POLICY BRIEF

September 2026

Risks to post-disaster housing repair quality: What Building Consent Authorities should know

When residential properties are damaged by natural hazard events, the quality of repairs isn't guaranteed.

Whether repairs are led by homeowners or a third-party, housing repair quality issues have been repeatedly highlighted in New Zealand disaster recoveries since the 2010-11 Canterbury Earthquake Sequence.

Evidence shows predictable patterns of housing quality issues and risks. Following the Canterbury earthquakes, over 6,000 repaired homes had physical rework completed, most commonly resulting from an incorrect original repair scope or failed repair strategies (Earthquake Commission, 2019). Research into residential repairs following the 2016 Kaikōura/Hurunui earthquake found some evidence of incomplete work and significant gaps in quality assurance. Subsequent research into extreme weather events, including the Westport flood (2021), Nelson-Tasman flooding (2022), and North Island Extreme Weather Events (2023), found similar gaps in quality assurance processes and identified additional challenges specific to weather-related damage, including moisture management and inconsistent guidance on immediate clean-up actions.

Housing quality issues and risks do not emerge all at once. Some arise immediately, in the first hours and days when homeowners make consequential decisions about clean-up and make-safe works. Others emerge during the repair process itself, through consent gaps, substandard repair practices, or use of informal labour. Further issues may only become visible later, whether at resale or after a subsequent damage event.

Understanding what those risks and issues are, and where in the process these challenges are most likely to arise, can support Building Consent Authorities (BCAs) to anticipate, plan, and target their efforts accordingly. Figure 1 illustrates when in the repair process these risks are most likely to emerge, what conditions give rise to the risks, and what the longer-term consequences are.

While BCAs are not the primary actors in post-disaster residential repairs, they are a consistent and trusted point of contact. Homeowners and tradespeople alike often turn to BCAs for guidance or advice as they navigate the repair process. BCAs that anticipate and manage these risks will better manage the demands of recovery and reduce long-term impacts on building stock. This brief is designed to help BCAs get ahead of what's coming by highlighting key housing quality issues and risks to understand.

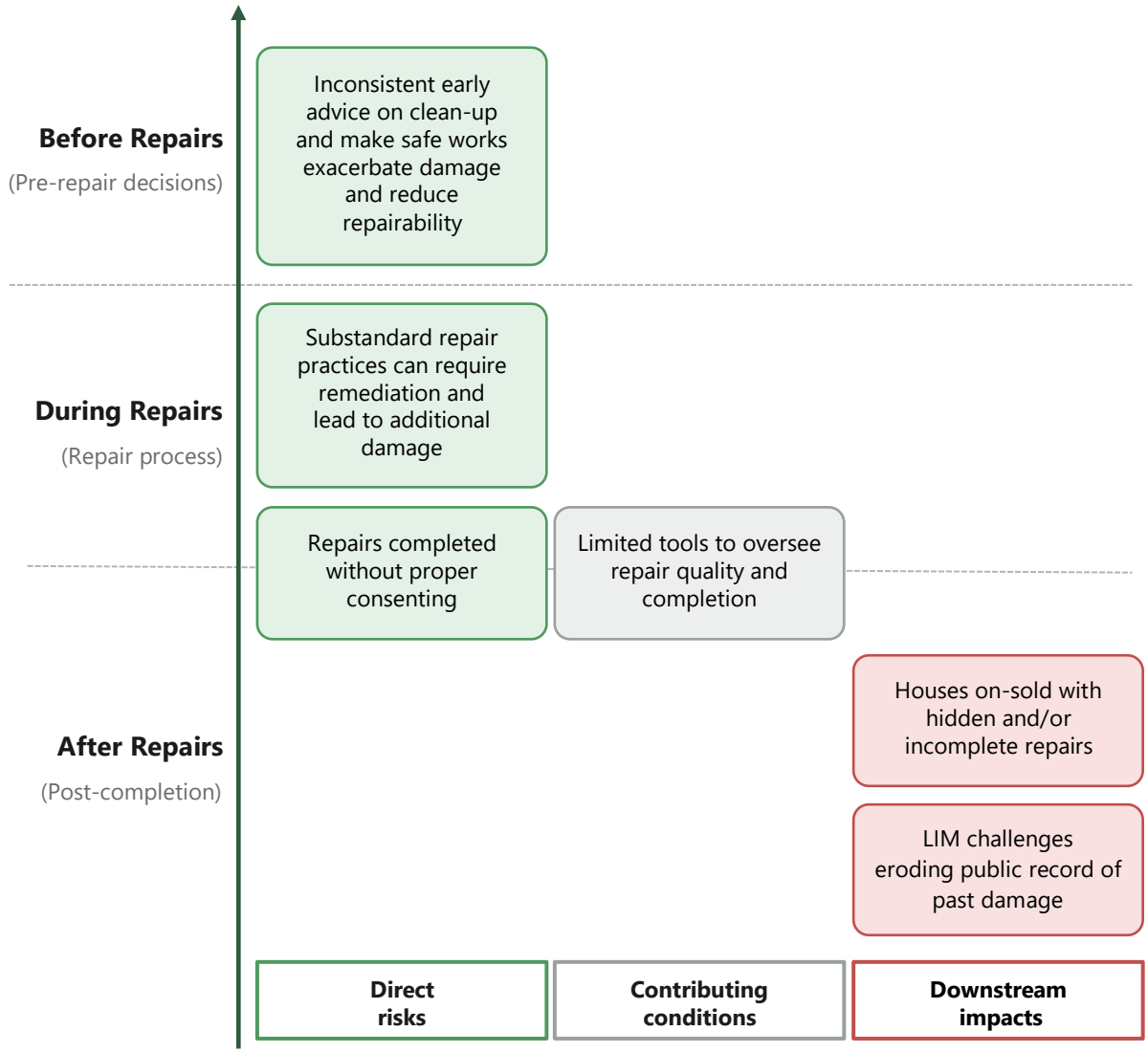


Figure 1 Risks to housing quality

Key issues to be aware of

Direct housing quality risks to anticipate

Inadequate drying before repairs increases risk of hidden future damage

For flooding events, early clean-up decisions directly influence how long drying takes and property readiness for repair. In past events early guidance was inconsistent and/or contradictory: some instructed homeowners not to touch anything, while others directed immediate strip-outs. This variation was compounded by shortages of drying resources and differing homeowner and tradesperson practices.

Where properties aren't adequately dried before repairs commence, premature relining over wet framing can increase the risk of future rot, mould, or structure deterioration. Premature repair can be exacerbated by shortages of drying resources and homeowner/tradesperson practices.

BCAs should expect queries from homeowners and tradespeople about drying standards and when relining can proceed, particularly in the

immediate response period. Pre-prepared, accessible guidance on initial clean-up actions, drying standards, and repair sequencing, as well as expedited processes for consenting and inspection, can increase confidence in decision-making. Proactive moisture checks by builders and validation by BCA prior to relining, where capacity allows, and event-specific inductions for builders, coordinated with trade organisations such as Master Builders or BRANZ, could help address the knowledge and competence gaps observed and mitigate the risk of premature repairs.

> *"Lots [of repairs] were completed way too early and we were concerned about it… that framing [is] going to rot."* – (BCA on extreme weather recovery)



Incomplete damage assessments lead to incomplete repairs.

Adequate repairs require a thorough understanding of what was damaged. However, evidence from past events shows that the quality and completeness of damage assessments can vary significantly. Following the 2010-11 Canterbury earthquakes, shortages of assessors and ongoing aftershocks leading to the re-opening of claims contributed to substandard damage assessments. Initial assessments, done rapidly, triaged which homes required in-depth assessments. Detailed assessments were not invasive. For instance, wall cavities were closed, and underfloor assessments were often not possible because of aftershocks or being inaccessible. More than 6,000 homes required remedial repairs due to damage not being included in the original scope of works, repairs being identified but not done, or incorrect and failed repair strategies (Earthquake Commission, 2019).

Similar challenges relating to rework arose following extreme weather events in the early 2020's. Inaccurate scopes of works were partially caused by assessor workloads, incomplete briefs to subcontractors, and wall linings not being stripped at the time of assessment.

BCAs can support the damage assessment process by providing clear advice on what a scope of works should cover from a building perspective based on the type of damage and/or hazard, such as areas that may need more invasive inspection. Where damage has been missed, BCAs can signpost homeowners to NHC, insurers, and independent advice services on re-opening a claim or seeking a top-up.



Consent gaps resulting in unverified repairs

Homeowners will not always obtain a consent for repairs that require one, and this pattern is consistent across hazard types. The Kaikōura earthquake study indicated approximately 10% of insured and damaged properties either had unrepaired structural damage or non-consented structural repairs. Not all of this represents a gap. In some instances, like following the Kaikōura earthquake, territorial authorities (TAs) issue consent exemptions for work that doesn't require a full building consent. The concern is where work that did require a consent proceeded without one.

It's also possible that unconsented work may still be completed to a satisfactory standard. However, without inspection records, there is no way to verify the quality of structural repair work, leaving defects potentially hidden behind completed repairs, with consequences for future owners and the property's resilience to future events.

A lack of clarity on consent requirements contributed to these gaps. Much of this was attributed to ambiguity rather than intent to circumvent rules, with varied interpretation across homeowners, contractors, and BCAs alike. Many homeowners relied on contractors, assessors, or BCAs to navigate consent requirements. Where advice was inconsistent or

absent, consents may not have been obtained where they should have. BCAs can pre-prepare advice on consenting expectations and provide proactive guidance following events. Where homeowners also face perceived or actual barriers to consenting, such as time or complexity, expedited consenting for disaster-related repairs can lower these barriers to support compliant repairs.

> *"...the building code is grey for most people, even building control... we struggle to understand what is actually trying to be said, so it is very hard for the public to understand." (BCA on earthquake recovery)*

Conditions that exacerbate housing quality risks



Limited systemic oversight of repair quality and completion for homeowner-led repairs

Mechanisms for identifying the completion and quality of homeowner-led repair work are limited and ad hoc in practice. When homeowners manage their own repairs, there are limited formal tools for BCAs, insurers, or future purchasers to understand whether work was completed, consented (where necessary), and done to an adequate standard. This is a feature of the system itself, and means the previously outlined risks, including whether consenting obligations were met or whether repairs were of a good standard, can go undetected, making it difficult to identify housing quality impacts.

Some ad hoc processes exist for managing or identifying whether repairs are completed, but these are not universally applied. For instance, banks may hold funds for mortgaged homeowners pending repair work receipts, contractors may notify councils or insurers of completion, councils have a record of consents lodged for repair work, and insurers may subject larger claims to additional underwriting scrutiny. Some homeowners also sought pathways for documenting repair completion.

Repair completion is easier to verify than repair quality. High homeowner satisfaction with repairs (82% from the Kaikōura earthquake study) is frequently cited as a positive indicator. However, most homeowners are not equipped to identify structural, hidden, or otherwise non-obvious defects.

Without oversight of repairs, quality issues may accumulate silently in the housing stock and only become apparent in a future event. This is particularly relevant for larger claims with more complex damage. The absence of complaints and/or high reported satisfaction are useful indicators but aren't proxies for quality repair outcomes.

Downstream consequences to be aware of



Future owners may inherit hidden housing quality risks

When properties are sold, future owners may unknowingly inherit unresolved issues or inadequate quality repairs. Transparency about damage and repair history relies heavily on vendor disclosure, particularly where no building consent was involved. The Kaikōura earthquake study observed instances where properties were sold on the understanding that repairs had been completed when in some cases, they hadn't been. Where that's the case, new owners face housing quality risks with no straightforward recourse. Following the Canterbury earthquakes, EQC (now NHC) initiated an on-sold support package to support those that unknowingly purchased properties with unrepaired or failed earthquake repairs. That programme had supported more than 800 of homeowners to complete repairs by 2024 (New Zealand Government, 2024)

Homeowner challenges to placarding decisions raise transparency concerns for future purchasers. Requests to remove placard records from LIMs were "*remarkably common*" for one large council after the 2023 North Island Extreme Weather Events, arising from homeowner concerns (whether perceived or real) relating to ongoing insurability and resale value of their property. While understandable for individual homeowners, this can mean information about past damage, and therefore their ability to know whether repairs were or should have been done, may not be passed on. Where challenges succeed and records are amended or removed, that transparency is lost and risk transfers silently to future purchasers.

BCAs should clearly communicate the basis on which placards are issued. Where a placard was issued incorrectly, its removal and the reasons should be recorded on the property file, not deleted. Consistent national guidance would help BCAs address these challenges consistently and defensibly.

What BCAs can do

Prepare accessible guidance materials on initial clean-up actions, drying standards, and repair sequencing ready prior to the next event, in coordination with BRANZ, MBIE, and emergency managers.

Encourage builder-led moisture checks before relining, with BCA validation for consented work where capacity allows, supported by expedited inspection pathways.

Consider the advice that could be provided on what a scope of works should cover from a building perspective, and signpost homeowners to NHC, insurers, and independent advice services on re-opening or topping up claims where damage is missed.

Pre-prepare plain-language guidance on what repairs do and do not require a consent, including where exemptions apply, consistent with MBIE guidance, and consider expedited consenting pathways for disaster-related repairs.

Enable homeowners to lodge repair records on property files, including repair work not involving consent, so repair history is more visible for future owners.

Communicate clearly the basis on which placards are issued and record any placard removal and the reasons on the property file rather than deleting it.

Evidence base for this document

This brief primarily draws on survey data from homeowners about their insurance claim settlement and repair experiences, as well as interviews with key stakeholders including homeowners, insurers, engineers, building contractors, building consent authorities, real estate agents, and recovery managers.

The work spans across two research projects:

A NHC-funded study examining the impacts of claim settlements on housing repair and homeowner wellbeing outcomes, following the 2016 Kaikōura/Hurunui earthquake (*NHC contract number: 4004*), and

A subsequent NHC-BRANZ co-funded study examining these impacts following extreme weather events (2021–2023) (*NHC contract number: 4372*).

Issues identified in this brief are not exhaustive; relevance will vary depending on the scale and nature of future events.

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