERA bolstered the role of the contact center with an emphasis on supporting people to navigate the offer process. CERA deliberately recruited contact center staff with the skills and experience necessary to connect with callers and address the different levels of caller need. Many red zone residents would

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<sup>38</sup> For example, the document 'Purchase offer supporting information for the Residential Red Zone' was a "plain English" document describing the Crown offer. This document was discussed with community leaders, and their feedback integrated into the document, to ensure it met community needs. The document is appended. See Appendix Four.

have direct experience of CERA's contact center as they worked through the offer process in subsequent months (and, for some, years). The contact center would play a critical role in subsequent zoning announcements, including the flat land and Port Hills zoning reviews<sup>39</sup> (announced in August 2012 and December 2013 respectively), and was often a key point of contact for affected property owners over time. The systems they put in place (including people-focused customer service approaches designed to be sensitive to individual circumstances) and the skills of the contact center team were important for building public trust and confidence in CERA in its role of implementing the Crown offer.

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## **Box two: Lessons learned from the early red zone engagements**

### *People-centered community engagement leadership*

- Leadership of community engagement requires an appreciation of the importance of genuine engagement, along with proven expertise in developing, implementing and delivering engagement approaches and processes. Expertise should be drawn from those with experience in client-facing or community-facing roles as opposed to those with the technical knowledge of the hazard.
- Co-design your engagement strategy, messaging, resources, processes, and meetings with leaders of the affected community.
- Lead from the top. Ensure your highest-level officials deliver key messages in person.
- Value the expertise and knowledge of those within the organization who understand the local context and/or who have experienced the impacts of the disaster themselves. Sensitivity and empathy through shared understanding will increase levels of trust between participants and those delivering the engagement.

### *Embarking on a people-centered community engagement process*

- Determine the best approach for each engagement opportunity.
- Carefully consider the timing and location of each engagement opportunity to best align with the needs of that community. Where possible, hold face-to-face meetings in meeting spaces known to and located within the community.

### *Delivery of a people-centered community engagement approach*

- Focus early messaging on the rationale for the decision, emphasising the science in particular. Affected communities will engage more actively and trust will grow when there is a shared understanding of the impact of the hazard.
- Mobilise support partners across government and non-government agencies to assist with the engagement to ensure that no one is left behind.
- Where possible, co-locate these services so that they align their responses around the needs of affected households and provide the household with a 'one stop shop' from which to seek information.

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<sup>39</sup> Zoning reviews were conducted to recheck zoning assessments. In the flat land red zone, the review checked zoning boundaries were appropriately drawn. In the Port Hills red zone, it checked that the risk and geotechnical assessments and the application of zoning criteria were accurate. These reviews did not revisit original zoning criteria in either instance. The impact of the reviews on affected populations is discussed later in this section.

Hold services and supports to account. Timely and effective service delivery is crucial to building trust and confidence.

While the early days following the first land zone announcement required CERA to inform affected populations about the Crown offer, as time moved on, new and more specific needs amongst affected property owners became apparent. In the flat land red zone, insured residential property owners had one thing in common: area-wide land damage. However, their personal situations varied enormously. Some of these differences were of a practical nature. For example, each property owner individually contracts with private insurance companies; some had more extensive forms of private insurance cover than others; and those with private insurance also had EQC cover. Some owned their properties freehold, while others had bank mortgages. Some property owners held strong biographical ties to their homes, their communities and the area. To meet the breadth of circumstances and range of needs required a tailored community engagement activity:

*[After] the informing stage, a lot of people took up the offer ... but it was quite clear to us through what was coming through our contact center, in emails, and when we were talking to residents groups' leaders ... [that] people still were struggling. So we set about to run a series of workshops in communities on the residential red zone process ... [I]t was easy for the organization to default to [big meetings] but I didn't want to do that. I wanted to break it down to be more personal and specific for home owners, and so we weren't talking, we were listening.*

*It wasn't that I turned up [at the first workshop] thinking, "This is going to go extremely well", I was as apprehensive as the next person, but we had very good feedback. So from that day on, that's basically how we ran all the workshops. It became a model ... inform people of the decision, and then offer workshops ... [allow time] for people to understand the process of sale and purchase ...*

Rather than providing advice as to whether or not a person should accept or decline the offer, CERA's role was to make sure all affected property owners understood the offer and were connected to the range of support available so they had the best information available to make that decision themselves.<sup>40</sup> In this regard, leadership played an important role. Social Recovery leaders consulted with international disaster recovery experts and had integrated their advice into their work.<sup>41</sup> <sup>42</sup> They understood people needed the opportunity to seek advice, to discuss matters important to them, or worrying them, and time as well as information in order to make decisions. In addition, they understood the importance of locale, and that community-based gatherings enabled people's community connections to translate into and build confidence and trust as they made decisions about their futures. The Social Recovery leaders also had

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<sup>40</sup> For example, CERA encouraged owners to seek independent legal and financial advice when considering whether to accept the offer.

<sup>41</sup> Gluckman, "The Psychosocial Consequences of the Canterbury Earthquakes."

<sup>42</sup> Also influential is Dr Rob Gordon's work on the disaster social process theory. Dr Gordon has visited Christchurch on several occasions during the recovery.

experience with community engagement practice based on the International Association for Public Participation (IAP2) framework, understood the value of planned community engagement for community-led recovery more generally, and developed a CERA community engagement strategy and community engagement framework reflecting this approach (see Appendix 5).

Community-based workshops were an engagement activity designed to consult with and involve affected communities to ensure their concerns and aspirations were understood. They provided the opportunity for people to discuss their circumstances and their priorities with a wide range of experts and professionals. The workshops were carefully planned, and were a response to feedback coming from community leaders as well as through the CERAs contact center. That is, that people considering the Offer had many and various concerns, questions, and needs. CERA recovery leaders recognised that bringing people together in their communities, and listening to them, was a necessary and crucial community engagement activity.

Each workshop began with an introduction, whereby a lead facilitator would explain the format. Attendees, along with one or two experts,<sup>43</sup> a note taker and a facilitator, were seated at tables 'café style' in groups of ten to twelve people. Facilitators at each table would begin the table conversations by asking participants 'what is it that you need to know about [this theme] to make your decisions about the future,' while note takers would record the questions asked. The themes discussed had also earlier been identified through CERAs feedback loops (for example, 'insurance' was a common theme), and every fifteen minutes a new theme was introduced. Importantly, the role of the experts was to listen and not to answer questions. As this first stage of the workshops drew to a close, participants would be given three sticker-dots, and asked to use them identify the most important questions raised. Only then would experts answer the top priority questions. Their answers, as well as answers to other questions raised would later be posted to participants, distributed to community and residents groups, and uploaded to the CERA website. As one CERA employee recalled:

*... we would have seen thousands of property owners at those workshops ... [and] we had great support at those [workshops] from EQC, private insurers, banking industry ... [P]eople had lots of questions about their mortgages, and their equity, and those sorts of things. All the questions asked at those workshops would be answered ... there, or emailed and posted [and] and all were put on our website so that all the property owners who'd attended that workshop could get all the follow-up information that they needed ... [I]t was a great way of people ... being able to really talk to the experts from all the different agencies involved ...*

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<sup>43</sup> For example, representatives from insurance companies, banks, CERA, and the property and real estate sector

### Community workshop for flat land red zone residents



Photo: CERA

In total, 14 workshops<sup>44</sup> were organised for flat land red zone residents to discuss the Crown offer process, and were tailored so that residents were involved and identified their specific information needs. All were held in venues in or near affected communities – an organizational challenge exacerbated by damage to suitable meeting facilities – another strategy designed to maximise community consultation and involvement. Looking back, the Q & As recorded during the workshops are illustrative of the wide range of concerns that affected residents had at the time. For example, the written list of questions and answers from a workshop held on March 29, 2012 in Avonside included:

- “If you choose to take neither option, where do you stand?”;
- “How can we stay in house until our next house is ready?”;
- “Is there a penalty rate for using settlement to pay off your mortgage early?”;
- “How do banks look at people with few/no working years when they assess for new land (if tens of thousands short)?”

CERA employees’ recollections of these workshops also capture the range of community and wellbeing organizations that were working with CERA during that time. For example, the Salvation Army, visible because its volunteers “*would do the tea and coffee,*” played a significant role. Its volunteers would welcome people as they entered venues. Their presence provided reassurance, and they were also able to provide understanding and support to individuals when necessary. Moreover, while the purpose of the workshops was to give affected residents access to the information and support

<sup>44</sup> Eight were held between November 10-20, 2011, and six between February and July 2012.

they required, they had another effect as an opportunity for people to share their stories and listen to those of others. As one CERA employee noted, this sense of being in something *together* was a further source of support and, for people participating in the workshop process, was a way of helping each other towards recovery:

*The good thing about [the community workshops] though [was] people would come in ... they would sit on tables and all of that stuff, and as different people felt the need to tell their story, they would kind of chat to each other, and start to make connections, and so there was a sense ... that the people that were participating felt as if they were in it together, so that was an odd sense of community building at the workshops ...*

The workshops were themselves a valuable feedback loop CERA used to tailor future engagements. For example, as more people chose to accept the Crown offer and then settled with the Crown, it became apparent that some people's circumstances allowed them to make decisions with more certainty and earlier than others, and that for other people making decisions could be unexpectedly difficult.

As with all standard agreements for sale and purchase, property owners had to provide vacant possession on the date they settled with the Crown. However, as the final settlement dates approached, CERA employees were becoming aware that some people were experiencing barriers that made vacant settlement unlikely in the timeframe that had been set. In late 2012, CERA contacted property owners who had not settled but whose settlement dates were imminent to discuss their circumstances. This process identified a number of barriers preventing people from vacating, the most common of which concerned the build timeframes for their new homes.<sup>45</sup> This information echoed feedback CERA was receiving via its contact center, and via community networks.

As a consequence, CERA organised a series of pre-settlement workshops to gain a better understanding of the issues people were facing as settlement approached. On the basis of this evidence, papers for the Minister were prepared. The first sought approval in principle for an extension to the final settlement date followed later by case-by-case extensions.<sup>46</sup> A subsequent paper detailed an approach for implementing case-by-case extensions based on three criteria:

- vulnerability;
- barriers to settlement beyond the control of the property owner;
- the property owner having exhausted all other reasonable options.<sup>47</sup>

As one interviewee noted, seeking case-by-case extensions was very much "*an operational thing*" that flowed from previous people-centered engagement activities:

*... what we found anecdotally was that people who had settled quickly with their insurer and quickly with CERA and got underway got out fine. Then there was*

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<sup>45</sup> Canterbury Earthquake Recovery Authority, "Final Settlement Date for Flat Land Residential Red Zone Property Owners," 6.

<sup>46</sup> Ibid.

<sup>47</sup> Canterbury Earthquake Recovery Authority, "RRZ Case-by-Case Extensions: Proposed Approach."

*this big bubble of people who had maybe had a dispute with their insurer ... or maybe just had taken a lot longer to make a decision, and they all seemed to hit the market at the same time. So there were a lot of delays ... with having their new house built or finding somewhere that was appropriate ... there was a bit of feedback there saying, "We need a bit more time". So there was a case-by-case extension process put in place.*

In the event, fewer than 400 case-by-case extensions were necessary in the flat land red zone. But the work involved in identifying individual needs and securing case-by-case extensions illustrates how people-centered implementation requires engagement that is sensitive to individual needs. Case-by-case extensions also meant that in some cases people who could not vacate as originally planned avoided a 'double move'. Moving twice would have been very stressful for these residents. It would have also increased demand for temporary accommodation in the tightening housing and temporary accommodation market. Case-by-case extensions supported and reassured this group, connected them with the support and services which matched their needs and circumstances, and enabled them to move as the specific barriers preventing them from doing so were individually addressed.

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### **Box three: Lessons learned from the community workshops**

#### *People-centered community engagement leadership*

- Establish multi-disciplinary teams to ensure that the engagement encompasses and aligns messages from experts on communication, engagement, policy, science, and psychosocial support services.
- Engage psychosocial experts early to help develop and review engagement strategies, processes, and messaging.

#### *Embarking on a people-centered community engagement process*

- Recognise that all engagement approaches have validity if those participating understand the parameters of the process. For example, 'informing' communities about decisions that have already been made requires skilled engagement – as does 'empowering' communities to co-design decisions.
- Build on existing community networks and facilitate new ones to flourish. Communities will support each other through this process more effectively than government can.

#### *Delivery of a people-centered community engagement approach*

- When people are facing complex situations and are experiencing stress and anxiety, it is important that technical messaging is framed simply, repeated frequently and delivered using multiple formats across multiple channels. Make use of meetings, workshops, formal websites, social media, and print channels.
- Constantly review and adjust your settings to reflect emergent knowledge around the obstacles to decision-making experienced by the affected community.
- Deliberately capture information and evidence from partners and participants in the engagement and use this feedback to develop and refine processes, messaging, services, and supports.

- Recognise that affected households may require additional support to inform their decision to relocate or not. Relevant services may include navigation (a support worker who can walk alongside the affected household and help its members to make sense of the process and connect them to other services), counselling, financial and legal advice, or additional technical advice (engineering, surveyor).
  - Anticipate that population-wide messaging may be sufficient for the majority of the affected community, but that individualised support will be required for those with greater vulnerabilities or individually complex circumstances. This individualised support is likely to develop over time as needs become more apparent. While both approaches are likely to be required simultaneously, those with greater needs will require more individually tailored support for longer.
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### 3.2.2 The Port Hills red zone

*One of the biggest differences [compared to the flat lands] is life risk ... the criteria is different so the geotechnical aspects were a hell of a lot more technical, or harder to understand, so therefore the way you had to communicate that was different. It wasn't area wide like on the flat lands: [in the Port Hills] you could have one neighbour red zoned and the other one not ... or "There is [no damage] to my house – why am I red zoned?" It was just a hell of a lot more technical ...*

In the context of relocation, engagement with affected populations can effectively influence how people come to understand their situation and options, and support them as they find ways “to move forward with their lives.” In this section of the case study, the focus turns to another red zone population group: insured residential property owners in the Port Hills.

The Port Hills are geologically very different to the flat lands: risk associated with cliff collapse, rock roll and landslip was exacerbated by the earthquakes. Zoning in the Port Hills was conducted in relation to life risk, or “the annual fatality risk applied to occupation of [Port Hills] houses.”<sup>48</sup> The zoning rationale was complex and technical and, while existing damage was obvious,<sup>49</sup> the potential for future damage (and loss of life) was a new engagement challenge for CERA employees as they worked to implement the Crown offer with the affected population.

The Port Hills red zones were identified later than the flat lands, largely because of the technical complexity in assessing risk. By the time the Port Hills red zones were announced, CERA employees had considerable experience to draw upon to develop and deliver a range of appropriate engagement activities:

*We had used public meetings, large public meetings a lot as the method. They're very useful for getting to a lot of people a lot of general information ... but obviously people's circumstances were very different, so within a few minutes*

<sup>48</sup> Canterbury Earthquake Recovery Authority, “Public Release of Port Hills Zoning Information,” 2.

<sup>49</sup> Some properties were very badly damaged and immediately uninhabitable. Some were ‘red stickered’ by the local authority because they were too dangerous to enter.

*either you've still got some people who are in that situation and other people are in a different situation, so [the information] no longer becomes relevant for them. There was a lot of effort made to try to talk about different situations ... [P]eople were split into groups ... [T]here was an opportunity for people to talk about their individual situation ... [E]ssentially you might be living next door to someone and have an entirely different situation and insurer. So the Port Hills were quite different in that way to the flatlands where people were likely to be in a similar situation to people in more immediate vicinity.*

In addition, community engagement specialists had joined CERA's Social Recovery team. They brought with them specialist skills and were able to build on the expertise within CERA to organise tailored meetings to match community needs. Because the affected population was smaller, these meetings could be carefully targeted:

*We had a drop-in session at the [local] school one afternoon ... so we were getting mums with kids coming after school and [then] people who were coming after work ... [T]hat was also a really nice opportunity for people to come in and sit with people in an environment where they could ... talk to people for a few minutes. The insurers were there, and others were there. But that also gave [people in the community] the opportunity to talk to other people they knew ... giving people flexibility about time and the more you can help people feel like they can choose how they receive information, the better. It was kind of weird; it was almost like a community event ...*

As with the flat land red zone, once the complex process of geotechnical assessment was completed and decisions made by Government, the zoning decisions were subject to review. The zoning reviews were intended to give affected populations certainty in assessment methods used. In the flat lands, the review was completed within months of the last announcements. In total, three properties were re-zoned from red to green, and 101 properties were re-zoned from green to red. However, the zoning review for the Port Hills followed a very different path. The review was technically complex. But perhaps more challenging for the affected population was the delay in the announcement of its outcome. At this time, a legal challenge to CERA's zoning approach was working its way through the courts. This required a delay in the further zoning announcements as the Government waited for the legal issues to be clarified.

Results of the Port Hills zoning review were announced by the Minister for Canterbury Earthquake Recovery on December 5, 2013. Following the damaging aftershock on June 13, 2011, the Port Hills had been zoned white, indicating further assessment was necessary. Subsequent land zoning assessments of nearly 20,000 white zone properties saw approximately 19,400 zoned green, while 511 were zoned red on the basis that they faced unacceptable life risk associated with cliff collapse, rock roll and/or land slippage.<sup>50</sup> The zoning review reassessed all of these decisions. As a

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<sup>50</sup> Cabinet Paper. "Findings of the Port Hills Zoning Review Advisory Group on the Port Hills Zoning Decisions," 3

consequence, zoning changes were made affecting 270 properties: 237 properties were re-zoned from green to red and 33 properties from red to green.

CERA knew the results of the zoning review would be a surprise for some property owners. Some had thought the review would cover only those properties where the owner had requested a review. However, as in the flat land review, *all* properties zoned in the initial assessment were included. As a consequence, some property owners had no expectation that the zone of their property could change. CERA employees knew they had to communicate the outcome of the review to people who would be both surprised and distressed by its results. In addition, the reasons for the zone change were technically complex and property-specific, and communicating this complexity would be challenging but necessary.

Drawing on community engagement expertise within CERA, expert knowledge from disaster and wellbeing researchers, and inter-personal communication expertise from Relationships Aotearoa,<sup>51</sup> an engagement approach was devised. The approach had two phases: to inform affected property owners of the outcome of the review; and to tailor support for affected property owners to help them come to terms with what had happened to them.

To inform property owners, a decision was made to contact those with re-zoned properties in a personal telephone call the evening before the outcome of the review was publicly announced. However, these were likely to be very difficult phone calls. One interviewee recalled:

*... the zoning review was very stressful ... [P]eople were waiting and waiting, then they'd get told, "We're going to have an announcement now" and it never happened, and then ... the timeframes came and went ... Then at the time of the announcement ... CERA called the people individually and told them the outcome of the zoning review. Some of those people had not requested a zoning review [and even though] right throughout the zoning review, all the announcements and media releases talked about the whole of the Port Hills, ... when we rang and told them they'd been re-zoned as a result of the zoning review, and they hadn't requested it, they were absolutely gobsmacked ... Think, you're trucking along on red, maybe thinking "Oh that's fine ...", and now, oh no you're going to be green. The life risk's changed ...*

Planning for communicating the outcomes of the Port Hills zoning review included consulting with experts to develop understanding of the possible effects for property owners as they received unexpected news. There was concern for the wellbeing of property owners, and for providing good support to CERA employees who were to make the calls:

*... we had a lot of input from people like Dr. Rob Gordon, Dr. Sarb Johal and Sharon des Landes about their experiences with the Australian bushfires and*

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<sup>51</sup> A not-for-profit professional counselling and relationship information service, the largest of its kind in New Zealand. See <http://relationships.org.nz>

*other disasters. So there was a kind of intellectual power in terms of [knowing] what would happen for people that were affected by disasters. We took a lot of guidance from them and we had training with Sharon and others ... about what people would be experiencing ...*

On the evening of December 4, 2013, CERA's staff, including many of its most senior officials, telephoned Port Hills property owners whose land zone had changed as a result of the review. Also present were counsellors from Relationships Aotearoa. They had assisted in planning for the pre-announcement phone calls, and their specialist skills were identified as necessary to safely support those making what would inevitably be some very difficult and challenging phone calls:

*Everybody had that strong desire to make it as good an experience as possible for people when they phoned ... [We] did do quite a bit of work with Relationships Aotearoa and others around providing support for people that were making calls and also support for people receiving the calls. There was some training and things for people on what responses would likely happen ... so people could try to be as helpful to the people that were affected as possible.*

This communication approach combined experience with expertise and drew on extensive cross-sector networks CERA had developed over time. Many interviewees referred to the Port Hills zoning review as an example of effective engagement practice. Despite the terrible news they communicated, the actual engagement was considered a 'success' in that people were provided with the information they needed. One interviewee reflected that community engagement expertise combined with CERA leaders 'fronting up' were important elements:

*We had the right approach ... it's got to be a mix of skill set and seniority ...*

Knowing that some of the affected residents would require further technical information to understand the decision, individual meetings with a geotechnical engineer were offered to all affected property owners. With "smaller numbers" it was possible to "adapt the [engagement] approach." Also present at these meetings would be a CERA Relationship Manager and, if relevant, a representative from Christchurch City Council:

*After the announcement we offered all affected property owners the opportunity to meet one on one with the geotechnical engineer and actually go through the reasons for their zoning ... [W]e'd never been able to do that before. [Previously] because of the numbers you ... had to talk more generally but this was actually sitting mostly in a [meeting room] and going, "This is what the criteria was, this is the model, here is your property, here's all the different layers of maps"; and explaining all that, explaining statistics and [people] being able to then to ask information specific to their property ...*

Zoning reviews were a necessary stage in implementing the Crown offer and ensuring land assessments were accurate. Designing an engagement strategy tailored to meet the needs of individual property owners in both receiving the news and making sense of

what it meant for them exemplifies how people-centered implementation can “help people move forward with their lives.” The Port Hills zoning review illustrates how people-centered implementation requires a range of activities to communicate with and inform people and communities experiencing unprecedented uncertainty and change.

## LONGER - TERM ISSUES

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The policy objectives of the Crown's offer were to create certainty of outcome for residential red zone property owners and to give them the confidence to move forward with their lives using the best information available. CERA's engagement with affected communities aimed to provide people with the information they needed to make an informed decision regarding the Crown offer.

A preliminary analysis of data collected for successive CERA Wellbeing Surveys shows a unique pattern of wellbeing impacts for those within the sample who identified themselves as residential red zone residents. Although trends must be treated with caution due to low sample sizes, they indicate that red zone residents reported higher levels of stress and lower quality of life in the late 2012 period compared with the rest of the greater Christchurch population. However, over time red zone residents' responses to these questions normalised in that they are now more closely aligned with the findings for the wider population. The red zone cohort was more likely than the wider population to report a higher level of satisfaction with communication and information from CERA.

This data provides a very tentative indication that the policy objectives may have been met. However, CERA is initiating a more robust research project to gain a more nuanced understanding of outcomes across the red zone population.

While this case study emphasises the value of engagement processes, wider recovery activity has focused on the social implications of widespread population movement of red zone households (as well as households comprised of non-red zone residents and newly arrived migrant rebuild workers). Local authorities such as Waimakariri District Council have focused on surveying newcomers<sup>52</sup> to better understand their needs and to support the growth of social cohesion and connectedness in new residential developments.

CERA and partner agencies have strongly emphasised the importance of building social connectedness to drive community-led recovery and to ensure communities are better prepared for any future disasters. Cross-agency activity has occurred to foster neighborhood-based events and neighborhood planning and to build, repair and rebuild community 'hubs' where people can meet and gather to build stronger communities. This activity is occurring in new and growing communities, as well as in those communities where nearby red zoning has reduced their population.

As noted in previous sections, over 95 percent of eligible property owners accepted the Crown offer. Further, over 7,300 properties across the Christchurch and Waimakariri red zone areas are now Crown owned.

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<sup>52</sup> Waimakariri District Council, *Waimakariri District Change of Address Survey 2012–2013*.

Land clearances of Crown-owned red zone properties are underway and interim land management is in place. A vegetation plan was put in place to retain specimen and heritage trees, and cleared land has been levelled and grassed. Hazards are being removed, although opportunistic dumping of rubbish remains a land management concern. A limited number of third-party interim land uses are allowed, including training for emergency services such as the Police and New Zealand Army, and foraging for fruit and vegetables and redistributing them to local charities.

The future use of the residential red zones is now being explored. In April 2014, the Minister for Canterbury Earthquake Recovery announced a community participation process to gather ideas for future use of flat land red zone land in Christchurch city and in the Waimakariri district.<sup>53</sup> Subsequently, in July 2014, a public engagement process (the 'Canvas' engagement) regarding the one square kilometre of residential red zone within the Waimakariri district was completed.<sup>54</sup> Nearly 600 people contributed their vision for future uses of the land and a technical panel is now working its way through these.

A similar process will be run to determine the future uses of the much larger residential red zone in Christchurch city.

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<sup>53</sup> Office of the Minister for Canterbury Earthquake Recovery, "Residential Red Zones."

<sup>54</sup> CERA, *Canvas: Your Thinking for the Red Zones*.

## LESSONS LEARNED

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*... the red zone was about the people. It was about the land, but it wasn't merely about the land, and it wasn't merely about the built structures on the land. It was about the people and the communities and that's why [the programme] had to sit in [the Social Recovery] portfolio of work ... that's always been ... the ethos behind the whole thing, it's about the people... it's quite easy to get caught up in the numbers and the percentages, and where we're at with things, but actually it is about the communities and how they've been able to move on if that's what they've chosen to do.*

The case study illustrates how effective communication and engagement can enable people-centered implementation to occur. It describes how CERA, an organization established just months after the damaging February 2011 earthquake, used the leadership and engagement skills and expertise of people with extensive social and public sector experience to communicate and engage with insured residential property owners in the flat land and Port Hills red zones as they considered the Crown offer. Communicating and engaging with affected communities took many forms and occurred in many contexts, and CERA was not the only agency working with red zone residents. CERAs people-centered approach built upon existing community and agency networks and relationships that, in turn, enabled CERA to 'front up' and deliver authentic and effective engagement activities. CERA used international evidence and local experience, and ensured services and supports were in place that addressed both community and individual needs. CERA also developed trusted organizational systems, and deployed interdisciplinary teams with specialist skills in community relationships and community engagement expertise. The lessons highlighted in the case study are listed below:

### **5.1 Community engagement leadership**

*... we fronted up, we always fronted up ... [W]e did announcements and we always fronted up to the public afterwards, no matter how uncomfortable that was going to be. We always stood by [our] commitment to front up and ask questions and stay with people and try and make sure people had information and [we'd] keep going back [to] ... public meetings, the workshops and everything like that. And I think we did keep communicating with people ... I think that's really important.*

#### **5.1.1 Take a people-centered approach**

- Leadership of community engagement requires an appreciation of the importance of genuine engagement, along with proven expertise in developing, implementing and delivering engagement approaches and processes. Expertise should be drawn from those with experience in client-facing or community-facing roles as opposed to those with the technical knowledge of the hazard.
- Co-design your engagement strategy, messaging, resources, processes, and meetings with leaders of the affected community.
- Lead from the top. Ensure your highest-level officials deliver key messages in person.

- Value the expertise and knowledge of those within the organization who understand the local context and/or who have experienced the impacts of the disaster themselves. Sensitivity and empathy through shared understanding will increase levels of trust between participants and those delivering the engagement.
- Establish multi-disciplinary teams to ensure that the engagement encompasses and aligns messages from experts on communication, engagement, policy, science, and psychosocial support services.
- Engage psychosocial experts early to help develop and review engagement strategies, processes, and messaging.

## **5.2 Embarking on a people-centered community engagement process**

*... [The government] made a decision and people needed to understand and have absolute confidence in what they were going to do as a result of those decisions. So it was about clarity of information ... giving people enough space and time to consider ...*

*People realised that it wasn't a compulsory thing and there was a lot of genuineness in terms of the delivery. [The Chief Executive] was there every night and [other senior leaders] who had a great deal of credibility and trust ... which was essential. I guess we couldn't predict, because we hadn't been in any situation like this before, what was going to happen. The anxiety and level of stress in communities, you know, was something that was constantly considered.*

### **5.2.1 Make clear the purpose of engagement**

- Engagement brings those who are affected by a decision into the process by providing them with the information they need to be involved in a meaningful way.<sup>55</sup> Determine the best approach for each engagement opportunity.
- Recognise that all engagement approaches have validity if those participating understand the parameters of the process. For example, 'informing' communities about decisions that have already been made requires skilled engagement – as does 'empowering' communities to co-design decisions.

### **5.2.2 Tailor engagement to the unique characteristics of the affected community**

- Carefully consider the timing and location of each engagement opportunity to best align with the needs of that community. Where possible, hold face-to-face meetings in meeting spaces known to and located within the community.
- Build on existing community networks and facilitate new ones to flourish. Communities will support each other through this process more effectively than government can.

<sup>55</sup> International Association for Public Participation, <http://www.iap2.org>.

## **5.3 Delivery of a people-centered community engagement approach**

### **5.3.1 Rationalise the need for a decision and repeat**

- Focus early messaging on the rationale for the decision, emphasising the science in particular. Affected communities will engage more actively and trust will grow when there is a shared understanding of the impact of the hazard.
- When people are facing complex situations and are experiencing stress and anxiety, it is important that technical messaging is framed simply, repeated frequently and delivered using multiple formats across multiple channels. Make use of meetings, workshops, formal websites, social media, and print channels.

### **5.3.2 Review and continuous improvement – listen, be flexible, be responsive, be patient**

- Constantly review and adjust your settings to reflect emergent knowledge around the obstacles to decision-making experienced by the affected community.
- Deliberately capture information and evidence from partners and participants in the engagement and use this feedback to develop and refine processes, messaging, services, and supports.
- Anticipate that population-wide messaging may be sufficient for the majority of the affected community, but that individualised support will be required for those with greater vulnerabilities or individually complex circumstances. This individualised support is likely to develop over time as needs become more apparent. While both approaches are likely to be required simultaneously, those with greater needs will require more individually tailored support for longer.

### **5.3.3 Align services and supports around the engagement process**

- Mobilise support partners across government and non-government agencies to assist with the engagement to ensure that no one is left behind.
- Recognise that affected households may require additional support to inform their decision to relocate or not. Relevant services may include navigation (a support worker who can walk alongside the affected household and help its members to make sense of the process and connect them to other services), counselling, financial and legal advice, or additional technical advice (engineering, surveyor).
- Where possible, co-locate these services so that they align their responses around the needs of affected households and provide the household with a ‘one stop shop’ from which to seek information.
- Hold services and supports to account. Timely and effective service delivery is crucial to building trust and confidence.

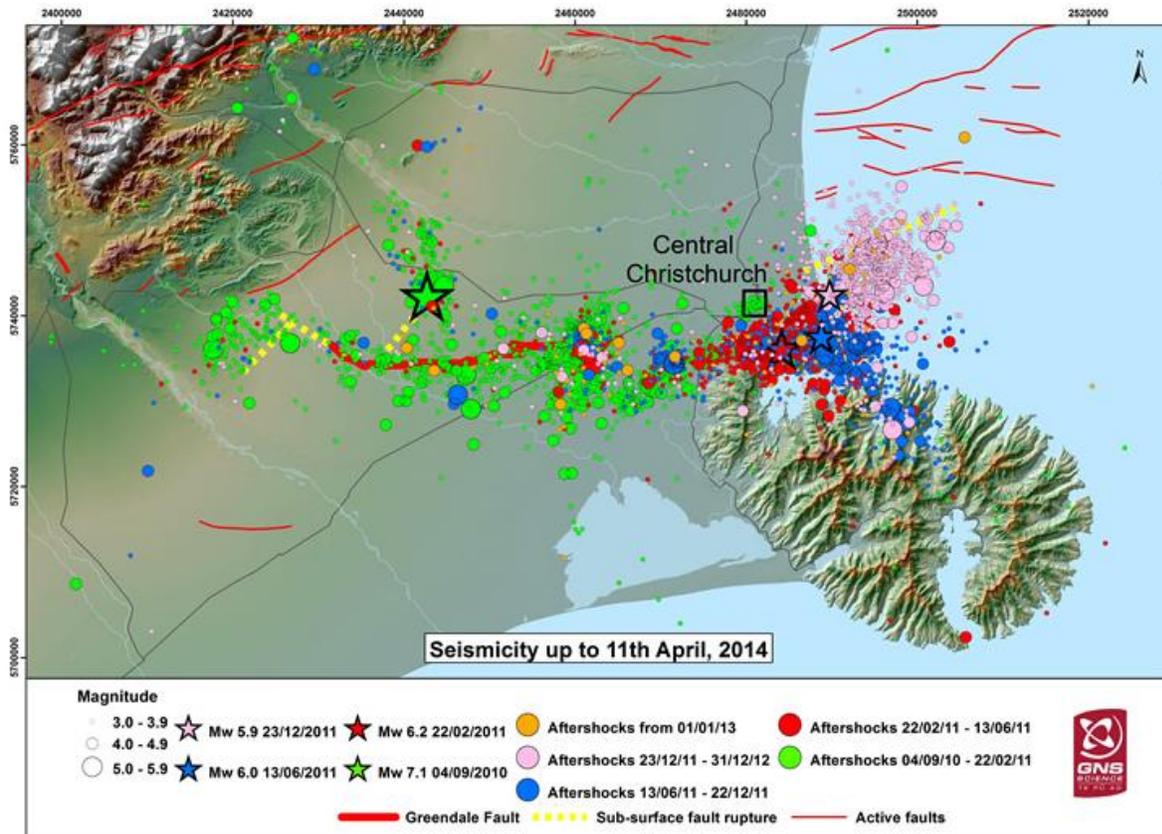
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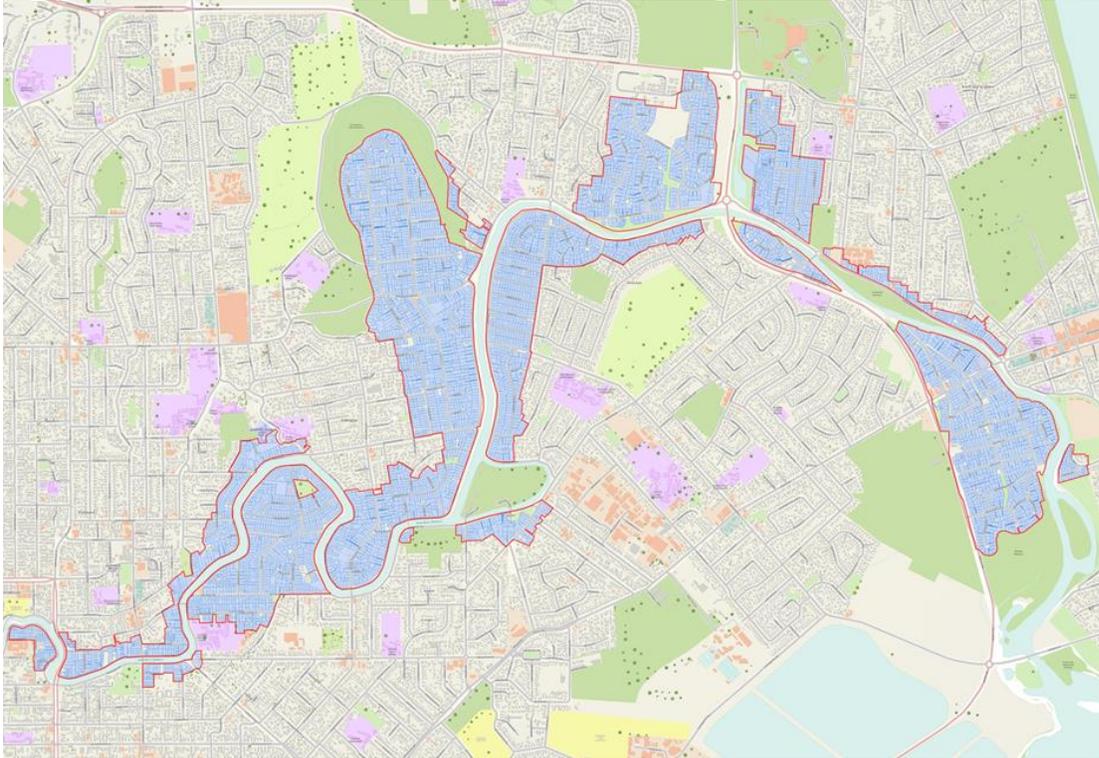
## Appendix 1: Map of seismic activity in Canterbury, September 2010 to April 2014



Canterbury earthquake series seismic overview  
Source GNS Science<sup>56</sup>

<sup>56</sup> [www.gns.cri.nz/index.php/Home/Our-Science/Natural-Hazards/Recent-Events/Canterbury-quake/Recent-aftershock-map](http://www.gns.cri.nz/index.php/Home/Our-Science/Natural-Hazards/Recent-Events/Canterbury-quake/Recent-aftershock-map).

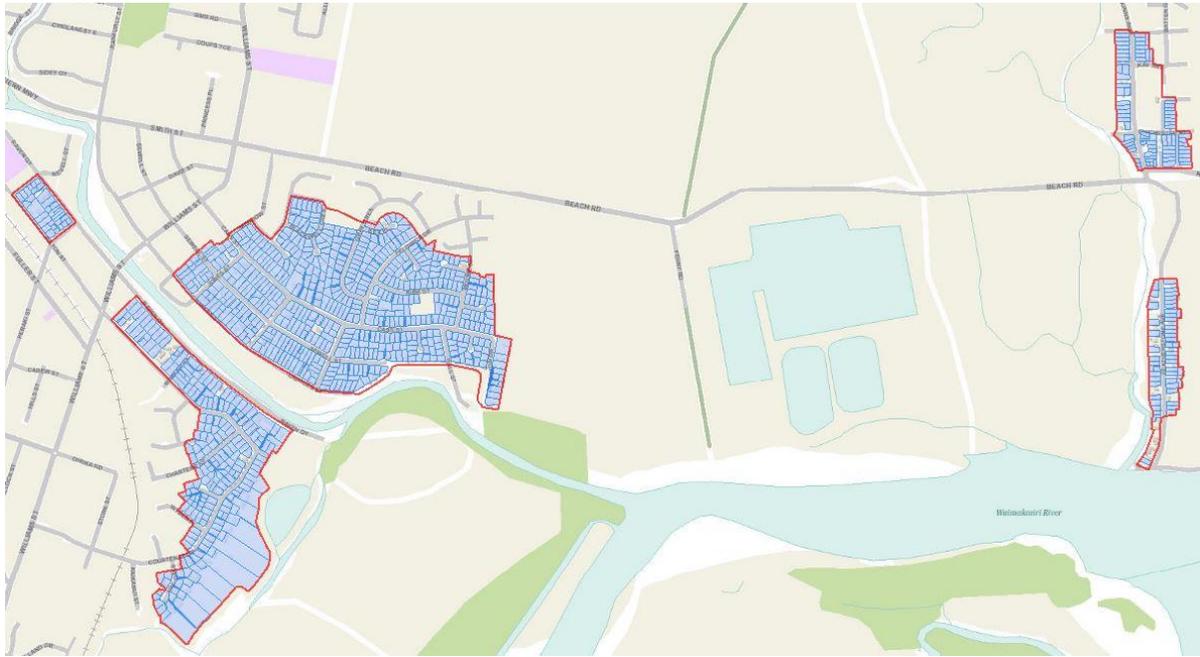
## Appendix 2: Residential red zones in greater Christchurch



Christchurch (eastern suburbs) residential red zone (boundary December 4, 2013)  
Source: CERA

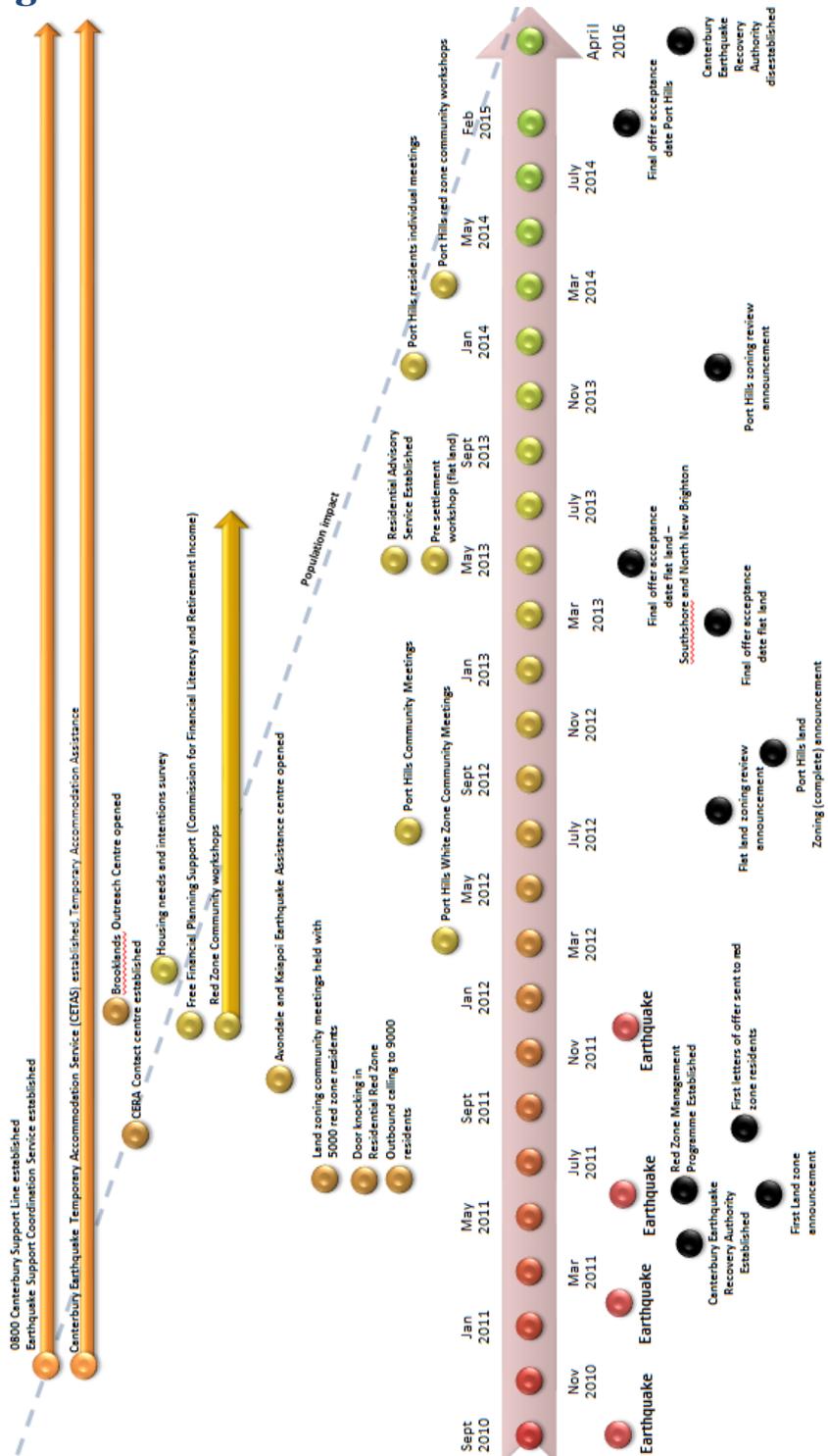


Port Hills residential red zone (boundary December 4, 2013)  
Source: CERA



Waimakariri residential red zone  
Source: CERA

# Appendix 3: People-centered implementation: informing, consulting, and involving insured residential property owners in land-damaged red zones over time



**Appendix 4: Purchase offer supporting information for the Residential Red Zone**

## Purchase offer supporting information for

# Residential Red Zone

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MARCH 2013

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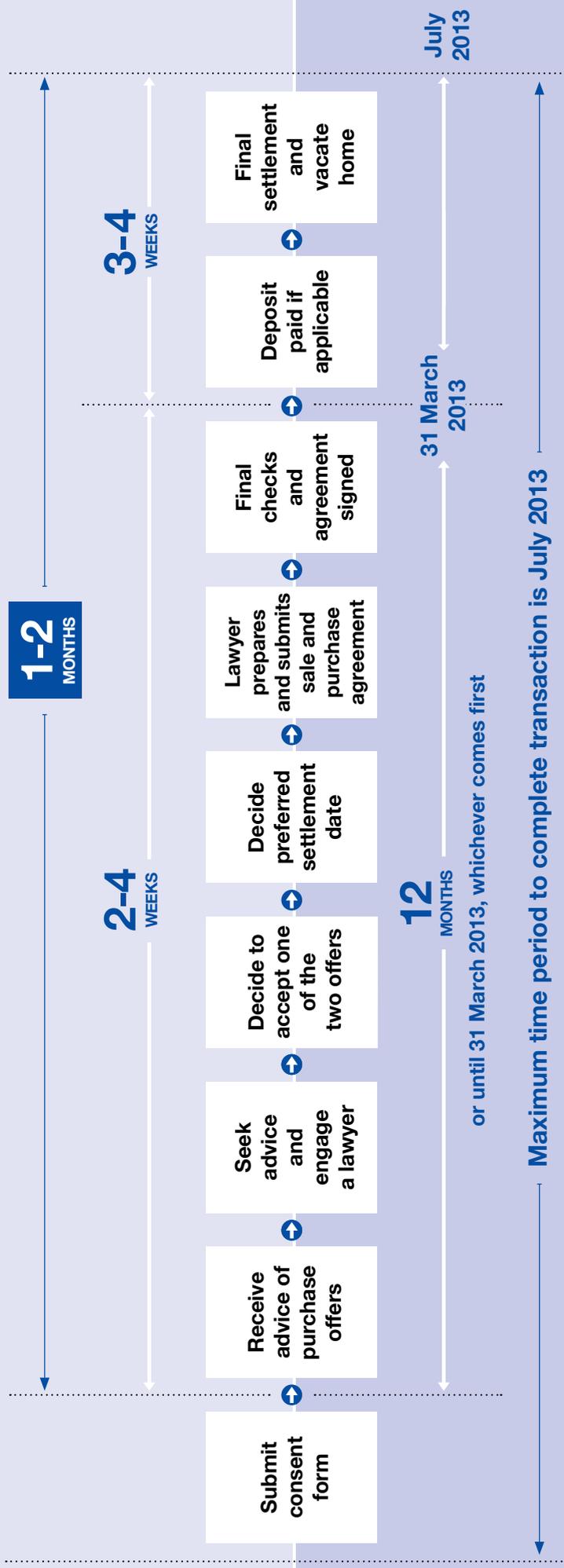
NOTE: THIS DOES NOT APPLY TO PORT HILLS, SOUTH NEW BRIGHTON OR SOUTHSORE WEST PROPERTIES

# Time guide to your settlement

**PROCESS MAY SLOW BECAUSE**

- EQC and insurers delay providing information about claims.
- Banks don't provide agreement to sell i.e. discharge mortgage.
- Lawyers taking time to prepare agreements.
- Properties need the agreement of several parties to sell.
- Unit titles and cross leases involve complications.

Minimum estimated time to complete transaction where all required information is available.



**IMPORTANCE OF TAKING TIME**

- Extremely important decision to make.
- Need to take appropriate advice.
- Need to work out next steps.
- Need to fully understand insurance entitlement.
- Need to understand which option will benefit you the most.

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# Message from the Minister

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**Homeowners in the residential red zone faced lengthy disruption that could have gone on for many years. We don't want people to face that uncertainty so giving them the ability to relocate is the best option we have.**

---



This offer by the Government to purchase the homes of those with insurance in the residential red zone will help people move on with their lives.

The Government made the decision to offer to purchase the homes with insurance in the residential red zone because their land is unlikely to be suitable for residential occupation for a considerable period of time.

Homeowners in this zone faced lengthy disruption that could have gone on for many years. We don't want people to face that uncertainty so giving them the ability to relocate is the best option we have.

The size, scale and complexity of the issues the Government has been dealing with following the earthquakes mean it took some time to pull this offer together.

Each subsequent earthquake since the magnitude 7.1 earthquake on 4 September 2010 has made an already large and complex challenge more difficult. There have been more than 10,000 earthquakes.

To put this in context, Treasury has estimated the combined cost of the first two major Canterbury earthquakes on 4 September 2010 and 22 February 2011 to be equivalent to about 8 per cent of New Zealand's GDP.

Damage from the 1995 Kobe earthquake in Japan was just over 2 per cent of Japan's GDP, Hurricane Katrina in 2005 cost about 1 per cent of US GDP, and the Japanese earthquake and tsunami disaster in March 2011 was an estimated 3-5 per cent of Japan's GDP.

This offer package is the result of an incredible amount of hard work by a large group of people in Canterbury and across the country and I would like to thank them for their outstanding efforts.

I would also like to thank the people of Canterbury for their patience and resilience as we work together to recover from this series of earthquakes and aftershocks.

A handwritten signature in blue ink that reads "Gerry Brownlee". The signature is written in a cursive, flowing style.

---

**Hon Gerry Brownlee**  
Minister for Canterbury Earthquake Recovery

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## Message from the CEO

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***In this offer package there is a lot of information for you to digest. Take your time, consider it, take advice and then decide.***

---



I fully understand the hardships that many Cantabrians have endured and hope this offer will be of assistance as you and your family make decisions on your future.

In this offer package there is a lot of information for you to digest. Take your time, consider it, take advice and then decide. You need to work with a lawyer to ensure you fully understand which of the options will suit you best.

We will also help you through this process. We have a CERA Earthquake Assistance Centre at the Avondale Golf Club on the corner of Wainoni and Breezes Roads and have CERA staff at the Kaiapoi Earthquake Hub at 11 Cass Street, Darnley Square. There is also a list of organisations at the back of this booklet who can assist.

You should also talk to other people who are in a similar circumstance to yourselves.

As I said, take your time in making this important decision and ensure you get the appropriate advice.

A handwritten signature in blue ink that reads "Roger Sutton". The signature is fluid and cursive, with the first name "Roger" and the last name "Sutton" clearly distinguishable.

---

**Roger Sutton**  
Chief Executive Officer

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# Glossary

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## THE FOLLOWING IS AN EXPLANATION OF SOME TERMS USED IN THIS INFORMATION BOOKLET.

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### **Agreement for Sale and Purchase**

the agreement that you and the Crown will sign to record the terms on which you have agreed to sell your property to the Crown.

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### **CERA**

Canterbury Earthquake Recovery Authority

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### **Cross lease**

where, on one land title, there are several flats/houses that are each owned by a different person and together all those different people own the land that the flats/houses are on; and they each lease the land that their own flat/house is on from all the other owners.

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### **Crown**

The Government

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### **EQC**

Earthquake Commission

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### **Insurer**

the insurance company that your house is insured with.

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### **Settlement date**

the date under Option 1 and Option 2 on which:

- You or your tenants must be out of the property.
- The Crown will make the final payment to you for your property.
- The Crown will become the owner of your property.

---

### **Tenancies**

where people have a right to occupy a property (whether exclusively or otherwise) and pay some form of rent.

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### **Unit title**

where a dwelling owned by an individual is part of a community of individuals (known as a body corporate), each individual owns a unit and the community together owns the common property.

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# The options

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## What is the Crown buying?

## What will the Crown pay for my property?

You can find the current rating valuation for your property on your rates demand or on the Christchurch City Council (<http://ratesinfo.ccc.govt.nz>) or Waimakariri District Council ([www.waimakariri.govt.nz](http://www.waimakariri.govt.nz)) websites.

## Why is the purchase price different under the two options?

## Which is the best option for me?

### Option 1

- Your land.
- The buildings and fixtures on your land.
- Your EQC claims for the damage to your land.
- Your EQC and private insurer claims for any damage to the buildings and fixtures on your land.

The most recent rateable value for your land, buildings and fixtures less:

- Any insurance payments paid directly to you for your land, building and fixtures that you have not spent on repairing your land, building and fixtures. If you have received any direct payments you will need to provide evidence of the amounts that you have spent on repairs.
- Any adjustment required because your property is underinsured.
- Any rates or charges for your property that you have failed to pay.

The purchase price under Option 1 is higher because the Crown is taking over the benefit of all insurance claims for the damage to your land and the buildings and fixtures on your land. This means that the Crown will receive all payments made by EQC and your insurer for the damage to your land, buildings and fixtures.

If the total amount that your insurer and/or EQC has agreed to pay you is less than the rateable value for your buildings and fixtures then Option 1 will probably be the best option for you.

### Option 2

- Your land.
- The buildings and fixtures on your land.
- Your EQC claims for the damage to your land.

The most recent rateable value for your land less:

- Any insurance payments that you have received for your land that you have not spent on repairing your land. You are unlikely to have received any payments from EQC for the damage to your land.
- Any rates or charges for your property that you have failed to pay.

If EQC's eventual payout to the Crown for the damage to your land is more than the rateable value for your land, the Crown will pay you the difference.

The Crown is only paying the land value under Option 2 because you will retain the benefit of all insurance claims for the damage to your buildings and fixtures. This means that you will keep all payments made by EQC and your insurer for the damage to your buildings and fixtures including any payments that you have already received.

If the total amount that your insurer and/or EQC has agreed to pay you is more than the rateable value for your buildings and fixtures then Option 2 will probably be the best option for you.

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# The offer

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## **When will I receive my offer letter from the Crown?**

You will be sent an offer to purchase your property as soon as CERA has received a correctly completed consent form signed by all the legal owners of your property. If you have not received a consent form it can be downloaded from [www.cera.govt.nz](http://www.cera.govt.nz) or you can contact CERA on [info@cera.govt.nz](mailto:info@cera.govt.nz) or **0800 RING CERA (0800 7464 2372)**.

If an offer letter is not received within two weeks of returning your consent form, please contact CERA by emailing [info@cera.govt.nz](mailto:info@cera.govt.nz) or phoning **0800 RING CERA (0800 7464 2372)**.

## **How long do I have to accept the Crown's offer?**

You have 12 months from the date of your offer letter or until 31 March 2013, whichever comes first, to accept the Crown's offer to purchase your property by submitting a signed Agreement for Sale and purchase to the Crown via your lawyer. Before making a decision you should talk to family and friends, your lawyer and any lender that has a mortgage over your property. You should also discuss with your insurer and/or EQC what you are entitled to under your insurance claims so that you can compare the amounts that you will receive under Option 1 and Option 2.

## **How long can I stay in my home if I accept the Crown's offer?**

The last date that you can choose to settle the sale of your property to the Crown is 31 July 2013. Please note that the availability of this settlement date will be dependent on the level of demand from owners. You must be out of your home by your chosen settlement date under Option 1 or Option 2.

## **What do I do if I want to accept the offer?**

You will need to see a lawyer as only a lawyer can prepare and submit the Agreement for Sale and Purchase. If you do not already have a lawyer, the New Zealand Law Society website ([www.lawsociety.org.nz](http://www.lawsociety.org.nz)) provides a list of

property lawyers. You can also contact Community Law Canterbury (phone **03 371 3819**, or visit [www.canlaw.org.nz](http://www.canlaw.org.nz)). A copy of the sale and purchase agreement for each option can be found on [www.cera.govt.nz](http://www.cera.govt.nz). Your lawyer will be able to talk you through the requirements of these agreements.

## **Will the Crown make a contribution towards my legal fees?**

When you accept the offer, the Crown will pay 50 per cent of your legal costs, up to a maximum contribution of \$750 plus GST for Option 1 or \$500 plus GST for Option 2. This amount will be paid directly to your lawyer on settlement.

## **What information do I need to provide to my lawyer?**

Your lawyer will need the following information to prepare the Agreement for Sale and Purchase:

- If you are planning to accept Option 1, details of all insurance payments paid directly to you for the damage to your property together with copies of all invoices or receipts if any of those amounts have been spent on repairing the damage to your property.
- Your preferred settlement date. This date must be at least three weeks after the date that the Crown's settlement agent will receive the Agreement for Sale and Purchase signed by you and must be a weekday on or before 31 July 2013. Please note that due to demand your first choice of settlement date may not be available.
- A copy of your insurance policy or other evidence that confirms the identity of the holder of the insurance policy for your property.

Your lawyer may ask you to provide other information that is not listed above to assist him or her with advising you about the Crown's offer.

## **Will there be a fast-track process for special cases?**

Where there is a need for settlement to occur within a short timeframe (e.g. where people are seriously ill or delays would create severe hardship) CERA will consider fast-tracking the

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sale and purchase process. Any requests for consideration as a special case should be submitted in writing, along with detailed supporting information, outlining the reasons why to:  
CERA Chief Executive  
Private Bag 4999  
Christchurch 8140

### ***Will I be paid a deposit?***

If you require a deposit and have chosen a settlement date that is six weeks after the date that the Crown receives your agreement, a deposit can be paid. The deposit will be the lesser of:

- 50 per cent of the purchase price recorded on the front page of the Agreement for Sale and Purchase; or
- \$50,000.

Your lawyer will be able to confirm the amount of the deposit that you will receive when you sign the Agreement for Sale and Purchase. The deposit will be paid to your lawyer's trust account as soon as possible after the Agreement for Sale and Purchase is signed by the Crown. The balance of your purchase price will be paid to you on the settlement date, which is the date that you must be out of your property.

### ***I want to build a new house. Can I receive any amounts in addition to the deposit to help fund my building costs?***

The Crown can pay a deposit to you soon after the Agreement for Sale and Purchase is signed and will pay the balance of the purchase price on the settlement date, which is the date that you must be out of your home. If you are planning to build a new house you will need to:

- Choose a settlement date that allows you to receive payment of the purchase price for your property before you start building. This will mean that you will need to make arrangements for alternative accommodation while your new house is being built. You should talk to your insurer to see if you are entitled to a temporary accommodation allowance while your new home is being built; or

- Fund the building costs from savings, a bank loan or another source.

If you are not able to meet the costs associated with either of the above options you may need to consider purchasing an existing home.

### ***I purchased my property after 3 September 2010. Am I entitled to the Crown offer?***

Yes, the offer applies to the current owner.

### ***How does the offer work for cross lease and unit title properties?***

Please refer to the "Unit title properties" section of this information booklet for details on how the offer works for unit title properties.

If your property is a cross lease and is separately insured, meaning that it is not insured under the same policy as your cross lease neighbour, the Crown's offer will work in the same way as it does for any other property.

If your cross lease property is insured under the same policy as all your cross lease neighbours then:

- You can accept Option 1, without needing to obtain the prior agreement or consent of your cross lease neighbours. However, this will mean that your cross lease neighbours can no longer accept Option 2. For this reason we encourage you to discuss the Crown's offer with your cross lease neighbours before selecting an option.
- You can accept Option 2 but only if none of your cross lease neighbours has already accepted Option 1. Your Option 2 agreement will be conditional on all the other owners also accepting Option 2. This means that your agreement with the Crown will be at an end if:
  - the other owners do not accept Option 2 by 31 March 2013, or
  - at any time before 31 March 2013 one of the other owners accepts Option 1 or you notify the Crown that you want to change to Option 1.

### **Who does not receive the Crown offer?**

This Crown offer only applies to residential properties in the residential red zones. You should check with your lawyer that your land and house are “residential” for the purposes of the Earthquake Commission Act 1993. The Crown’s offer is not available to:

- Properties that were not insured on 22 February 2011.
- Properties that are not currently insured for reasons other than the fact that all claims have been fully and finally settled.

### **What will happen to my property if I decide that I do not want to accept the Crown’s offer?**

If you decide that you do not want to accept the Crown’s offer, you should be aware that:

- The Council may not be installing new services in the residential red zone.
- The Council and other utility providers may reach the view that it is no longer feasible or practical to continue to maintain services to the remaining properties.
- Insurers may cancel or refuse to renew insurance policies for properties in the residential red zones.
- While no decisions have been made on the ultimate future of the land in the residential red zones, CERA does have powers under the Canterbury Earthquake Recovery Act 2011 to require you to sell your property to CERA for its market value at that time. If a decision is made in the future to use these powers to acquire your property, the market value could be substantially lower than the amount that you would receive under the Crown’s offer.

### **What do I have to do between signing the Agreement for Sale and Purchase and the settlement date?**

The Agreement for Sale and Purchase requires you to:

- Give the Crown copies of all information and documents that you have about your insurance and EQC claims. This includes any emails, letters sent

or received, notes of telephone calls, photographs or other evidence of the damage to your property (note that if you accept Option 2 the Crown will only require information about the claims for the damage to your land).

- Keep paying the rates and any other charges for your property until the settlement date.
- Keep paying your insurance premiums unless your policy expires and your insurer has refused to renew after you sign the Agreement for Sale and Purchase and your insurer refuses to renew your cover.
- Lodge any claims that can be lodged with EQC and your insurer for any damage caused by the earthquakes to the extent that you have not already done so.
- Comply with any reasonable requests that the Crown may make of you to help it advance the insurance claims for your property that it is taking over.
- Lodge any claims that can be lodged with EQC and your insurer for any damage caused by any new earthquakes or any other event.
- Maintain your property until the settlement date.
- Not do anything that would threaten or invalidate your EQC or insurance claims.
- Allow the Crown to inspect your property at any reasonable time before the settlement date to check the condition of your property and to confirm that you have complied with your obligations.

### **Can I have my property zoning reassessed?**

Zoning reviews have now been completed. For further information please see <http://cera.govt.nz/zoning-review/flat-land>, phone 0800 RING CERA (0800 7464 2372) or email [info@cera.govt.nz](mailto:info@cera.govt.nz).

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# The purchase price

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## **Why has the Crown used rating valuations as the basis for the purchase price under the Crown offer?**

Rating valuations were selected because:

- The values are clear and widely known.
- They determine the value for all properties in an area at the same point in time.
- They are updated regularly.
- Property owners can seek a new valuation notice between the general valuations when changes are made to the property such as erecting new buildings, or adding, altering or demolishing existing buildings.

## **Can I negotiate the purchase price?**

The purchase price is not negotiable. You can only seek an adjustment to your purchase price if you qualify for one or more of the grounds for review detailed below.

## **What are the grounds for seeking a review of my purchase price?**

You can seek a review of your purchase price if:

- The area of the land recorded in the most recent rating valuation for your property is understated (this is the only ground on which you can seek a review of the purchase price paid under Option 2);
- The total floor area of the improvements recorded in the most recent rating valuation for your property is understated by more than five per cent; or
- You have undertaken consented building work on your property for which you hold a code compliance certificate, that has increased the floor area of the insured buildings but has not been taken into account in the most recent rating valuation. You should check with your Council to confirm the area of the buildings that have been included in your rating valuation as in some cases the valuation has been adjusted to reflect changes in floor area but the floor area recorded in the rating valuation has not been updated.

## **What do I need to do if I want to seek a review of my purchase price under any of these above grounds?**

It is important that you discuss the grounds on which you wish to seek a review of your purchase price with your lawyer. He or she will be able to confirm whether your property qualifies for a review. If it does and you wish to proceed with a review then your lawyer must confirm this in the settlement database. It is important to note that once your lawyer has confirmed in the database that you want to seek a review you cannot withdraw from the process and you will be charged a non-refundable fee of \$250. This fee will be deducted from the purchase price on settlement.

## **What information do I need to provide when seeking a review of my purchase price?**

You or your lawyer will need to send the following information to the Crown settlement agent:

- The reason for your objection i.e. incorrect land area, incorrect floor area, or a building consent that has not been valued.
- If the reason is an unvalued building consent you need to include the building consent number, a description of the work undertaken and, if available, a copy of the floor plans and the code compliance certificate.

## **How is the review of the purchase price undertaken?**

CERA will appoint a rating valuer who will review your purchase price. A review of the purchase price will be undertaken if it is determined that:

- The land area is incorrect.
- The floor area is understated by more than five per cent.
- There are consented building works that have not been taken into account in determining the rating valuation.

The review will be undertaken so as to preserve uniformity with existing rating values of comparable properties, and will determine whether

any adjustment to the purchase price is required. In some cases this may result in a reduction to or no change to the purchase price. The reviewed purchase price will, unless challenged in the manner detailed below, become the purchase price for your property (subject to any deductions specified in the Agreement for Sale and Purchase).

***Can I challenge the reviewed purchase price?***

You will have 10 working days from the date that you receive notification from CERA of your reviewed purchase price to lodge an appeal. A non-refundable administration fee of \$100 will be charged if you lodge an appeal. This fee will be deducted from the purchase price on settlement.

You will be asked to submit documentation in support of your appeal to an independent panel of experts. The panel of experts will make a final determination based on the information that you submit and the information provided by the rating valuer that undertook the review of your purchase price. The panel of experts' determination will be binding on you and the Crown.

***If I apply to have my purchase price reviewed will this delay the settlement of the sale of my property to the Crown?***

Yes. Until a review of your purchase price has been completed and the outcome of any appeal that you may lodge has been determined, you will not be able to enter into an agreement for the sale of your property to the Crown. The timeframe for the review process is currently unknown and will depend on the number of owners that wish to apply for a purchase price review.

## **What will happen to my insurance claims under the Crown's offer?**

This is dependent on the option chosen:

### **Option 1**

#### **Insurance benefits transferred to the Crown**

The Crown takes over all insurance claims for damage to your land, buildings and fixtures from the date that the Agreement for Sale and Purchase for your property is signed by the Crown.

This means that the Crown will receive all payments made under those claims. Those payments may be more or less than the purchase price for your property.

#### **Insurance benefits retained by owners**

You will retain the rights to any other benefits that you may have under your insurance claims including payments for damage to your contents, stress, accommodation, moving costs and loss of rent.

### **Option 2**

The Crown takes over your EQC claims for damage to your land from the date that the Agreement for Sale and Purchase for your property is signed by the Crown.

If the amount that the Crown eventually receives from EQC for the damage to your land is more than the rating valuation for your land the Crown will pay the difference to you. By transferring your EQC land claims to the Crown you are giving the Crown total control over how and when the EQC land claim is settled. That settlement may or may not result in a top-up payment.

You will retain the rights to all other benefits that you may have under your insurance claims including payments from EQC and/or your insurer for damage to your buildings, fixtures and contents, stress, accommodation, moving costs and loss of rent.

Before deciding which option to accept it is important that you know what your insurer will agree to pay for the damage to your buildings and fixtures.

***What will happen to the insurance/EQC payments that I have already received?***

Under Option 1 all insurance payments for damage to your property that have been paid directly to you by EQC or your insurer will be deducted from the purchase price unless you can provide evidence that you have spent those payments on repairing your property. Your lawyer will need to enter the amounts of all cash payments that you have received from EQC and your insurer (including any amounts that you have spent on repairs) in the settlement database. Once this information has been confirmed by EQC and your insurer, your final purchase price will be calculated and the Agreement for Sale and Purchase signed.

Under Option 2 only the payments that you have received from EQC for the damage to your land will be deducted. You are unlikely to have received any payments from EQC for land damage. You will keep any payments that you have received or will receive from EQC and your insurer for the damage to or loss of your buildings and fixtures.

***Will the purchase price be adjusted for underinsured properties?***

If your property is underinsured by more than 20 per cent (for example, because it is insured for a fixed sum which is less than the rating valuation or its size is under-declared on the policy), the Crown's offer to pay the most recent rating valuation will be reduced by the percentage that you are underinsured. The Crown will work out whether you are underinsured by talking to your insurer and looking at information about your property.

***How can I be sure that the final insurance assessment for my property is correct?***

If you do not understand the wording in your insurance contract you should first seek clarification from your broker (or from your insurer directly if you do not have a broker). You might also wish to seek assistance or advice from a lawyer, particularly if you feel that the insurer is not honouring the contract.

Some of the initial insurance assessments were carried out very quickly and may not have been completely accurate. That is why some final assessments are different and may conclude that a red zone house can be repaired when the initial assessment indicated that a complete rebuild would be likely.

You should also take time to carefully consider the detail of the final insurance assessment to be certain that key items have not been missed and that the amount of the insurance payment is correct. If you have doubts you should work with your insurer and lawyer to resolve those doubts.

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### ***How can disputes with your insurer be resolved?***

All the main insurance companies are members of the Insurance and Savings Ombudsman (ISO) scheme. EQC is not a member of ISO. The ISO scheme has been set up to resolve disputes between insurers and consumers. The ISO scheme is impartial, independent and free to consumers. For more information on the ISO disputes resolution process please visit the ISO website [www.iombudsman.org.nz](http://www.iombudsman.org.nz) or contact ISO on 0800 888 202.

### ***What will happen if I have not made an EQC claim?***

You will still be entitled to the Crown's offer.

### ***Will I be eligible for the offer if I did not have insurance on 4 September 2010?***

To qualify for the Crown offer, your property must have been insured on 22 February 2011 unless before that date the insurance policy for your property was no longer in force because you had settled your insurance claims on the basis that your property was beyond economic repair.

### ***How long will owners who accept an offer be required to continue their insurance?***

Any private insurance you have must remain in place until the settlement date unless your insurer cancels or refuses to renew your policy. This means that you will need to keep paying your insurance premiums until the settlement date.

### ***Will CERA or the Crown interfere with my rights to take action against my insurer if I decide that I do not want to accept the Crown's offer?***

You will be entitled to pursue all your insurance claims and any rights that you may have under those claims.

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# Unit title properties

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## **How does the offer work for unit title properties?**

If your property is separately insured, meaning that it is not insured under the same policy as the other units in your development, the Crown's offer will work in the same way as it does for any other property.

If your property is insured under the same policy as all the other units in your development (this normally means that the policy is held by a body corporate):

- You can accept Option 1, without needing to obtain the prior agreement or consent of the other owners in your development. However this will mean that the other owners in your development can no longer accept Option 2. For this reason we encourage you to discuss the Crown's offer with your neighbours before selecting an option.
- You can accept Option 2 but only if none of the other owners in your development has already accepted Option 1. Your Option 2 agreement will be conditional on all the other owners in your development also accepting Option 2. This means that your agreement with the Crown will be at an end if:
  - the other owners in your development do not accept Option 2 by 31 March 2013, or
  - at any time before 31 March 2013 one of the other owners in your development accepts Option 1 or you notify the Crown that you want to change to Option 1.

## **Will the insurance payments made to my body corporate be deducted from the purchase price?**

The Crown will deduct any insurance payments that you have received for your property (including any that have been paid to your body corporate) unless you are able to provide evidence that is reasonably acceptable to the Crown that those amounts:

- Continue to be held by your body corporate, or
- Have been spent on repairing your property or any part of the development of which your property forms part.

## **What information will the Crown require to establish that any insurance payments are held by my body corporate?**

The Crown will require your lawyer to confirm:

- The amount(s) paid to the body corporate.
- The amounts (if any) that the body corporate has paid to you and any other owners in the development.
- The amounts that you or the body corporate have spent on repairing your property or any part of your development for which you are able to provide invoices or receipts.
- The amount (if any) that continues to be held by the body corporate. A bank statement or other evidence confirming that this amount is held by or on behalf of the body corporate will also be required.

Your lawyer will be asked to reconfirm this information in the week before the settlement of the sale of your property so that the Crown can deduct any further insurance payments received by you from the body corporate.

## **Does the Crown have any other requirements for unit title properties?**

The Crown has developed separate versions of the agreements for unit title properties to deal with the complexities of the insurance arrangements where the policy is held by a body corporate. These agreements can be found on [www.cera.govt.nz](http://www.cera.govt.nz) and are labelled the Option 1B Agreement and the Option 2B Agreement. Your lawyer will be able to explain the requirements of these agreements.

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## On the move

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### **When do I have to move out of my home?**

**You must be out of your home by the settlement date under Option 1 or Option 2.** The settlement date will be recorded in your Agreement for Sale and Purchase and is the date that the Crown will pay for and become the owner of your property.

You will need to have all arrangements in place to move out of your property by your chosen settlement date including:

- Having a new house or alternative accommodation to move to.
- Organising a moving company or assistance to remove all your belongings and chattels. You will be responsible for your own moving costs.
- Arranging for a final electricity reading and the disconnection of your phone.

### **When do my tenants need to move out?**

If your property is tenanted you need to arrange for your tenants to be out of your property by the settlement date. You will need to give the required notice under the Residential Tenancies Act to end the tenancy. We recommend that you discuss this with your lawyer so that the necessary arrangements can be made.

### **Can I rent my home from the Crown?**

You cannot rent your home from the Crown. Once the Crown has become the owner of your property no one will be permitted to live there.

### **What can I take with me?**

You can take your personal possessions and chattels. Once the property is owned by the Crown you won't be able to return and the property will soon become a worksite. Eventually these worksites will be cleared – this includes garden plants, structures and features. Where possible debris will be recovered for reuse and recycling.

### **What are chattels?**

Chattels are items that are not attached to your land or the buildings on your land and can be removed without causing damage to your property.

They include:

- Blinds, curtains and drapes.
- Unfixed carpets and rugs.
- Ovens and stoves that are soft wired or plugged in to the wall.
- Light shades and light fittings.
- Household furniture.
- Garden plants, plant pots, raised beds, sheds and ornaments.

### **Can I take anything else with me?**

If you would like to remove anything else from your property or want to confirm whether a particular item is a chattel please make contact with one of the following no later than 10 working days before your settlement date:

- CERA on **0800 7464 2372** or **info@cera.govt.nz** if you are planning to accept Option 1 of the Crown's offer.
- Your insurer if you are planning to accept Option 2 of the Crown's offer.

When doing so we recommend that you provide a list of the items that you would like to take with you. CERA or your insurer (as the case may be) will consider your request and advise whether or not the requested items can be removed from your property. If they can be removed, you may be asked to sign a document to record any agreed arrangements, including any amounts that you will need to pay to CERA or your insurer for those items. These amounts will be deducted from the purchase price for your property under Option 1.

### **How long will I have to remove my possessions and chattels and anything else that CERA or my insurer has agreed to let me take?**

You must remove any chattels and possessions, and any other items that CERA or your insurer has agreed to let you take, **by the settlement date**. Anything that you leave behind will become the property of the Crown.

### ***Can I take my woodburner with me and install it in my new home?***

Provided you have obtained CERA's (Option 1) or your insurer's (Option 2) approval to remove your woodburner then you may take it with you.

If your new home is in the Christchurch Clean Air Zone 1 (most of metropolitan Christchurch) you will not be able to install your woodburner in your new home.

If you move outside the Christchurch Clean Air Zone 1 (Kaiapoi, Lyttelton and the rest of the old Banks Peninsula District, the rural fringe of Christchurch city, Pegasus town, Rangiora, Lincoln, Prebbleton and Akaroa) you may be able to install your woodburner if it is compliant. However, this is not a simple process and you may need to apply for resource consent prior to installation, depending on the specific location within those areas.

For more information contact Environment Canterbury's Customer Services, **03 353 9007** or toll free on **0800 324 636** or visit **[www.ecan.govt.nz](http://www.ecan.govt.nz)**.

### ***Can I relocate my house, garage or any other buildings on my property?***

If you would like to relocate your house, garage or any other buildings on your property please contact:

- CERA on **0800 7464 2372** or **[info@cera.govt.nz](mailto:info@cera.govt.nz)** if you are planning to accept Option 1 of the Crown's offer; or
- Your insurer if you are planning to accept Option 2 of the Crown's offer.

CERA, or your insurer (as the case may be), will consider your request and advise whether or not the requested buildings can be removed. If they can be removed, you may be asked to sign a document to record any agreed arrangements for the removal of those buildings, including any amounts that you will need to pay to CERA or your insurer for the buildings that you are removing. These amounts will be deducted from the purchase price for your property under Option 1.

### ***How long will I have to relocate any buildings?***

If you are planning to accept Option 1 of the Crown's offer, CERA will advise the timeframe within which it will require the buildings to be removed when confirming its consent to their removal. If you are planning to accept Option 2 of the Crown's offer, any buildings that your insurer has agreed to allow you to remove must be removed by the settlement date.

### ***What will happen to my property after settlement?***

For security and safety reasons, clearing of a property will begin as soon as possible after the Crown becomes the owner and anything (including any buildings) that remains on the property will be cleared.

### ***Who will pay for the costs of clearing my property and removing any buildings?***

The Crown will not seek to recover any costs associated with the removal of buildings and the clearing of properties from owners directly but, where appropriate, will look to recover these costs directly from your insurer or EQC.

### ***Will some plants or features be left on the property, or will the property be totally cleared?***

CERA is taking a planned and considered approach to how vegetation is managed in the residential red zone. A framework has been developed which sets criteria about what vegetation is kept, removed or transplanted. CERA supports the retention of specific indigenous trees and shrubs, and established healthy trees throughout the Residential Red Zone, where practical and cost effective to do so. Before you leave your property you should decide which shrubs and plants it is practical to take with you, or if you wish to offer them to friends or family outside the residential red zone for replanting.

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# ***Your neighbourhood***

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## ***Which properties will be cleared first?***

A timetable to clear properties will be determined based on the dates which the sales of properties to the Crown are settled. This is likely to mean that in the early stages of this process, the properties to be cleared will be scattered around different neighbourhoods.

Where possible, properties will be cleared in groups. This will help to reduce disruption to neighbours and be most cost-efficient. CERA will also work closely with the insurance sector to schedule clearance work together where it is possible and sensible to do so.

## ***Will I be advised when properties are being cleared in my neighbourhood or community?***

CERA will regularly provide the community with information on the areas where Crown properties will be cleared. It is important to be aware that some of this work will be undertaken by insurance companies as part of the settlement of insurance claims.

## ***What hours and days will contractors work?***

In areas where work to clear properties has begun, contractors work six days a week, generally between the hours of 6am and 7pm. While this may result in some inconvenience for you and others in the area it is important that properties are cleared as quickly as possible for safety reasons, and to ensure that workers and equipment can be efficiently allocated.

## ***How can I keep myself safe in areas where properties are being cleared?***

Once a property has passed into the ownership of the Crown it will become a worksite. Work will soon begin to clear the property. It is important that children and young adults in particular understand that no unauthorised personnel must enter these worksites because of the dangers they present, including the hazards to unauthorised personnel from machinery and equipment.

Neighbourhoods will become work zones. Please take notice of traffic signage and roading changes and be aware of the presence of heavy vehicles. Police reassurance patrols will also increase.

## ***Will my house go to landfill?***

CERA supports the salvage, reuse and recycling of earthquake related debris. However it will only allow salvage if it is safe to do so and there will be no unintended negative environmental or economic impacts.

## ***Will the Council maintain services to the residential red zones while people are still living there?***

Your local Council will not put in new services but will fix what it can. Areas are expected to become less populated over time. The Council will need to continually review as appropriate.

If you are in the red zone and experience issues with or outages of your services, please contact the relevant service provider.

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# Support and assistance

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## HERE'S A BRIEF OUTLINE OF THE SERVICES AND SUPPORT AVAILABLE TO YOU.

### **CERA Earthquake Assistance Centre and Kaiapoi Earthquake Hub**

The CERA Earthquake Assistance Centre is situated at the Avondale Golf Club on the corner of Wainoni and Breezes Roads. It is open weekdays. Hours may change subject to demand. The Kaiapoi Earthquake Hub at 11 Cass Street is open from 8.30am to 4.30pm Monday to Friday.

Organisations represented at these centres, both part and full time, include: CERA, Councils, Canterbury Earthquake Temporary Accommodation Service (CETAS), Community Law, EQC and several insurance companies.

As these centres are not necessarily staffed by all organisations for all those hours, if you wish to meet with a representative of a particular organisation at the Earthquake Assistance Centre please call **0800 7464 2372** to enquire when the best time to attend would be, or visit our website [www.cera.govt.nz](http://www.cera.govt.nz). For Kaiapoi please call **(03) 327 5621** or contact [www.newfoundations.org.nz](http://www.newfoundations.org.nz)

The Centre offers homeowners an option to engage with representatives face-to-face, in a single location. It provides information to help homeowners through the decision making process, including:

- The opportunity to understand the sale and purchase transaction processes.
- Clarification from insurers on how their respective claims and policy decisions are made and what processes need to be followed.
- Information on timeframes for completion of red zone insurance assessments and settlement options.
- Information on where to go or who to contact for additional support and information.

For clarification, the Centre is not:

- An insurance dispute resolution service.
- A forum for negotiating settlements.

### **Canterbury Earthquake Temporary Accommodation Service (CETAS)**

CETAS provides a matching and placement service into appropriate temporary accommodation, financial assistance for additional accommodation costs and earthquake support coordination for earthquake-affected residents within greater Christchurch. CETAS can advise you of the best options for temporary accommodation available at the time.

Depending on your circumstances you may be eligible to receive financial help with your temporary accommodation costs. CETAS can provide assistance with this.

Earthquake Support Coordinators are available to assist people navigate their way through the wide range of services involved in rebuilding people's homes and lives. The coordinators work with you to access as little or as much help as you need.

For more information go to [www.quakeaccommodation.govt.nz](http://www.quakeaccommodation.govt.nz) or call **0800 673 227** weekdays between 8am and 5pm.

### **0800 Kai Tahu**

This helpline can link you to Kaitoko Whānau workers who will work alongside you and your whānau to awahi you through your recovery process and access support agencies to increase and enhance your wellbeing and health.  
Call **0800 524 8248**.

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### ***Support and counselling services***

If you, your family or friends need support, call the Canterbury Support Line to be connected to free and confidential services. The helpline can help you with your questions, give information, and connect you with free counselling services or organisations that can offer you practical support, information or advice. You can also be connected with an Earthquake Support Coordinator. Call **0800 777 846**.

A list of available social support services is also available online. Click on the Family Services Directory link at **[www.familyservices.govt.nz](http://www.familyservices.govt.nz)**

### ***Other assistance***

There are a number of organisations across the region offering assistance. One of these organisations is Red Cross. Go to **[www.redcross.org.nz](http://www.redcross.org.nz)** or call **0800 754 726** for more information.

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## **Important phone numbers and websites**

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### **Important phone numbers**

CERA (general enquiries) .....	<b>0800 7464 2372</b>
CERA (consent forms and/or the Crown offer process)...	<b>0800 237 277</b>
CETAS (Temporary Accommodation).....	<b>0800 673 227</b>
Canterbury Support Line .....	<b>0800 777 846</b>
Earthquake Commission (EQC) .....	<b>0800 326 243</b>
Christchurch City Council .....	<b>(03) 941 8999</b>
Waimakariri District Council .....	<b>(03) 327 6834</b>
Kaiapoi Earthquake Hub .....	<b>(03) 327 5621</b>

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### **Important websites**

All information .....	<b><a href="http://cera.govt.nz">cera.govt.nz</a></b>
CETAS (Temporary Accommodation).....	<b><a href="http://quakeaccommodation.govt.nz">quakeaccommodation.govt.nz</a></b>
Support and Counselling Services.....	<b><a href="http://familyservices.govt.nz">familyservices.govt.nz</a></b>
Kaiapoi Earthquake Hub .....	<b><a href="http://newfoundations.org.nz">newfoundations.org.nz</a></b>
Christchurch City Council .....	<b><a href="http://www.ccc.govt.nz">www.ccc.govt.nz</a></b>
Waimakariri District Council .....	<b><a href="http://www.waimakariri.govt.nz">www.waimakariri.govt.nz</a></b>
EQC.....	<b><a href="http://www.eqc.govt.nz">www.eqc.govt.nz</a></b>

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**Contact**

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Private Bag 4999, Christchurch 8140  
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www.cera.govt.nz

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The information in this publication may change over time. Please refer to the CERA website at [www.cera.govt.nz](http://www.cera.govt.nz) for up-to-date information, or contact **0800 RING CERA (0800 7464 2372)**.



**Canterbury Earthquake  
Recovery Authority**

*Te Mana Haumanu ki Waitaha*

## Appendix 5: CERA Community engagement strategy and framework

TO THE PEOPLE OF CANTERBURY

**“ Our goal is to enable you and your communities to participate in decision-making around the rebuilding and revitalisation of greater Christchurch. ”**

### Our approach

Our community engagement approach aims to communicate to and work with people in a range of ways, from sharing information, to asking for feedback; from problem solving and planning together to supporting people to shape their own futures and make their own decisions.

We will work with communities, recognising the diversity of need and perspectives across greater Christchurch and commit to building and nurturing the relationships which will support our recovery.

### Why this matters

We know that CERA cannot do this alone; international research on recovery suggests it works best when communities are included in the decisions which affect them.

We aim to rebuild and revitalise greater Christchurch and where possible, empower communities and build the capacity of agencies to work in partnerships to achieve a full recovery.

**We'll know that we are working with the people and communities of Canterbury the right way when:-**

- **We are inclusive**, and seek out the voices of those that might otherwise not be heard, recognising that communities have diverse needs
- **We act with integrity**, engaging with communities in honest, consistent and responsible ways.
- **We build good relationships and earn respect**, recognising that this requires time, attention and trust.
- **We communicate in an honest, sensitive and timely fashion**, recognising that people need access to information that can help them make decisions for their futures.
- **We are clear and accountable** so that everyone knows who is making the final decisions and how much influence people and communities can have on the decisions that need to be made to rebuild and revitalise Canterbury.

 [www.cera.govt.nz](http://www.cera.govt.nz)

 **0800 RING CERA**  
0800 7464 2372





# Community engagement framework

*We aim to engage the community along a spectrum of participation. We will use a range of engagement methods and tools, recognising the diversity of community needs and skills. We are committed to moving as far and as often as possible towards the level of empowerment.*



Source: International Association of Public Participation

**0800 RING CERA**  
0800 7 464 2372

**www.cera.govt.nz**



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