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RESIDENTIAL RECOVERY FOLLOWING EXTREME WEATHER EVENTS

Homeowner experiences of the insurance claim settlement and property repair journey

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Executive summary

Purpose

Following damage events, residential repair processes are central to getting properties fixed, homeowners back on their feet, and communities recovered. Insurance is the key financial mechanism that supports residential repairs and plays a key role in shaping the recovery process for homeowners. Previous research into residential property recovery following the 2016 Kaikōura/Hurunui earthquake (Eade, Brown, & Horsfall, 2023) identified advantages of the cash settlement and homeowner-led repair process, but also highlighted gaps in repair quality, completion, and assurance.

This report builds on that earlier work, examining homeowner experiences of the insurance claim settlement and residential repair process following extreme weather events since 2021, including the Westport flood (2021), Nelson/Tasman flooding (2022), the Auckland Anniversary floods (2023), and Cyclone Gabrielle (2023). Drawing on a homeowner survey and interviews with homeowners, insurers, brokers, building consent authorities, recovery managers, builders, damage assessors, and other professional services involved in residential repairs, the report identifies where processes worked well, where challenges arose, and what lessons can inform future residential recovery to ensure quality housing repair outcomes.

Key findings

CLAIM SETTLEMENT PROCESS

Many homeowners were **unfamiliar with what their insurance policy** covered prior to making a claim. Confusion about the like-for-like reinstatement basis of insurance, combined with policy complexity, led to unrealistic expectations and in some cases disputes. **Guidance on clean-up and make-safe works** varied across insurers during large events, creating confusion for homeowners who needed to act quickly. **Damage assessments varied in thoroughness**; approximately half of survey respondents reported that their initial assessment did not capture all damage.

Outcomes from the insurance claim settlement process varied and often **depended on homeowners' ability to scrutinise assessments**, seek independent advice, negotiate with insurers, understand complex or unfamiliar information and processes, and know whether a claim could be reopened or topped-up if further damage emerged after settlement. For some homeowners with a mortgage, **payment of settlement funds to banks added a further layer of complexity**, delay, and uncertainty in the repair process.

HOME REPAIRS AND QUALITY ASSURANCE

Access to qualified contractors was a significant challenge, particularly in areas with high concentrations of damage or limited local contractor supply. Some contractors and professionals played an important advocacy role on behalf of homeowners, supporting homeowners through the process. **Contractor capability for flood repair varied**, including knowledge or practice in drying, sanitisation, moisture testing, and sequencing of strip-out and reinstatement. Professional drying expertise was in high demand following the events, but **drying professionals and equipment were limited and constrained**. There is evidence that some home repairs proceeded before adequate drying was achieved, with **potential long-term consequences for housing quality and resident health**. Some homeowners and contractors were **uncertain about building consent requirements** and what work could be done under Schedule 1 of the Building Act. **Repair completion and quality were inconsistently verified**, especially where claims were cash settled and repairs homeowner-led. Assurance processes existed in some cases, such as insurer follow-ups, bank requirements, council records, or professional statements, but these processes were ad hoc rather than systematic.

LAND DAMAGE ASSESSMENT, REPAIRS, AND FINANCING

The **land damage assessment was lengthy and challenging for many homeowners to understand**. Confusion centred around what NHC land cover includes, how land settlements are calculated, and how those calculations can differ from the requirements and cost of actually completing compliant repairs. The market value basis for some land damage settlements meant that homeowners in lower-value locations could receive a settlement insufficient to cover repair costs, creating geographic inequity and leaving some land damage unresolved. The **Future of Severely Affected Land (FOSAL) process,** introduced in response to the 2023 North Island Extreme Weather Events, **created prolonged uncertainty** for some homeowners and awkwardly intersected with insurance claim and repair decisions, including situations where repairs began or were completed before a later buyout decision.

HOMEOWNER IMPACTS

Homeowner capacity, confidence, and access to support shaped experiences and outcomes throughout the claim and repair process. Those with prior experience, strong networks, or access to independent support were often better positioned to navigate the process. In comparison, others were less able to assess settlement offers, find contractors, or manage repairs. **Homeowner capacity could change over time** and be eroded by factors such as delays, displacement, financial pressures, competing life events, or impacts to wellbeing. Larger events also strained homeowners, insurance claim handlers, property managers, contractors, and support organisations alike. **Clear, proactive, and consistent communication made a material difference for some**, especially where homeowners had a single competent point of contact and realistic information about what would happen next

in the journey. Homeowners also benefitted from **independent support organisations**, such as the New Zealand Claims Resolution Service, council navigators, insurance brokers, and the Rural Support Trust. However, awareness of and access to these services was uneven. While homeowners benefitted from support during the claim process, **there was no equivalent support during the repair process**. Homeowners sometimes contested building placards to ensure that there was no record on their Land Information Memorandum (LIM), which raised questions of transparency for future purchasers.

Framework for future events

Many of the findings in this research echo the findings from research following the Kaikōura/Hurunui earthquake (Eade et al., 2023). The research highlights that there are three key principles for effective claims settlement and residential repair processes:

- Homeowner choice, autonomy, and active participation
- Quality damage assessment and repair assurance
- Clear timeline information and support

The research also highlights that repair quality risks typically arise when damage assessment, advice, consent pathways, contractor capability, homeowner support, and repair assurance are inconsistent. These risks are likely to be more prevalent in events where there is pressure on qualified assessors and contractors and an influx of less qualified or opportunistic contractors entering the market. Other factors such as complex structural or land damage, and damage extending over properly boundaries can put further pressures on resourcing and add complexity to homeowner-led repair processes.

The presence of these risks points to the need for a more deliberate way to support decision-making about when homeowner-led repairs are likely to be appropriate, when additional support may be required, and when more coordinated approaches may be warranted.

Table i sets out a framework for considering which settlement and repair approach may be suitable in different events and communities.[1] The framework was originally developed from the Kaikōura/Hurunui earthquake research (Brunsdon & Bird, 2023) and refined through this project.

[1] ResOrgs, (2026). When do residential repairs need coordinated support? A framework to support decision-making. https://www.resorgs.org.nz/wp-content/uploads/residential-repairs-decisions-framework-policy-brief.pdf.

Table i Criteria to consider when choosing settlement and repair approach

CRITERIA	FACTORS	PARAMETERS
1. Scale of the event	Number of houses impacted (claims)	• Number of people impacted • Total value of claims
	Geographical spread of houses impacted	• Number of Building Consent Authorities/councils involved • Contractor accessibility to affected areas
2. Nature of communities impacted	Ownership characteristics, including cross-boundary issues	• Land parcel type (e.g. cross-lease vs single title) • Density of housing • Number of multi-unit buildings and apartments • Land movement • Shared boundary walls or services
	Community characteristics, including homeowner capacity to manage repairs and relative vulnerability	• Number of displaced persons • Number of people requiring support for repairs • Socio-economic status of affected communities
	Extent of insurance policy coverage[2]	• Proportion of homeowners with adequate policies to cover cost of repairs
3. Complexity of damage	Ages and types of houses most affected	• Complexity of repairs • Significant public health hazard
	Superstructure type	
	Foundation form	
	Material ingress into or beneath houses	
	Moisture management issues (i.e. drying challenges, sanitisation issues)	
	Linkages with available technical guidance	
	Nature and extent of land damage	
4. Current construction market characteristics	Sector capacity	• Market capacity to deliver the required repair work / Relativity of event-induced repair workload to base workload volume • Availability of materials and supplies
	Sector capability	• Availability of skilled labour (relative to required) • Availability of worker accommodation in or near affected area
	Capability of entities to deliver a managed repair programme	• Availability of competent operators (including experience and Project Management Office capability and infrastructure)

[2] *High rates of underinsurance may make an insurer-led repair programme unviable, but does not reduce the need for coordinated repair management. In such circumstances, a third party-led programme may be warranted, funded through a combination of insurance payouts, individual contributions, and other sources.*

The value of this approach is in supporting earlier and more deliberate decisions about what level of coordination may be needed. In some events, homeowner-led repairs may remain appropriate with improved communication, support, and quality assurance. In others, the interaction of widespread damage, complex repair requirements, and/or constrained contractor capacity may point to the need for more active coordination or support. Applying the framework before or early in a future event is designed to help insurers, government, and recovery managers match repair pathways to event conditions while preserving homeowner choice and involvement wherever possible.

Recommendations

In addition to adopting the framework presented above, the following recommendations, directed at insurers, banks, local government, and central government agencies, aim to support quality repair outcomes and positive homeowner experiences.

FOR INSURERS

- Routinely inform homeowners of independent services (e.g. New Zealand Claims Resolution Service).
- Provide plain-language guidance on policy cover at key touchpoints such as purchase, renewal, and lodgement.
- Strengthen damage assessment processes to improve homeowner involvement, transparency, and quality assurance.
- Assess and respond to homeowner support needs throughout the claim, recognising these can change over time.
- Improve follow-up on large cash settlements to confirm repairs occur, and work with banks to standardise processes for releasing settlement funds.

FOR BANKS

- Improve communication on settlement fund release, including contact points, timeframes, and escalation pathways.
- Standardise processes for releasing insurance settlement funds.
- Improve follow-up on large cash settlements to confirm quality repairs occur.

FOR BUILDING CONSENT AUTHORITIES, LOCAL GOVERNMENT AND EMERGENCY MANAGERS

- Support homeowners and tradespeople through clear guidance on flood repair sequencing, building placard or Section 72 implications, and consenting.
- Establish navigator roles and expedited consent pathways to reduce complexity and delay in recovery.

- Identify practical ways to document damage and repair work to support transparency across homeowners, insurers, and future purchasers.[3]

FOR CENTRAL GOVERNMENT AGENCIES

- Continue funding independent claims resolution services.
- Develop a national framework for post-event land categorisation.
- Develop pre-event guidance on flood repair consenting.
- Support sector-wide surge capacity and contractor coordination for large-scale events.
- Address regulatory gaps (e.g. LBP licensing for wet-area membrane work) and incorporate findings into future recovery readiness planning.

[3] ResOrgs, (2026), Risk to post-disaster housing repair quality: What Building Consent Authorities should know, https://www.resorgs.org.nz/wp-content/uploads/post-disaster-house-repair-quality-policy-brief.pdf.

Prior work

Summary of prior related work

This project builds on two previous projects that focused on the claim settlement and repair process following the 2016 Kaikōura/Hurunui earthquake:

- Research, commissioned in response to the Public Inquiry into the Earthquake Commission (2020), into the impacts of cash settlement from the 2016 event, which focused on housing quality and claimant wellbeing at a macro-level (funded by NHC Toka Tū Ake). *Contract number: 2049*.
- An extension of the above work that compared different experiences of the claim settlement and repair process based on different community contexts and claimant demographics. This was funded through an NHC Toka Tū Ake Biennial Research Grant. *Contract number: 4004*.

Key research outcomes

- Claimants generally chose to undertake repairs to their damaged property. Most claimants had completed repairs within 2 years of receiving their insurance settlement.
- Claimants were generally satisfied with their repair outcomes.
- Unidentified damage and repeated damage assessments by insurers created mistrust of insurers.
- Requirements for building consents were not well understood.
- A lack of quality assurance processes around repair completion made housing quality outcomes challenging to assess.
- Most claimants valued choice and autonomy in managing insurance settlements
- Households that were low income, middle-aged, pre-retirement (60-64 years), had a mortgage, and/or had children living with them reported more challenges.
- Retirement-aged claimants (65+ years old) were the most confident in managing the repair process.
- Rural claimants faced more constrained contractor markets (e.g. less affordable, longer wait times, low availability) compared to other locations.

WEBLINKS

- Kaikōura Earthquake: Cash settlement impacts
  Impact of cash settlement of insurance claims post-earthquake | ResOrgs
- Kaikōura Earthquake: Homeowner context and outcomes
  The role of community context on insurance claim settlement outcomes | ResOrgs

Keywords

Extreme Weather; Insurance; Cash Settlement; Homeowner experiences; Disaster Recovery; Investigating the relative effectiveness of alternative mechanisms for delivering post-disaster insurance for large-scale events.

Publications and research outputs

1. **Report**: Michela, Lydia; Eade, Cameron; Brown, Charlotte (2026), Residential recovery following extreme weather events: Homeowner experiences of the insurance claim settlement and property repair journey, https://www.resorgs.org.nz/wp-content/uploads/residential-recovery-following-extreme-weather.pdf.
2. **Policy brief**: ResOrgs, (2026), Risk to post-disaster housing repair quality: What Building Consent Authorities should know, https://www.resorgs.org.nz/wp-content/uploads/post-disaster-house-repair-quality-policy-brief.pdf.
3. **Policy brief**: ResOrgs, (2026), When do residential repairs need coordinated support? A framework to support decision-making, https://www.resorgs.org.nz/wp-content/uploads/residential-repairs-decisions-framework-policy-brief.pdf.
4. **Poster**: Michela, Lydia; Eade, Cameron; Brown, Charlotte; Brunsdon, Dave, (2026), *When do residential repairs need coordinated support: A framework to support decision-making*; QuakeCoRE Annual Meeting 2026.

Communications and dissemination

1. Project website: Insurance claim settlement after extreme weather events | ResOrgs.
2. Summary of findings presented to New Zealand Claims Resolution Service engineering group (June 2026).
3. ResOrgs LinkedIn posts (planned, late 2026).
4. Presentation to Aotearoa Recovery Forum (planned, late 2026/early 2027).
5. Presentation to QuakeCoRE DT3/DT4 research group (planned, early 2027).
6. Shared with all members of the project steering group and project interviewees.

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1 Introduction

"You never think it's going to happen to you. We were sitting down watching the news at 6:00 and we were looking at people in Henderson that were… [chest] high in water. And I turned to my husband and I said, 'imagine having to just walk out.' Well, within an hour, that was us…We just had to get out. So very quickly."

Homeowner, Auckland Anniversary Floods

Following natural hazard events, insurance claim settlement processes play a key role in homeowners[4] repairing their damaged properties[5]. Past research investigated the impacts of cash settlement on housing quality and homeowner wellbeing following the 2016 Kaikōura/Hurunui earthquake (Eade, Brown, & Horsfall, 2023; Eade et al., 2025a). That project arose from recommendations in the Report of the Public Inquiry into the Earthquake Commission (2020) to assess the impacts of cash settlement and build an ongoing evidence base to inform future settlement decisions. The research showed that there are numerous advantages for using cash settlements, including homeowners having full control over which contractors they use, how repairs are timed, and the flexibility to do additional work at the same time. At the same time, multiple housing quality and completion "blind spots" were highlighted following the Kaikōura event, leaving homeowners exposed to challenges they couldn't always manage.

This report builds on that earlier work to examine residential recovery through the lens of extreme weather events, to understand the differences and similarities of experiences. While this report's findings largely reflect experiences from extreme weather residential recovery, where relevant, findings from this project are compared with the earlier Kaikōura/Hurunui research to provide a multi-hazard perspective.

Drawing on claimant survey data and comprehensive interviews with homeowners, insurers, Building Consent Authorities (BCAs), damage assessors, builders, recovery managers, and other professional services involved within the insurance settlement and residential repair process, this work identifies where the process worked well for homeowners and opportunities for improvement.

The report is structured as follows. Section 2 explains the data collection and analysis methods. Sections 3 to 7 present findings on homeowners' experiences across key aspects of the claim settlement and residential repair process, including impacts on homeowners. Section 8 presents a framework for the management of future events. Section 1 sets out recommendations, while Section 10 concludes and identifies future research needs.

[4] *The term homeowners in this report refers to policyholders who made a house and/or land damage claim.*
[5] *Reference to the term "properties" throughout this report reflects reference to both home and land damage.*

2 Method

This project used a mixed-methods approach, involving an online homeowner survey and semi-structured interviews with homeowners and other stakeholders involved in the recovery process.

2.1 Event selection

Experiences from a variety of extreme weather events were targeted for this research, all of which occurred following implementation of the Natural Disaster Response Model (NDRM) between the Natural Hazards Commission (NHC) and private insurers. The NDRM has private insurers manage claims on behalf of the NHC, serving as a single point of contact for homeowners, rather than homeowners coordinating with both parties (Natural Hazards Commission, 2021). Events covered include the Westport flood (2021), Nelson/Tasman flooding (2022), North Island Extreme Weather Events (NIEWE) of 2023, including the Auckland Anniversary floods and Cyclone Gabrielle, and other isolated events as discussed by interviewees and survey respondents (e.g. a tornado).

2.2 Homeowner survey

An online survey was developed to capture the insurance claim settlement and repair process experiences of homeowners affected by damage from extreme weather. It built on the homeowner survey used in the 2022 Kaikōura/Hurunui earthquake claims settlement research, with modifications to suit an extreme weather context and included questions on the land damage process.

The survey was designed for homeowners who had made an insurance claim for property damage to their house and/or land. Respondents who had made a claim for contents damage only were excluded, as the focus of this research was repairs to homes and land. Properties classified as Category 3 under the Future of Severely Affected Land (FOSAL) process were also excluded from the survey population, given they were permanently removed from the residential housing stock and therefore out of scope for the focus on repair completion and quality outcomes.[6]

The survey captured homeowners' experiences throughout the entire process, from lodging a claim through to completion of repairs and included the damage assessment process, settlement sufficiency, repairs, land damage, house sale impacts, ongoing insurance behaviours, and wellbeing impacts resulting from the process. The full list of survey questions is provided in Appendix 1.

[6] During the research we discovered that some properties were fully repaired and habitable prior to buy-out and could have been included.

The survey was distributed both through postal and digital channels between early September 2025 and early January 2026, using separate survey identifiers. Postal distribution used a postcard with a QR code and targeted 3,755 residential addresses in Westport, Hawke's Bay, and Gisborne. These addresses were identified using NIWA flood damage exposure modelling from Cyclone Gabrielle (2023) and the Westport flood event (2021). They were filtered to include occupied residential properties only and cross-referenced on the New Zealand Post address finder website to identify whether the properties were still inhabited.

In addition, several other channels were used to promote the survey. This included councils and the New Zealand Claims Resolution Service (NZCRS) sharing the survey with their online audiences, social media posts by the research team, and paid digital and print advertising in affected regions, including local newsletters and newspapers. Full details of the survey instrument, address identification and filtering methodology, and distribution channels are provided in Appendix 2.

A total of 98 survey responses were captured. After partial or irrelevant responses were removed, 60 useable responses remained, comprising 27 responses via postal distribution and 33 via other channels.

2.3 Interviews

2.3.1 GENERAL

Semi-structured interviews were conducted with homeowners and key stakeholders by video call (Microsoft Teams) or phone call and lasted between 45 and 60 minutes. With the permission of each interviewee, interviews were recorded and transcribed. Transcripts were cleaned and used for deductive thematic analysis. A total of 32 interviews were completed between July and December 2025.

2.3.2 STAKEHOLDER INTERVIEWS

Stakeholders included those involved in the insurance claim and/or repair process, including private insurance claims managers, insurance brokers, insurance damage assessors, building consent authorities, emergency management and recovery managers, builders and tradespeople, geotechnical engineering specialists, specialist drying service professionals, and property managers. Interviewees were identified through a range of methods, including the existing networks of the project team and steering group, direct approaches based on publicly available information about relevant organisations in affected areas, reaching out to peak industry groups (e.g., Real Estate Institute New Zealand, Master Builders), and referrals from other participants. A total of 18 interviews with stakeholders were completed (Table 1).

Some interviewees provided information on a single event and location, while others spoke across multiple events and regions. Interview topics included the stakeholders' involvement in the insurance claim settlement and/or recovery process, their engagement with homeowners,

and key reflections from the events and consideration of recovery following future events. A full list of interview questions can be found in Appendix 3.

Table 1 Stakeholder interviewees

STAKEHOLDER TYPE	NUMBER INTERVIEWED	EVENT(S) INVOLVED IN
Private insurance claims managers	4	Auckland Anniversary Floods; Cyclone Gabrielle; Marlborough Sounds rain event (2022)
Insurance broker	1	Cyclone Gabrielle
Building consent authorities (BCAs)	2	Auckland Anniversary Floods; Cyclone Gabrielle; Severe wind event (2025)
Builders	1	Westport floods
Geotechnical engineers	2	Auckland Anniversary Floods; Cyclone Gabrielle; Wellington floods (2022)
Flood drying professional services	1	Auckland Anniversary Floods; Westport floods
Damage assessors (working for insurers)	1	Auckland Anniversary Floods; Cyclone Gabrielle
Real estate agents/property managers	1	Auckland Anniversary Floods
Emergency management recovery managers	5	Auckland Anniversary Floods; Cyclone Gabrielle

2.3.3 HOMEOWNER INTERVIEWS

Homeowners were invited to volunteer their contact details at the end of the online survey to be contacted for a follow-up interview. To ensure a diversity of interviewees, the research team stratified the sample by event, geographic area, settlement size, claim value, and type of damage (land/house) to ensure a range of experiences was captured.

Selected homeowners were invited via email to participate in an interview at a time of their choosing. Interview topics included damage to their home and/or land, their experience of the insurance claim process, the repair process and its outcomes, impacts on wellbeing, and reflections for future events.

A total of 14 homeowner interviews were completed between October and December 2025. Table 2 provides an overview of the homeowner identifier used in this report and the event(s) they experienced.

Table 2 Homeowner interviewees

HOMEOWNER IDENTIFIER	EVENT(S) AFFECTED BY	GEOGRAPHIC AREA	LOCALITY SIZE	CLAIM VALUE	DAMAGE TYPE (HOME, LAND, OR BOTH)
Homeowner 1	2023 Auckland Anniversary Flood	Auckland	Large urban area (30,000 to 99,999 population)	$150,001-$300,000	Home
Homeowner 2	2023 Cyclone Gabrielle	Gisborne	Small/Medium urban area (1,000 to 29,999 population)	$50,001-$100,000	Both
Homeowner 3	2023 Cyclone Gabrielle	Hawke's Bay	Rural area (less than 1,000 population)	$300,001 and over	Both
Homeowner 4	2023 Cyclone Gabrielle	Gisborne	Rural area (less than 1,000 population)	Managed repair	Both
Homeowner 5	2023 Auckland Anniversary Flood, Cyclone Gabrielle	Auckland	Major urban area (100,000 or more population)	$100,001-$150,000	Home
Homeowner 6	2023 Cyclone Gabrielle	Hawke's Bay	Small/Medium urban area (1,000 to 29,999 population)	$300,001 and over	Both
Homeowner 7	2023 Cyclone Gabrielle	Gisborne	Large urban area (30,000 to 99,999 population)	$150,001-$300,000	Both
Homeowner 8	2021 Marlborough Sounds Flood	Marlborough	Rural area (less than 1,000 population)	$300,001 and over	Both
Homeowner 9	2023 Auckland Anniversary Flood	Auckland	Major urban area (100,000 or more population)	Up to $10,000	Home
Homeowner 10	2023 Auckland Anniversary Flood	Auckland	Major urban area (100,000 or more population)	$100,001-$150,000	Both

Homeowner 11	2022 Nelson flooding	Nelson	Large urban area (30,000 to 99,999 population)	$150,001-$300,000	Both
Homeowner 12	2023 Cyclone Gabrielle	Hawke's Bay	Small/Medium urban area (1,000 to 29,999 population)	Up to $10,000	Land
Homeowner 13	2022 Nelson flooding	Nelson	Large urban area (30,000 to 99,999 population)	$300,001 and over	Both
Homeowner 14	2023 Auckland Anniversary Flood, Cyclone Gabrielle	Auckland	Major urban area (100,000 or more population)	Up to $10,000	Both

2.4 Limitations

This research has several limitations. Despite significant efforts to recruit respondents, the survey sample gathered was small. Survey findings are therefore used selectively throughout the report as supporting context for interview findings, rather than as a standalone basis for conclusions. Survey figures should be treated as indicative rather than representative, with findings resting primarily on the interviews.

As with any voluntary survey and interview process, those with stronger experiences, whether markedly positive or negative, may have been more inclined to participate than those whose experience was 'unremarkable'. However, the accounts gathered for this report still spanned a wide range, giving the authors confidence that findings are not skewed wholly in one direction.

Several stakeholder groups are also underrepresented or not represented. Banks and real estate agents working in sales were approached but declined or did not respond. Similarly, while builders and other tradespeople do much of the physical repair work following disasters, only one builder was willing to be interviewed, limiting our ability to comment on wider trends or gaps in this area.

3 Claim settlement process

3.1 Homeowners' understanding of their insurance cover varied widely

There was a mix of how well homeowners understood their insurance policies: from those who were confident with their cover and how to use it, to those who were less familiar and struggled to make sense of different aspects. Where comprehension was low, homeowners felt less able to engage with the claim process or to advocate for themselves.

A recurring theme from homeowners and stakeholders was that homeowners often did not realise what their policy did and did not cover until they needed to use it. A common surprise was learning that insurance restores a home on a like-for-like basis and would not fund upgrades or betterment, even where an upgrade would improve the home or bring it up to the current building code (though this could depend on policy wording). One insurer described two instances where homeowners were often surprised by this: 1) when lifting or re-piling a home in a flood-prone area would reduce future flood risk but was not covered because it counted as betterment, and 2) when adding insulation and further modernisation costs that fell beyond the insured loss.

> *"Most people sort of don't realise what the policy does and doesn't cover until they're in a situation where their policy is being used." (Insurer Three)*

Misunderstandings about policy coverage were compounded by the complexity of the policy documents themselves. Some homeowners relied on outside help to make sense of their policies, including friends and family members with legal backgrounds, or the New Zealand Claims Resolution Service. Some homeowners who were confident in their own ability to make sense of documents worried about how others might cope.

> *"I like to think of myself as a literate person. I'm a teacher, and this is my country, and I speak the language. And I hate to think what an older person, you know, someone who's intellectually disabled or doesn't speak the language, how did they get on?" (Homeowner One)*

> *"There's legalese inside of those clarification documents that only someone who's dealt with this stuff before knows what it means." (Homeowner Three)*

These findings indicate that policy comprehension varied and some homeowners relied on outside help to understand their policy.

3.2 Conflicting advice and reimbursement rules discouraged some from cleaning up or doing make-safe works

In the immediate aftermath of damage occurring, guidance on what homeowners could and should do to clean up or make their property safe was inconsistent, and at times conflicting. Homeowners faced urgent decisions about what to do with their damaged properties. While some were able to quickly contact their insurer for advice, others struggled because of power or communication outages. When homeowners were unable to contact their insurers, they had to rely on their own knowledge or resources available to them, such as an in-person visit with their insurance broker or information from their local council. From the survey, most homeowners (85%) undertook some form of immediate clean-up or make-safe work, with the most common actions being removing water and debris (50%) and disposing of wet household items (41%). Over half of survey respondents acted on their own while around 30% acted on guidance from their insurer. Homeowner Two described using their own initiative when communication was cut off:

> *"I'm fully aware that insurance companies allow you to do cleanup work… or do any other necessary work which is going to minimise further loss. So, we had no communication, so we had no internet, we had no telephone… we just organised a professional cleaning company to come and clean all the silt out." (Homeowner Two)*

The scale of the 2023 NIEWE also meant that insurers who would ordinarily organise and oversee make-safe works were unable to do so promptly for all homeowners. This contributed to the inconsistency some homeowners experienced. Different insurers communicated different instructions in the immediate aftermath, with some telling homeowners to leave everything in place until an assessor arrived, while others encouraged immediate action. This inconsistency was sometimes visible between neighbours on the same street:

> *"Some insurance companies were telling people 'don't touch anything at all. Don't strip anything out; leave it'. Whereas others were, 'the first thing was get in there and start doing it'… would have been a little bit confusing I think cause they have seen their neighbour stripping their things out and them not." (Recovery Manager Three)*

For example, one homeowner was told by their insurer to leave everything in place until an assessor arrived around five or six days after the event, meaning drawers full of water and saturated materials remained *in situ* in the interim. They knew the water needed to be removed but couldn't do anything while they waited.

Some homeowners were uncertain what clean-up work they would be reimbursed for and felt they needed explicit permission from their insurer before acting. Around 35% of survey respondents incurred cost from their clean up or make-safe works, two-thirds of whom were able to get full or partial reimbursement for their costs. One insurer noted a tension in how clean-up costs are reimbursed under the current NHC framework. Homeowners who cleared silt

themselves could not be reimbursed unless they had formal documentation of the cost, such as an invoice (Natural Hazards Commission, n.d.-a). By contrast, homeowners who left silt in place and waited for an assessor could receive funds for the clean-up as part of their land damage settlement.

This framework therefore rewarded waiting over acting, despite the potential health hazard and/or impact on repairability of. Requiring formal documentation serves a legitimate purpose, providing a verifiable basis for what was spent, but acting promptly meant some properties may have avoided further or exacerbated damage. Homeowners who took action but did not have formally documented expenses began their recovery with less funds than if they had waited.

For some homeowners, participating in the clean-up provided a sense of agency and contribution during an otherwise overwhelming period. One damage assessor observed that being able to take action, such as lifting carpet, involved homeowners in a way that "*feels like they are contributing towards something and it makes them feel good too*." It was also a way for some to help regain some sense of control over their lives immediately following the damage event.

3.3 Thorough damage assessments improved homeowner trust

Damage assessments are a critical part of the claims settlement process, determining the scope of repairs and cost of settlements. An accurate scope is not only a technical repair document, but also a trust-building tool. When homeowners could see their damage had been captured properly and priced adequately, it set a sound foundation for the subsequent steps in the process. As one damage assessor put it:

> *"It's really, really important to obtain a really good, clear scope of work for the customer, because it will also give them confidence that… they are getting a proper insurance repair." (Damage Assessor One)*

Findings indicate that damage assessments varied considerably in their thoroughness and in how much they involved the homeowner. That variance shaped trust among homeowners, including aspects such as how many assessments were needed before agreeing a scope, whether an independent review would be sought, and who carried the burden when a scope wasn't thorough.

Many homeowners received more than one assessment before a scope could be agreed. This included around two-thirds of survey respondents (40 out of 60) – around half of which said the first assessment had not captured all the damage. One homeowner, whose insurer had appointed an external firm that in turn used subcontractors, found it difficult to establish who was responsible for assessments, and noted that because those attending their property had not been given a clear brief parts of their policy, such as domestic outbuildings, were initially overlooked in the assessment. Another key reason for multiple assessments was due to building

and land damage being assessed separately. One homeowner described his land assessors being "*really frustratingly slow"* to get to his property three months after the event. While he may have been frustrated by the delay, his property was in a place that was boat-only access, and it may have taken more coordination and logistics for the assessment team to get there. Another homeowner described being several steps removed from their insurer, dealing in turn with a broker, an assessor, a quantity surveyor, and a claims handler's assistant, and struggling to keep track of who they should work with at any given time. Where repeat assessments were needed, e.g. the first assessment had missed damage and the reason was not clearly communicated to the homeowner, they chipped away at homeowners' confidence in the scope and overall process.

Involving the homeowner in the assessment was one of the clearest ways trust was built. One assessor made a point to "*always make sure that the customer was on my shoulder and we were writing the scope of works down*" when completing assessments. Keeping homeowners involved meant they stayed informed, could contribute what they knew, and gave the assessor a chance to explain enabling works, such as moving furniture or undamaged appliances, and to set expectations early about what the repair would cover. One homeowner described the influence of this approach taken by their assessor:

> *"We'd been living in fear of our insurance company, and they've been absolutely amazing, you know, 110%. And when they were doing their [scope] of work… the assessor came through the house and found things that we hadn't even seen." (Homeowner Thirteen)*

Some homeowners looked for an independent review to reassure themselves the scope was right, such as their own builder or an insurance advisor who could help bridge communication gaps with the insurer. One homeowner engaged a quantity surveyor who reviewed the insurer's scope and considered a significant portion of the allocated repair costs to be too low; after a sustained challenge, the settlement value rose considerably from the initial offer. A recovery manager also arranged independent assessments for affected landowners and reported these assessments often identified damage or costs missing from the original insurer assessment. Not all homeowners who wanted an independent review were able to receive one. For example, on homeowner wanted to have a builder check the insurer's scope but couldn't find an available builder. They eventually accepted the settlement without verification because "*it was too hard*" to get a second opinion.

While an independent review could be helpful, it could also cause problems. For example, a builder unfamiliar with the insurance policy might scope work beyond the insured damage and produce a higher estimate, which the insurance company then had to reconcile. As one assessor explained, it could be challenging to "*get the customer to understand that the insurance is only for specific repairs…. It's not a full redecoration or a full reinstatement. It's partial repairs to certain areas*."

When a scope was inaccurate, the burden of putting it right usually fell on the homeowner. Several homeowners had to return to their insurer to correct or expand their scope. For example, one homeowner lost half his driveway in the event only for it to be left out of the initial

assessment. It was only added later after he pushed for a further visit. Repeat assessments added time and effort and relied on the homeowner being informed enough to spot the gap and be confident enough to point it out.

Scopes of works could be incomplete for several reasons, including 1) assessors being unsure about the presence of insulation, sometimes due to wall linings not being stripped at the time of the damage assessment, 2) when assessors working from incomplete instructions (such as the homeowner above who struggled with subcontractors), or 3) assessors being overworked. Assessors acknowledged how hard complete scopes were to achieve under the pressure of a large event, when the daily assessment load could climb well above business as usual, leading to fatigue and missed items. One assessor contrasted the two:

> *"[During a large event, assessors are] under the pump. You know that they're trying to do ten assessments in a day and they get burnt out by the end of the two week period … [During BAU, we] would only ever do 2.5 claims a day, and… we work on about 13 a week and they are under the pump doing those." (Damage Assessor One)*

3.4 Some pay-outs required additional negotiation or top-ups after the initial settlement

Once damage had been assessed, homeowners and insurers needed to agree on a settlement amount. Survey data indicated that 57% of respondents accepted their insurer's initial settlement offer, meaning the majority of settlements were resolved without further negotiation. For those who did not accept the initial offer, the most common reasons given were because not all damage had been included in the assessment (29%), or because the amount offered was considered insufficient to cover the cost of repairs (29%). This was similar to the Kaikōura/Hurunui earthquake research, where incomplete damage identification at the assessment stage was also a factor in settlement disputes. Several homeowners mentioned using independent quotes in settlement negotiation. One insurer stated they actively encourage the practice as long as homeowners and the person providing the quote understood what could be covered by insurance. The benefits and challenges of independent quotes is discussed more in Section 3.3.

Different insurers had different practices around top-ups and full and final settlements. One insurer explained that a top-up is where customers could request additional funds once repairs had commenced and they had shown the original funds were used, if further damage was then found and the policy limit had not been reached. They also clarified that top-ups did not cover subsequent inflation on the cost of repairs if they were deferred for years. Homeowners' awareness of these arrangements varied. Some were unaware they could seek a top-up at all, and others were uncertain about the conditions attached.

The use of full and final discharge forms (documents that homeowners sign to confirm acceptance of a settlement offer) was identified by one insurer as a source of confusion and

delay in some instances. There are differing practices across the industry, where some insurers did settle full and final, while others do not. Some homeowners treated discharge forms as legal contracts requiring legal review. This extended pay-out timelines, sometimes for months, even though the settlement amount had been agreed upon. As a result, one insurance company revised its practice to use simpler settlement statements for uncontested claims and only use full and final discharge forms in cases of dispute. Another insurer confirmed a similar shift away from full and final settlements over time, allowing homeowners to return if further damage was identified, subject to policy limits. One insurer acknowledged that "*not full and final*" was often "*a very difficult concept to get across*", observing that many homeowners simply didn't accept this notion.

How the cash settlement option was framed also shaped homeowners' sense of security once they had accepted it. Practices varied, and in some cases, homeowners were given very little to base a decision on. Consistent with the variation in industry practice described above, some were told their settlement was not full and final; others were told the opposite and felt they had no way back once they had accepted. One homeowner recalled receiving an unexpected cash offer several months after the event, with no accompanying scope of works and, as they recalled, little room to consider it:

> *"[the insurer] said it was your full and final cash [settlement], you accept it. And so I felt like, cause I'd accepted it, that I didn't have any way to come back from it." (Homeowner Nine)*

This mixed awareness was also prominent in the 2016 Kaikōura/Hurunui earthquake study (Eade, Brown, & Horsfall, 2023; Eade et al., 2025a), where a substantial proportion of homeowners who considered their settlement insufficient were unaware, they could reopen their claim for additional funds. Its recurrence here suggests this remains a gap in how the option is communicated to homeowners.

3.5 Homeowners valued choice suited to their circumstances

Homeowners wanted a settlement format that fitted their circumstances and capacity. The options available to them, however, largely reflected the structure of NHC cover and insurer practice and policies and the repair market, rather than every homeowner's preference. Cash settlement was used to settle many residential property claims, which is common practice for many private insurers, where claims are under the NHC cap, and for NHC land damage claims.

Several insurers considered cash settlements quicker and easier to administer, particularly in larger events. One damage assessor (also an insurance manager) explained that constrained supply chains made cash the more practical option, and that many homeowners welcomed the flexibility it gave them:

> *"It was a lot easier to cash settle the customers primarily because our supply chain wouldn't have been able to keep up [with repairs]… they liked that option because … they could change certain things or add to the scope at their own cost." (Damage Assessor One)*

This preference for cash in large events sat alongside a more general reluctance from insurers to take on repair management. One insurer noted that although they undertook some managed repairs in business-as-usual circumstances, this was not their company's preference:

> *"In our BAU world outside of a large event, we probably do more managed repairs, but that's not a preference. We're not a building company. We're not a project management company." (Insurer Four)*

Even so, some insurers made clear they wouldn't impose a cash settlement on homeowners where a claim value was significant. For instance, one insurer estimated the split between cash settlement and managed repair for claims their company managed across the 2023 NIEWE was roughly even. One loss adjuster described managed repair as the starting point in their company, departed from only when the homeowner asked for a cash payout:

> *"Doing the repair is always our first choice, that's just part of customer care. But there are reasons why you can't always [do that] and one of them is when the customer says 'I want the money'." (Insurer Three)*

How well the available option fitted the household played out in both directions. Some homeowners actively wanted to receive a cash payout and take on the repair themselves, valuing the associated autonomy of managing funds and repairs. Another homeowner spoke about the value of choosing their own builder, who took on the role of project manager for the repairs, and how this worked well for their circumstance:

> *"Doing it this way has been better for us, definitely… our builder is also our project manager, so he manages everything." (Homeowner Thirteen)*

Others had no desire to take repairs on themselves and valued a managed repair for removing that burden. One homeowner opted for a managed repair on their broker's advice, given the extent of the damage, uncertainty over contractor availability and pricing, and the household's limited capacity while they were also recovering their farm:

> *"We went with [a managed repair] because we had a whole lot of other stuff we had to be doing on our orchard … we just couldn't cope trying to manage it ourselves." (Homeowner Four)*

In practice, a choice between a cash settlement or managed repair was sometimes constrained by circumstance. Some who may have preferred a managed repair took a cash settlement because the wait was untenable to them. One homeowner contacted their insurer-appointed project manager and was told that the company couldn't start repairs until 10 months after the event. Another was advised to self-manage their repairs by the insurer's own assessor, who warned that waiting could take years:

> *"The assessor told us … 'you need to do as much as you can yourself, because if you wait for us, you'll be two years waiting.'" (Homeowner One)*

However, the challenges associated with self-managing the repair process meant some homeowners struggled with a cash settlement. For instance, where a cash settlement placed the homeowner in the position of project manager, stakeholders noted this demanded financial and project-management capability that many homeowners did not have. One recovery manager observed that settling for a lump sum requires a homeowner to "*be pretty astute … to understand the cost of that event*", and that making the homeowner the de facto project manager was itself a source of vulnerability. A builder and a restoration specialist similarly described homeowners who accepted what looked to them like a generous cash sum but then found it fell short of the true cost of repair. Some homeowners did not complete repairs at all, in some cases leaving homes damp and unsanitary with no further insurer involvement.

In interviews, homeowners were asked which approach (cash settlement or managed repair) they would prefer if they had to deal with a hypothetical future event. Where homeowners did express a preference, it varied. Preferences were shaped by factors such as the scale and nature of the damage, prior experience with building projects or project management, personal capacity at the time, and how much control the homeowner wanted over the repair process. This mirrors the Kaikōura/Hurunui earthquake study, where preferences similarly reflected individual circumstances rather than any single factor (Eade, Brown, & Horsfall, 2023; Eade et al., 2025a). Survey data indicated a relatively even split in stated future preferences.

For some homeowners, the preference to self-manage rested on capability and existing networks:

> *"We have the contacts and knowledge to organise a rebuild ourselves. [It] felt this way we had control over the process." (Survey Respondent)*

Others' reasoning was based on the scale of the damage, but not in a consistent direction. Some felt that larger or more complex repairs were better handled through a managed repair, while others wanted more control when the damage was significant. The same factor led different homeowners in different directions:

> *"[It] depends on the scale [of damage]: if minor then I just want the insurer to fix it. If major, then I might want to control the process so precautions can be made to prevent a reoccurrence." (Survey Respondent)*

> *"I think it would depend on the scale of work needed. If it was large / construction repairs, managed would be good." (Survey Respondent)*

Some homeowners who had project-managed the repair themselves were clear they would not want to again. Having coordinated every trade individually, one reflected:

> *"Preference-wise, I'd rather somebody just project manage the whole lot, rather than go through it all and do it all by myself. Yeah, it does take time and it does take energy." (Homeowner Two)*

Across both this research and the Kaikōura/Hurunui earthquake study, the value of having a choice, regardless of which option was ultimately taken, emerged as a consistent theme. For some homeowners, the desire for involvement came from a sense of self-efficacy, as one survey respondent explained:

> *"Having control of paying contractors was important to me and gave a sense of ownership of the repairs." (Survey Respondent)*

For others, that sense of control and autonomy mattered particularly given how much control they had already lost as a result of the event itself.

3.6 Bank involvement in settlements added a further layer to the process

For homeowners with a mortgage, the bank could become a third party between them and accessing settlement funds. Some banks require insurance settlements over a certain amount to be paid to them, rather than to the homeowner (the policyholder), and then they control the release of those funds. From the accounts of homeowners and insurers in the interviews, this arrangement was experienced as inconsistent and, at times, as introducing delay and uncertainty at an already difficult point in the process. Banks themselves were not part of the research, so findings here reflect how their involvement was experienced by homeowners and insurers rather than banks' own account of their processes.

The thresholds at which banks required funds to be paid to them appeared to vary across institutions, ranging between approximately $10,000-$50,000. One insurer described working proactively with banks during large events to encourage them to raise these thresholds, noting that when banks process payments on a case-by-case basis, they can quickly become backlogged: *"they do create delays for customers. And create another person for the customer to have to talk to"*. The same insurer noted that banks sometimes preferred to handle these payments homeowner-by-homeowner, suggesting there may be factors, such as individual mortgage or repayment circumstances, that banks wished to consider case by case. From the insurer's side, this was a source of frustration because it sat outside their control:

> *"It's very frustrating for homeowners when… we say we've paid it, then it goes to the bank and then there's a delay so… we can only say look we've given the money to your bank, we've paid it to the mortgagee cause we've been told we have to." (Insurer Five)*

Navigating the bank end of the process was not always straightforward for homeowners. One insurer described customers arriving at bank branches to arrange payment from the insurer to the bank, only to find staff who did not know how to help:

> *"Banks don't have a very clear contact for customers who just want to know where to pay their claims money to. We had customers going, 'can you help us? I've gone to the branch. They don't know what to do'… It's just not consistent and that held up payments… sometimes it delayed us months, like two months to pay the money, the poor old customers." (Insurer Four)*

Beyond delay, some homeowners were anxious about what bank involvement might mean for their ability to fund repairs at all. One recovery manager described situations in which a homeowner's settlement was applied by the bank to repay the mortgage, leaving the homeowner without the funds to carry out repairs, and then unable to borrow further when the risk status on the property changed making new insurance, and therefore new lending, difficult to obtain. While this reflects one stakeholder's account, it points to a tension between a bank's interest in protecting its security and a homeowner's need to fund repairs.

That wider concern was reflected in one homeowner's anxiety at the time. They recalled feeling concerned that their bank might apply the settlement to their mortgage rather than release it for repairs. While this did not happen, it caused significant stress.

> *"I had seen all the stories in the news about people not being able to get the money because their mortgage companies were taking it and I was just… we were just panicking." (Homeowner Five)*

The experiences of homeowners accessing funds through their banks also varied. For instance, one homeowner had their payout directed to the bank, which pre-advanced some funds to pay tradespeople ahead of the full settlement, but required quotes before releasing money. This arrangement worked for them by bridging the gap between repair timing and insurance payout. For others, however, the prospect of a bank controlling the funds added one more party to deal with at a point when many wanted to complete repairs and move forward.

4 Home repairs and quality assurance

4.1 Inadequate drying and sanitisation posed a risk to long-term housing quality and inhabitant health

Where drying was inadequate or rushed before repairs proceeded, it posed a risk to the longer-term quality and habitability of the home. Homes that had significant water, silt, or other material ingress required a strip-out of affected materials followed by drying and sanitisation before repairs could safely proceed. Sanitisation is relevant because water that has flowed over the ground can pick up and carry contaminants, such as chemicals, sewage, and bacteria that can be hazardous.

Where damage was widespread, demand for drying equipment and specialist professionals rapidly outstripped supply. One drying specialist noted that their company typically manages around 1,500 flood drying jobs per year in Auckland but received approximately 7,000 requests within a fortnight following the 2023 NIEWE, putting a strain on both personnel and equipment resources.

The scale of demand also made professional drying impractical in some settings. Some homeowners and property managers had to innovate in the absence of professional equipment and personnel, relying instead on opening windows and doors and domestic dehumidifiers and fans.

One drying specialist emphasised the risks associated with improper or inadequate drying techniques. They highlighted the need to have both air movers and dehumidifiers working to prevent the evaporated water from moving to another part of the house.

> *"A lot of people think 'I can just blow this with an air mover.' You can't do that. You must use dehumidification as well. And we were also putting in air filtration devices, which purifies the air that while we're in there as well… Psychrometry says wet goes to dry, dry goes to wet. So if you push the water out of a room, it just finds somewhere else to go. You have to get it out of the environment by using both components." (Professional One)*

Some insurers, conscious that there was a limited window before consequential damage (e.g. mould and timber rot) would set in, adapted to the shortage of professional equipment and professionals by finding others to do the work. One insurer noted how they mobilised strip-out teams from its company builder network and produced instructional videos to help homeowners begin the process themselves while waiting for professional services.

Awareness and application of proper drying and strip-out procedures was inconsistent across events included in this research, including across builders. The importance of adequate drying is well established, and the BRANZ standard for moisture content in timber framing provides a

clear benchmark for when relining can safely proceed, although relining is only one step in the repair process. There was evidence of progression in (or awareness of) guidance on drying and strip-out procedures over the course of the events covered by this research. For instance, a builder involved in Westport flood repairs reported a lack of clear guidance at the time, whereas by the time of this report's publication, BRANZ guidance on these procedures is readily available. Even where guidance existed, not all builders were familiar with tools such as moisture meters or hammer probes, with one drying specialist reporting that they needed to teach some builders on site how to use a moisture reader. One council reported proactively offering moisture checks to homeowners prior to relining (though uptake of that service is unknown).

There was also indications that some relining proceeded before adequate drying or sanitisation had been completed. While a majority of homeowners were confident their home was sufficiently dry before repairs began, not everyone was. One council staff member in the building consents team was aware of framing not being left exposed for long enough before repairs proceeded, noting:

> *"Lots [of repairs] were completed way too early and we were concerned about it… Will there be issues in the future? Yes, because that framing, it's going to rot. It's just when."*
> *(Building Consent Authority Two)*

This was also seen with one homeowner's experience where they had multiple visits from flood restoration specialists to sanitise the home, but after each visit, the bacteria levels were still considered too high. Eventually their builder wasn't willing to wait any longer and proceeded with the repairs. The downstream consequences of inadequate drying and sanitisation are not always immediately visible. One drying specialist was concerned about the longer-term impacts on the building stock:

> *"I don't believe we got any guarantee that those 7,000 houses in Auckland have been dried properly, and I am worried what's behind many of these walls… I'm worried that there's actually sickness going on that people don't even realise, particularly in rental houses."*
> *(Professional One)*

4.2 Finding a contractor could be difficult without established networks

For homeowners managing their own repairs, finding qualified contractors was a practical challenge. Experiences were often shaped by where homeowners lived, their personal networks, the scale of the event, and the timing of when they were ready to begin repairs.

In areas with large numbers of damaged properties, demand for builders, tradespeople, and specialist contractors rapidly outstripped supply. In Auckland following the 2023 NIEWE, thousands of properties were damaged in a short period. In smaller and more geographically isolated communities such as Westport, the number of damaged properties was high relative to

a small local contractor base. One builder described a town with only a couple of local builders facing more than 300 damaged houses, with contractors brought in from other areas of the South Island to cope. The shortage impacted wait times to complete repairs. For instance, one homeowner affected by Cyclone Gabrielle (2023) was offered a cash settlement or a managed repair by their insurer. When they called the contractor who would project management their repair, they were told the contractor was booked out for an extended period..

> *"I contacted the builder that would be doing the... project management of the repairs. They said they couldn't start our job this side of Christmas because he says, 'oh, you know, we've got about 100 quotes, you're about 100 on the list.'" (Homeowner Two)*

While this homeowner would have preferred a managed repair, they opted for a cash settlement to avoid the wait time and had their home repaired by another company, well before the insurer-appointed contractor could have even started work. One homeowner was relieved to have someone else do the project management of their repair:

> *"If we'd been... project managing the house ourselves, it would have been dreadful. But we were able to just leave it to this builder because he was friends with our neighbour... I have no idea what goes first [or] what goes last in a project." (Homeowner One)*

Homeowners who could draw on existing networks and prior relationships with local tradespeople valued being able to use people where trust was already established. One homeowner who had pre-existing relationships with a plumber and electrician, expressed a sense of security that they "*wouldn't rip us off*". Another homeowner, with a senior industry contact, was able to secure a well-regarded quantity surveyor through a personal referral. By contrast, homeowners without such networks faced a harder task. One described getting "*the yellow pages out and just [ringing] builders*" one by one, finding them "*too busy, too busy, too busy*", while another resorted to searching online and reading reviews to find someone who would take the work. This echoes previous Kaikōura/Hurunui earthquake research, where reliance on personal networks and word of mouth was similarly evident, and those without such connections struggled more to engage contractors (Eade, Brown, & Horsfall, 2023; Eade et al., 2025a).

Finding a contractor was not always the end of the difficulty, as keeping a contractor to the end of the job could also be challenging. Some homeowners found that contractors began their repair and then moved on to other work, leaving smaller finishing jobs undone. One homeowner shared that they had to hire others to complete the work after their builders left for larger jobs, and sensed, both from what they were told and from their own experience, that smaller jobs were deprioritised. A similar pattern was reported after the Kaikōura/Hurunui earthquake, where contractors were seen to prioritise larger-value repairs and smaller jobs were left "in the queue" (Eade, Brown, & Horsfall, 2023).

Contractor capability for flood repair also appeared to vary and finding a contractor was not always the same as finding one with the right expertise. Flood repairs require specific knowledge of moisture management, drying standards, and the correct sequencing of strip-out and repair.

The interviews suggest that some, but not all, contractors had this knowledge at the time of the events in this research. For instance, one drying specialist observed a tendency among some builders to strip out and replace rather than sanitise and dry, which could deliver a quick result for homeowners, but which was not always necessary and added to avoidable waste. A further difficulty was the absence of a clear, shared standard for how flood strip-out and repair should be carried out. One builder who worked across many properties in Westport described considerable inconsistency in how strip-out was done from house to house, down to how far up the wall lining were removed, with no standard operating procedure or code guidance to follow. The same builder also recalled seeing houses that appeared not to have been stripped out properly, or at all, though acknowledged they weren't aware of the circumstances of those houses or owners. While the BRANZ guidelines for restoring a home after a flood (BRANZ, 2021) were published in December 2021, this research did not capture the extent to which these guidelines were used. As discussed in Section 4.1, where repairs proceeded without adequate drying or proper strip-out, the risk was to the longer-term quality and healthiness of the home.

4.3 Consent requirements were not well understood

Understanding where the line fell between consented and exempt work was not always straightforward for homeowners. Many homeowners affected by extreme weather undertook like-for-like repair works under Schedule 1 of the Building Act 2004 and did not need a building consent. One recovery manager commented that this was the norm in their area:

> *"The vast majority of the repairs done around here have utilised Schedule 1 in the Building Act… so if you're taking your linings off, putting them back on, putting everything back as it was, you're not changing too much, you can do that sort of work without requiring building consent generally." (Recovery Manager Three)*

The extent to which Schedule 1 has been applied appears to have been considerable. One building consent authority noted that, though they issued a significant number of placards, they only received about 10% of the building consent applications they would have expected, and they were only for the more significant jobs.

A building consent is generally required where repairs involved structural elements, such as damaged wall framing from debris impact, intertenancy fire walls, level-entry showers, or retaining walls, or where homeowners make additional alterations while the house is stripped out. Land damage repairs involving significant retaining structures could also require resource consent in addition to building consent, adding further complexity for some homeowners. Land damage is discussed more in Section 5.

Part of the difficulty in understanding consents was the absence of clear central guidance. One building consent authority noted that, at the time of NIEWE in 2023, there was little guidance from the Ministry of Business, Innovation and Employment (MBIE) on what work was permitted, exempt, or required consent, leaving individual councils to develop and distribute their own guidance. This helps explain why the information homeowners received varied, and why its clarity

depended on their particular council. Survey respondents relied on multiple sources to determine if their repair needed a consent with common sources being a repair contractor or professional (39%), their local council (39%) and determining it themselves based on the type of damage or repairs involved (33%). Confusion over consent requirements was also a feature of the Kaikōura/Hurunui earthquake study, where uncertainty about whether work needed a consent extended across insurance assessors, builders, homeowners, and building consent authorities alike. Its recurrence here suggests this is an ongoing source of difficulty.

An area where one building consent authority considered consent requirements were misunderstood was wet area membranes. They considered that any remediation of a shower or wet area membrane required a building consent, regardless of the nature of the flood damage, because there was no Licensed Building Practitioner (LBP) licence class covering that work.

> *"It doesn't really matter where your kitchen is, but it really matters how good that membrane is in your shower, because [if done incorrectly] it's going to rot your subfloor."*

However, in practice, they observed that some insurers and their contractors were proceeding with membrane remediation without consent, and that some homeowners simply wanted their home sorted and were unaware of the requirement. The absence of a relevant LBP licence class was identified by the interviewee as a regulatory gap that could be addressed in the future.

Some councils responded proactively to consent-related confusion among their communities. For example, the building consent authority referred to above distributed guidance in six languages through community groups, set up an expedited consenting queue for storm-related work, and prioritised consent applications as they came in. Within their consent lodgement system, they used key words such as "storm" or "2023" to flag and expedite consents related to the weather events. Another interviewee recalled their council providing direct support to a homeowner unfamiliar with the consent process, helping the homeowner obtain necessary property files and guiding them to a design provider. This level of support was easier to provide because it involved a single homeowner at a smaller council.

There were also accounts of homeowners feeling a sense of security by having a consent, even if they didn't necessarily require one. For instance, one recovery manager recalled a few homeowners they engaged with who wanted to apply for a consent even where one was not strictly required, simply to have documented evidence that their home had been repaired to standard, despite the considerable additional cost of doing so. This points to a broader desire among some homeowners for assurance that repairs had been completed properly, which is discussed further in Section 4.4.

4.4 Repair assurance processes varied

Mechanisms to confirm repair completion and quality exist but are ad-hoc and driven by individual parties. Where an insurer organised a repair, there was a reasonable degree of confidence that the repair was adequately completed due to the additional layer of oversight.

Decisions about whether to complete repairs are influenced by a range of circumstances, including type of damage, life circumstances, financial position and intention to sell the home (Eade, Brown, & Horfsall, 2023). For some, this includes capability of navigating the repair process itself, as one building consent authority described:

> *"Lots of people don't have the skills or the knowledge to know how or what they need to fix… They've got cash. And then what do I do next? They haven't got a clue… Whether it was enough, who knows?… Other people got a $20,000 payout and they might have bought a new car. Just put a coat of paint on it." (Building Consent Authority Two)*

The gap around limited oversight of repair completion in the cash settlement model was previously identified in the Kaikōura/Hurunui research. Potential mechanisms for addressing this include insurer follow-up, invoices paid via banks, and lodging evidence of completion with councils. Some insurers described developing internal processes to verify some repairs. For instance, one insurer described a practice of following up with homeowners of large settlements (over $200,000) to confirm repairs had been completed:

> *"We would write to you, and our underwriting team would write to you and say hey, understand, you've got the settlement… you need to let us know when you've done the repairs." (Insurer Five)*

It was acknowledged as not universal across the industry, and for smaller settlements, follow-up was less systematic. One insurer noted the onus can fall on the homeowner to show they have used the settlement to mitigate the hazard, "*otherwise you might not be covered for future events*".

Banks holding mortgages provided another point of oversight, albeit an inconsistent one. Where settlement funds were paid to a bank rather than directly to the homeowner, some banks required invoices or evidence of planned work before releasing funds, providing a de facto check on repair intent or completion. As noted in Section 3.7, this process varied considerably across institutions and was experienced by some homeowners as a source of delay rather than a meaningful quality check.

An example of a more deliberate approach to repair assurance, at least for drying, emerged from the Westport floods. A drying professional was approached by someone working on behalf of the local council to provide formal drying statements that could be recorded against individual properties. They noted that out of approximately 400 properties they worked on in Westport, they received such requests for only around ten, suggesting this was an isolated initiative rather than a systematic programme.

> *"In Westport… someone who was working on behalf of the Council [asked] for a statement that… said 'we can tell you that we've dried it to this… standard. We've got it to this level' and then they would actually put that on the Council records against the house." (Professional One)*

There was also an example of a builder in the Kaikōura/Hurunui project who proactively provided a paper trail of completed repairs, regardless of whether the repair required consent (Eade et al., 2023, p. 27). Some homeowners wanted to ensure they, and any future purchaser, had a properly repaired, healthy home, with a record to show for the work. One recovery manager observed that some homeowners approached their council for code compliance certificates (CCCs) to satisfy insurer or bank requirements, not understanding that certificates were not possible for work done without consent, i.e. work done under Schedule 1 of the Building Act or under a discretionary exemption. When a repair required building consent, the consent record would be documented on the Land Information Memorandum (LIM) and serve as evidence of repairs. However, repairs that did not require consent would require alternate methods of documentation.

Mechanisms for repair assurance that do exist cover where a party has a financial or risk interest in the property. Where those are absent, no one is responsible for repair assurance and that can create an evidence gap.

5 Land damage assessment, repairs, and financing

5.1 Land damage repairs needed to precede home repairs in some cases

For some homeowners, land damage set the pace and the terms of being able to complete house repairs. Sometimes building repairs could not be completed until the land repair was done, such as in cases of land instability or an undermined foundation. In other cases, land damage could occur independently of building damage and still affect the home repair process. One homeowner described how their steep back slope gave way in the Auckland floods, slipping right up to the foundations. While the house was undamaged, the land alone needed a substantial engineering solution, and difficult access slowed the work, with completion more than two years after the event.

The claims process for land damage can also be slower and more involved than a building claim. Once a claim is lodged, an assessor confirms the damage falls within NHC cover. For land slips, a geotechnical engineer must then report before a valuer determines the land's market value, with settlement set at the lower of remediation cost or market value. Each step depends upon completion of the previous one, so delays can compound and bottlenecks at any stage hold up everything that follows.

Following the 2023 NIEWE, the geotechnical step was a particular constraint, with geotechnical engineers in high demand following the events and their availability stretched across multiple affected regions at once. One insurer described proactively assembling a panel of up to seven

geotechnical providers to mitigate bottlenecks, noting that the geotechnical resource was critical to moving land settlements forward at pace. Another insurer observed that even where land claims were prioritised, the overall supply of experienced engineers constrained timelines regardless. Outside large events, they said the process took around six months when everything went well. During the events covered in this research, it extended well beyond that:

> *"At scale, twelve [months] plus [to settle the land claim] and it's pretty hard to tell somebody that at the beginning of a process, in particular when you may have already settled the dwelling damage from an insurer perspective." (Insurer Five)*

Following the 2023 NIEWE, a further source of delay and risk was the land categorisation process. Where categorisation decisions were still pending, homeowners and insurers sometimes proceeded with repairs that a later Category 3 determination rendered redundant. The broader categorisation and buyout process rather than the repair process itself, it is discussed in Section 6.

For homeowners in geographically isolated locations, the logistical challenges of repair are compounded. After the 2022 Marlborough Sounds flooding, some properties had significant land and building damage and were in boat-access-only locations, meaning materials and trades had to be brought in by water. Access constraints added cost, time, and complexity to every stage of the assessment and repair process.

5.2 Homeowners struggled to understand land cover and settlement calculations

The land damage assessment and repair process was often challenging for homeowners to understand. Main sources of confusion included what land damage was covered by NHC, how land settlements were calculated, and how those calculations differed from the requirements for actually repairing the damage. Misunderstandings about these distinctions affected whether homeowners pursued a claim, challenged an assessment, or understood the gap between the payout received and repair they needed to complete.

There was a gap in comprehension between homeowner expectations of land damage cover and the extent to which NHC actually covers land damage. Cover extends only to a defined area around the dwelling, broadly within eight metres of the home and up to 60 metres under the main accessway (Natural Hazards Commission Toka Tū Ake, n.d.). Land damage from these events often fell outside that zone, and homeowners who expected their whole property to be covered were often surprised to find that large parts of it were not.

Challenges related to understanding land cover also shaped whether homeowners accepted an initial assessment. This was particularly important where the first response from the system was that no claim, or only a very small claim, was available. One homeowner's experience illustrates this. They were initially told they had no land damage claim, despite silt deposited under their

house. The claim was accepted after they disputed it, but they described the offer as low compared with a quote from a council-authorised silt contractor:

> *"We spent hours and many emails and phone calls on this. We are competent and persistent, yet it still left us exhausted. Someone less equipped may well have settled for the zero initial assessment" (Homeowner Three)*

For other homeowners, the difficulty was less about disputing an amount and more about understanding the overall sequence of the land assessment process and the information they were provided about it. One homeowner described the challenge of understanding this, despite receiving written guidance outlining the process:

> *"It was quite hard to understand [the land damage assessment process] even when you're given the brochure. I don't know why it was so hard, but everybody in the street was in the same boat." (Homeowner Thirteen)*

Homeowners were trying to understand an unfamiliar and technical process while also dealing with the disruption, cost, and stress of recovery. Written guidance was helpful for some, but it didn't always answer practical questions homeowners had about how the process applied to their own property. The above homeowner suggested that practical, scenario-based examples would have helped, particularly examples showing how a claim might be handled where land damaged the house, where land beneath or around the house also needed repair, how the eight-metre NHC land cover area applied, and how NHC and private insurance payments interacted.

A further area of misunderstanding, among homeowners and engineers alike, was the distinction between a settlement calculation and repair pathway. The amount payable under the Natural Hazards Insurance Act (2023) (NHI Act 2023) was not necessarily the same as the cost of carrying out a compliant repair under the Building Act. Under the NHI Act, land claim entitlement is based on actual financial loss suffered. For retaining walls, bridges and culverts, this involves considering the undepreciated value (i.e., what it would have cost to build the same structure when it was new), even if rebuilding it today would require a different or more expensive solution to meet current building code standards (NHI Act 2023, s45(1)).

Any new building work still needed to comply with current Building Act requirements regardless of a pay-out received. For example, if a retaining wall requires consent, it needed be designed and built to current standards. This distinction between pay-outs and costs of compliance was difficult for some to navigate. To calculate land claim entitlements, geotechnical engineers sometimes needed to create a basic conceptual remedial solution. Although these were provided with disclaimers, some homeowners nonetheless attempted to use them for consent applications rather than commissioning a full geotechnical investigation, modelling, analysis, and design required for the repair itself.

5.3 Some homeowners struggled to cover financial shortfall in land damage settlements

The amount of NHC cover provided for land damage claims frequently fell well short of what land damage repairs cost. A key reason lies in how land settlements are calculated. Where the market value of the affected land is lower than the estimated remediation cost, NHC is entitled to settle on the basis of market value, meaning homeowners receive less than the cost of repair. One insurer observed that many land claims were settled on the market-value basis rather than on repair cost. For homeowners who had not understood this in advance, the settlement offer could come as a significant and/or distressing surprise, particularly where the gap between payout and repair cost was large.

Some homeowners could manage this gap, while others had to fund the shortfall themselves or leave damage unrepaired. One homeowner's long driveway had been severely damaged, and much of this fell outside the NHC cover area. The estimated repair cost ran into the hundreds of thousands, far above the settlement available, and the gap was unbridgeable, meaning the driveway remained unrepaired. The financial and emotional weight of this, combined with other pressures, took a significant toll on their wellbeing.

The market value basis of land settlement could also create geographic inequities, which several interviewees perceived as a significant systemic problem. The repair cost for equivalent land damage is broadly the same regardless of where a property sits, but the land value and therefore the settlement amount varies by location, as one insurer explained:

> *"If you live in Mission Bay, chances are that your land value is so high that you're not gonna be short changed. But if you live somewhere where your land value is really low, but the land damage is significant, then you will be shortchanged." (Insurer Five)*

The result is that homeowners in lower-value areas are systematically less likely to receive a settlement that covers the cost of repair, while those in high-value areas are more likely to. The adequacy of a settlement therefore can depend less on the damage than on where a person happens to live, and two homeowners with identical damage can face very different prospects of completing their repair. Lower-value areas also tend to be those with fewer resources to privately bridge the gap, so the settlement basis can compound existing disadvantage rather than relieve it. One insurer described the difficultly of explaining this process to affected homeowners, who struggled to understand why their payout differed so much from others with similar damage.

The cumulative effect of unaffordable or incomplete land damage repairs has implications beyond the individual homeowner. Properties with unrepaired land damage carry ongoing risk, including to the building, to future occupants, potentially to neighbouring properties and infrastructure and to future insurability. One insurer noted that some unrepaired land damage was potentially posing a hazard to the home itself. Properties without completed repairs have a different risk profile and may have challenges with ongoing insurance coverage. Additionally, the

condition of the property is likely to deteriorate, and the cost of eventual remediation may only increase. This is a gap with consequences not just for individuals but for the resilience of the wider housing stock, particularly as extreme weather events increase and intensify.

6 Impacts of the Future of Severely Affected Land (FOSAL) process

The Future of Severely Affected Land (FOSAL) process was introduced by central government in response to the scale of land damage caused by the 2023 NIEWE (Department of the Prime Minister and Cabinet, 2023). It provided a framework for territorial authorities to categorise residential properties according to the level of risk they faced from future natural hazard events, and to determine which properties were suitable for repair and continued habitation, which required remediation, and which were considered too hazardous to continue occupying and warranted buyout. Properties were broadly sorted into three categories:

- Category 1 (low risk, no action required);
- Category 2 (some risk, with remediation possible, with subcategories 2A, 2C, and 2P reflecting different remediation pathways); and
- Category 3 (high risk, buyout offered).

Central government paid 50% of the buy-out and councils paid the other 50%.

Because it was designed and implemented at pace in response to these events, many of the difficulties homeowners experienced with FOSAL are best understood as the challenges of a novel process rather than an established system. Although FOSAL was not a direct focus of this research, the interaction with insurance claim settlement and repair processes is significant enough to merit discussion.

For many homeowners in affected areas, the FOSAL categorisation process was a source of significant and sometimes prolonged uncertainty. While the NIEWE events occurred in early 2023, the process was not announced until mid-2023. Territorial authorities then worked through their own implementation at different rates, with some councils completing the bulk of assessments relatively quickly and others taking longer. For homeowners, this meant living with uncertainty about the future of their property for months or years after the event. This uncertainty intersected directly with the insurance claim and repair process. Homeowners were making decisions about whether to repair, and insurers were assessing and settling claims, often before the categorisation picture was clear. This appeared to be a recurring challenge, raised independently by homeowners, recovery managers, and insurers alike. Some homeowners began or completed repairs only to subsequently receive a Category 3 determination, meaning their property would be bought out. In some cases, insurance settlement funds had been spent on repairs that the buyout then rendered redundant. One insurer described this challenge:

"The challenge, in the Auckland case, was some homeowners had done their repairs and then discovered their land categorisation after and so that became a problem. More so for the Council than for us, but very distressing for those customers." (Insurer Five)

Where categorisation was unresolved, insurers defaulted to assessing and repairing, and homeowners who were not ready to accept a likely buy-out proceeded with this process. Settlement money was then spent on work that had no lasting value. A recovery manager described relatives who had been rescued from their roof and told early on they would likely be Category 3, but could not accept it:

"They kind of decided they were gonna stay. And within the first two weeks of the event, they were already in negotiations with their insurance company and the insurance company said, 'well, you are not red stickered, so you must be OK. So we'll start assessing for repairs.'... And so the builder that was appointed by the insurance company started reroofing their house. And that house is categorised as three and they could never live there again. And so part of their insurance money that would have been their payout was spent on reroofing when they should never have touched it." (Recovery Manager One)

One insurer expressed frustration over this type of situation, having invested resource in assessing and scoping repairs for a property that was ultimately demolished, which they considered a waste of money and capacity for everyone involved. Their view was that where were properties were going to be bought out, this needed to be communicated clearly, quickly, and consistently to the homeowners affected, so that everyone has an understanding of what path the claim should take.

While clear and speedy guidance was desired by both insurers and homeowners, the structure of the FOSAL process meant that speed was difficult. Applying the FOSAL criteria required territorial authorities to exercise judgement, most notably around the concept of "tolerable risk." Central government guidance established the framework, but each council was responsible for applying the criteria in its own context. This meant that the interpretation of the term "tolerable", for instance, varied across locations such as Auckland, Hastings, and Gisborne, resulting in different categorisations for equivalent properties. This was an example of how the framework played out in practice and was the result of councils needing to make complex risk judgements under new guidance, at pace, and under significant resource pressure. Despite this, from a homeowner perspective, this sort of variation could be difficult to understand. One homeowner could not make sense of the thresholds applied across regions, using the idea of a "centimetre or two" of difference deciding whether a property qualified for a buyout, to convey how arbitrary the boundary felt to them, describing it as "*crazy*".

Any threshold, however well-founded, creates a hard boundary where otherwise similar properties can fall on different sides, and the reasoning behind where a line is drawn is not always visible to those affected. One insurer noted that different timelines taken across councils caused great stress for some homeowners, particularly where they could see their situation being handled differently from homeowners in other regions.

Challenges were not confined to Category Three buyouts. One homeowner, whose property was identified in Category Two, felt lost trying to understand the building requirements they needed to follow. Their regional council planned to build a stopbank to lower flood risk, but their local council could not provide certainty on what building requirements applied until the stopbank was completed. As a result, repairs had still not begun 2.5 years after the event, at the time of the interview.

For homeowners who remained in Category 2 properties, other concerns included the potential implications for their ability to maintain and/or obtain insurance going forward. Categorisation, and Section 72 notices[7] that could accompany it, fed directly into these concerns. In some cases, homeowners reported that these made it harder to change insurers or would make it harder to sell the property.

Some councils developed support for homeowners in response to the challenges created by FOSAL. For instance, several councils assigned navigators to homeowners going through the categorisation process. Navigators translated complex and technical processes and stayed with homeowners throughout the recovery journey. In one region, everyone beyond Category 1 was assigned a navigator, and navigators received regular professional supervision to sustain them through demanding caseloads. One homeowner found the council navigators helpful when their insurer and broker could not support them. Some councils also gave homeowners choice within the process, such as who would value their home and land.

FOSAL was a one-off process yet had a strong influence on insurance claim and repair experiences for many affected homeowners. Not only did it sit awkwardly alongside claim and repair decisions already underway, the timing, regional variation, and prolonged uncertainty it introduced had tangible impacts on homeowners. Though it was a process unique to the 2023 NIEWE, it provides valuable lessons for any comparable process that might be implemented following future large-scale events. These include aligning with insurance and repair timeframes, transparent explanations of criteria involved, and dedicated support alongside the process, all of which shape homeowner experiences and outcomes.

[7] Section 72 notices are information placed on a property's record that the property is "known to be affected by or at risk of a natural hazard" (Natural Hazards Commission, n.d.). They are intended to ensure future buyers or anyone with an interest in the property are aware of the risk.

7 Impacts on homeowners

7.1 Homeowner vulnerability was dynamic and took different forms

Vulnerability among homeowners varied and arose in different forms: some readily visible and recognised by insurers, others less visible or emerging only as the recovery wore on. It was not a fixed state, and sometimes homeowners who needed support were not identified at lodgement. Capacity to engage with the process, shaped by knowledge, prior experience, personal networks, and confidence to manage an unfamiliar and complex process, was one dimension of vulnerability, and could be eroded by the process itself as much as by personal circumstance.

Insurers had established ways of identifying and responding to homeowner vulnerability, including prioritising their claim and/or repairs, training staff to listen for indicators during calls, using keyword searches across claim notes to find those who had not self-identified, and routing flagged claims to experienced handlers. Common vulnerability indicators included physical disability, serious illness or a terminal diagnosis, financial stress, language or special-communication needs, and displacement from the home. One insurer described the logic:

> *"Once we know who all those people are, we always make sure those claims are ring fenced to our most experienced claim handlers so that they get that real capable wraparound support." (Insurer Two)*

Another insurer described using a vulnerability scoring system they developed after the Canterbury earthquakes, incorporating factors such as illness, financial situation, age, and capacity to manage the repair while treating priority and vulnerability as separate things. That is, how urgently a claim needed action, and whether a homeowner needed additional support to get through it. Approaches for prioritising according to vulnerability indicators faced limits at scale. Displacement raised a claim's priority, for example, but did not in itself mean a homeowner was vulnerable. For example, in the 2023 NIEWE thousands of properties were affected simultaneously, and the number of displaced homeowners was so large that displacement alone could not sort priority. High demand for temporary accommodation sharply increased the number of homeowners flagged as high care, and insurers could not resolve every claim at once.

Vulnerability was not a fixed state, which made it difficult to capture. As one insurer emphasised, people "*can move in and out of it*" as delays accumulate, financial pressure builds, or other life events intersect with the process. For some homeowners experiencing vulnerability, insurers responded by moving at the homeowner's pace rather than forcing the process to a timeline the homeowner could not manage. One recovery manager observed that "*to settle with your insurance company, psychologically means that you've accepted what's happened and you're ready to put a quantity on that*", and some people were not ready to do that. An insurer echoed this:

> *"We've still got a couple of claims being settled in the repair programme from NIEWE, simply because we needed to move at the pace that those customers needed to move at… largely most of those customers are experiencing some form of vulnerability or in some form of care." (Insurer Five)*

Standard indicators could also miss vulnerability arising from less visible or compounding factors that often sat outside the claim process entirely. For example, some rural homeowners often faced a damaged home sitting on a damaged farm, with silt-covered paddocks and reservoirs, collapsed fencing, and disrupted stock. As a result, managing their repair process competed directly with managing their livelihood. One recovery manager described the emotional toll this could have:

> *"The mental health impact of your livelihood is failing, has failed around you, and you've got to focus on that. Then you come home at night, and the quality of your home is also now in such a poor state. You're living it every day." (Recovery Manager Five)*

In other instances, compounding factors of unrelated life events layered on top of an otherwise unremarkable claim. One homeowner's claim for a leaky roof proceeded reasonably well, but their wider situation did not, with their driveway being severely damaged, at an estimated repair cost far exceeding the claim payout, while they were also dealing with a verbally abusive neighbour. These accounts are consistent with quantitative findings from the 2016 Kaikōura/Hurunui earthquake survey, where vulnerability likewise emerged through overlapping factors, e.g. financial capacity, capability and experience, life stage pressures, and competing demands, rather than a single characteristic such as age. Middle-aged claimants with mortgages and children reported greater financial stress and more significant negative impacts on wellbeing than claimants aged 65+, who, despite being conventionally seen as more vulnerable, reported the highest confidence in managing repairs and the lowest wellbeing impacts overall (Eade et al., 2025a). This suggests that indicators such as age could misdirect where support is targeted if used without a wider view of a homeowner's intersecting circumstances.

Alongside vulnerability, homeowners differed in the capacity they brought to the process. Those with prior experience in construction, project management, or insurance claims were generally better positioned at each stage: to act without waiting to be told in the immediate clean-up, to ask relevant questions and challenge assessments they considered inadequate, and to select and manage contractors with confidence through repairs. One homeowner had been through a flood at a previous property and so used that prior experience to immediately organise a professional cleaning company to remove silt, even before their insurer had made contact.

Capacity was also situational and could be eroded even in homeowners who began well-equipped. One homeowner's capacity was tested by external circumstances that were outside their claim and repair process. Displaced with young children and only recently arrived from overseas, they later reflected "*[I] honestly thought I wasn't gonna survive this experience… my mental health was absolutely in pieces*". Though they had prior experience with an insurance

claim and considered themselves competent to manage, prior experience did not insulate them when pressures converged.

For others, it was less a matter of vulnerability than a feeling of constrained agency, where perceived limits on choice could reduce a homeowner's willingness to push back. Homeowners who were overwhelmed by the wider situation did not always feel they had the standing or room to question decisions. One homeowner took a call at work offering a settlement, with no scope of works provided beforehand, and felt pressured to accept on the spot.

The claims and repair process itself could also erode a homeowner's capacity, independent of their personal circumstances or ability. Delays in assessment, limited communication, back-and-forth over settlement amounts and scope, and delays in releasing payouts could make it harder for well-prepared homeowners to get through their claim or complete their repairs. One homeowner was highly capable, with a background in building and project management and the resources to engage a well-regarded quantity surveyor yet could not get traction with their insurer until a support service intervened on their behalf. A recovery manager described a similar case: a homeowner who was told their payout was ready but unable to get it released for six months. The homeowner's council engaged an external reviewer who could "*speak insurance speak, to say the right things, to get it released*." The recovery manager for that council emphasised that "*we shouldn't have to speak insurance speak*". The role of advocates and support organisations in cases like these is explored further in Section 7.4.

7.2 The high toll on homeowner wellbeing

The claim and repair process took a toll of its own. While this was often separate from the distress caused by the event itself and by other difficult circumstances in people's lives at the time, the two were often intertwined. The toll this process takes on homeowner wellbeing is well established, with the Kaikōura/Hurunui earthquake research finding stress to be widespread among claimants, mirroring similar outcomes following the Canterbury earthquakes. The accounts in this research are consistent with that picture.

For many homeowners the impact was moderate and manageable. One homeowner, a self-described *"go with the flow"* type, covered a settlement shortfall by selling some assets and accepted delays with frustration but without significant distress. Others were significantly affected, even where the practical outcome was relatively good. For instance, one homeowner described the overall experience as *"a nightmare"* and *"one of the worst things I've ever gone through",* despite having their home repaired quickly. Another said it was *"probably the most stressful thing I've ever done in my life"*.

Homeowners found it helpful to take breaks and time away from the demands of the repair process. One homeowner used their accommodation supplement to fund a couple of weekend breaks, describing them as having *"saved our sanity a little bit."* Another spent extended time overseas during the repair period, where lower living costs allowed them to rest, away from the constant reminders at home. Another homeowner found respite through a day trip organised by

Rural Support, one of several community organisations that supported homeowners during the recovery.

The toll was not confined to homeowners. The people administering and supporting the process were affected too. One insurer knew their claim handlers were under strain, recalling that once the adrenaline of the early weeks passed, internal wellbeing check-ins became important to sustain staff through extended high-pressure periods. A property manager involved with the 2023 NIEWE described a toll on everyone they dealt with- homeowners, tenants, and the people running the process alike**:**

> *"Tenants' mental health deteriorated and owners' mental health deteriorated… The pressure was unimaginable. People in tears everywhere that we looked. It was an owner. It was a property manager, it was a tenant, it was an insurance person that we were dealing with." (Real Estate Agent One)*

The same property manager described high turnover among claim handlers and property managers who could not sustain the pressure, some leaving the sector altogether. Contractors also worked relentlessly for months on end. The large volume of simultaneous claims strained every part of the system, from staffing and contractor supply to assessment capacity and communication. The wellbeing cost of these events was therefore shared, though for different reasons. While homeowners carried it, so did the people managing the process.

7.3 Proactive and consistent communication made a difference

Clear and consistent communication mattered to homeowners and was one of the hardest things for insurers to maintain at scale. When communication worked well, it provided homeowners with certainty about where their claim was at, what was expected of them, and what would happen next. When it broke down, uncertainty compounded stress at an already difficult time. Because communication ran through every stage, from lodging a claim to the final repair, its quality tended to shape the whole experience. It was not always consistent across that journey. Several homeowners described prompt, helpful contact early on that tailed off once the process moved into assessment and repair.

A common frustration expressed by homeowners was that of dealing with different people, often with no single person who owned the claim. One homeowner recalled having at least *"10 or 15 different people's emails*", each introducing themselves as the new contact point, and found it hard even to know where to send information. Another homeowner described dealing with four successive overseas contractors brought in for their claim, each requiring a handover, while a survey respondent noted that *"the delays from the insurer caused mainly by many changes in personnel dealing with the claim were very stressful."* Repeatedly having to re-tell their story was often draining, with one homeowner observing that a single point of contact "*would have been way better and I could have just told my story once*."

These personnel changes were largely structural. One insurer explained that, generally, they aim to assign every claimant a single claims handler. However, during large events their teams are scaled up rapidly, drawing on staff from other parts of the organisation or from overseas, and scaled back down as claim volumes fall, requiring claims to be transferred as these temporary staff return to their business-as-usual roles. Even with a named handler, a homeowner who calls may reach a colleague simply because their handler is on the phone to another of their many customers. So, while the intent was a single point of contact, the scale of the events made it hard to maintain.

A related challenge was that communication was often understood as more reactive than proactive. Rather than being kept informed, many homeowners perceived that progress happened only when they themselves pushed for it. One described the process as "*like a black hole*", where a request might take a fortnight to draw a reply. Another said things "*would only happen when I phoned*" and believed her own persistent follow-up was the main reason her claim moved as quickly as it did. Others simply felt they "*had to do a lot of chasing*" rather than receive any proactive update. A property manager handling many claims observed that there were "*no voluntary updates from anyone*", only a constant cycle of chasing for information. Chasing took time, confidence, and energy that not every homeowner had.

Homeowners frequently wanted a realistic timeframe, even an approximate one, and were frustrated when timelines changed. Insurers explained that they often hesitate to commit to timeframes, noting their importance but explaining that affordability and the need to scale staff up and down made firm commitments difficult. Even so, homeowners were clear that an honest, indicative timeframe, and being told when it changed, would have eased much of the uncertainty.

Where communication worked, it made a difference for homeowners. Homeowners valued a single, competent point of contact who knew their claim, and could provide honest updates including about delays and resource limits, which many accepted as long as they were kept informed. Different homeowners had different preferred contact methods. As one insurer reflected, a key learning was being able to adapt to individual communication preferences, such as an update via a phone call or an automated text. Some insurers also set up information hubs and regular updates during the events, though homeowners noted these were most useful when they carried information specific to their claim rather than general guidance. Homeowners noted they felt better when they knew where they were in the process:

> *"So long as I know where I am in your process, I'll be fine, but if I don't know where I am in your process, then I'm not fine." (Insurer Five)*

Communication was one of the strongest determinants of whether homeowners felt supported or left on their own. Across these accounts, most homeowners recognised the pressure insurers were under and the scale of the events. However, frustrations primarily arose out of communications being too often left to the homeowner to initiate.

7.4 Homeowners benefitted from support organisations

Navigating the insurance claim and repair process is challenging even for capable, well-resourced homeowners. For those with less experience, fewer networks, or circumstances that reduce their capacity to engage, access to independent support could make a material difference to their experience and outcomes.

A range of organisations and individuals played this role following the extreme weather events covered in this research, including the New Zealand Claims Resolution Service (NZCRS), Insurance and Financial Services Ombudsman, Financial Services Complaints, insurance brokers, the Rural Support Trust, and council staff, especially navigators.

NZCRS emerged as a particularly valued resource for homeowners who found themselves stuck. The service provides independent, free support to homeowners navigating insurance claims, and several homeowners and insurers identified its involvement as solving deadlock. One homeowner explained that, despite having a background in building and project management and the resources to engage a highly respected quantity surveyor, they were unable to get traction with their insurer until NZCRS became involved. Insurers also saw value in NZCRS involvement, noting that the service could help homeowners understand why certain costs or damage types were not covered, which could be a message sometimes better received from an independent party than from the insurer directly. One insurer shared that they will often refer customers to NZCRS for support during the claim process, observing that NZCRS explanations of policies were *"not always in favour of the customer. It's actually helping the customer understand"* what their policy does or doesn't cover.

A significant limitation of NZCRS, however, was awareness. For instance, one homeowner stated they *"didn't know about the advocacy service… until well through the claim process in [our] second [claim]"*. They suggested that insurers could play a role in raising awareness by routinely informing homeowners of the service at the point of claim lodgement, which some insurers did. The homeowner suggested *"maybe the insurance companies could send it out… because I mean surely it's in everyone's interest to try and resolve these things quickly and amicably"*. Another homeowner made the same suggestion independently, noting that simply being told the service existed, *"there's a claims resolution service that you can use if you want to"*, would have helped.

Another support mechanism was council navigators. Navigators were individuals with specialist understanding of local resources and processes. They guided homeowners through the regular claim process and supported them through the FOSAL process (Section 6). One recovery manager described the benefit of navigators filling a gap that no other service was designed to fill:

> *"The navigator is the only role that's created to look after the homeowner, in a personal way that is specialist to recovery and what recovery looks like." (Recovery Manager Two)*

In some areas with a smaller number of affected properties, councils were able to offer more intensive individual support. For instance, one recovery manager recalled a council offering homeowners an independent evaluation of their land claim and access to a professional to review their insurance assessment and offer. That level of support was considered feasible only because of the relatively small number of properties affected, but it was well received.

In rural areas, the Rural Support Trust played an important role in mobilising practical community assistance. One homeowner described their involvement following Cyclone Gabrielle, which included organising a community group to help with the clean-up:

> *"Rural Support here have been fantastic. They organised Task Force Green here and… they did a really good job. A band of people came for about a week and pulled debris out of fences." (Homeowner Four)*

For homeowners who had one, an insurance broker was often a valuable anchor in the early stages of the claim. Several used their broker as the first point of contact after the event. One homeowner, with no internet, recalled driving to their broker's office the day after the event, with their broker subsequently lodging the claim, confirming they were well covered, and arranging for builders to strip out wet linings so the house could begin drying. Another contacted their broker the day the flooding happened to check their cover. In these cases the broker helped homeowners act quickly at a point when they most needed direction.

However, the value of broker support was not always uniform. One homeowner found their broker changed partway through the claim and felt neither the broker nor the insurer was able to do much for them, in part because both were stretched thin. There were also structural limits on what brokers could do. One insurer noted that, under their process, "*bad news*" about a claim was relayed to the homeowner through the broker while "*good news*" could be given directly, and that brokers could not access information on an NHC claim without specific authorisation. Where a broker sat between the homeowner and the insurer, this could also add a layer to an already multi-party process, which some homeowners found made communication harder to follow.

What united these varied forms of support was that they helped bridge the gap between an individual homeowner and a process they were struggling to navigate. For many homeowners, the claim process and FOSAL process were unfamiliar, technical, and demanding, and independent support helped in two key ways. It could help a homeowner understand and accept a decision, including one that did not go in their favour, when it came from a party, they saw as acting in their interest. It could also help a homeowner push for a better or fairer outcome, particularly where they were not equipped, confident, or willing to question or challenge the process alone. One homeowner reflected on the value in having "*something in the system which evens up the balance of power*", adding that the existence of a service like NZCRS could itself prompt insurers to engage more readily.

For homeowners with less capacity to navigate the process alone, this kind of support could be the difference between a well-understood, adequate outcome and a confusing or inadequate

one. However, its value was limited by how reliably homeowners could reach it. Not all homeowners were aware of support organisations or services that could help them. Additionally, while there was support during the claim and FOSAL processes, no equivalent support during the repair process was mentioned. Given the lack of familiarity and capacity some homeowners would have had, it is likely that some could have benefited from support during that process as well.

7.5 Contesting hazard placards can hide known risks from future buyers

Some homeowners sought to have emergency placards on their property reconsidered to avoid it appearing on their LIM. There was a perception that having a record of the placard on their LIM may affect a homeowner's ability to obtain or maintain insurance and/or affect their ability to sell or secure lending in the future. These challenges raise interesting questions about what future purchasers can find out about a property's hazard history.

One building consent authority noted that records placed on a property's file in their council are difficult to remove after the fact. As a result, this authority reported that it had become common for owners to challenge whether the original placard should have been applied at all, reasoning that preventing the record at its source was easier than trying to remove it later. As they put it:

> *"We're seeing a lot of people challenging whether their property should have got a placard in the first place. So instead of trying to get it off afterwards, they're now saying I should never have been given one because then… they can get it off."*
> *(Building Consent Authority Two)*

A successful challenge to a placard removes the record of the event but not the risk. Where a placard is contested and no record is made, a property may be sold with the risk being inherited unknowingly. There is a clear tension between a current owner's position and the transparency that protects future buyers that sits outside the scope of this work. While emergency placards are not part of the insurance claim and repair process, they provide another piece of evidence that can signal to future buyers that damage may have occurred, and that evidence of repairs should be sought.

8 Framework for future events

This section brings together findings from this project and prior Kaikōura/Hurunui earthquake residential recovery research (Eade, Brown, & Horsfall, 2023; Eade et al., 2025a) to provide a multi-hazard perspective on future insurance settlement and residential repair approaches. First, a comparison is made between the findings of both studies, to identify commonalities and hazard-specific differences. These comparisons are made while acknowledging that the Kaikōura/Hurunui earthquake occurred prior to the implementation of the Natural Disaster Response Model. Second, the framework for evaluating the most suitable insurance settlement and repair approach in future events, developed in the Kaikōura/Hurunui earthquake research, is updated.

Several themes appear across both pieces of work suggesting that some challenges are not specific to a single hazard or event but are more broadly linked to how residential repair and recovery are organised.

Across the two studies, the strongest similarities were generally recurring system issues in how homeowners navigate settlement and repair. Homeowner-led repairs were common in both contexts and were valued by many homeowners because they allowed control over contractor choice, timing, and how repairs were managed. At the same time, both projects found that this approach did not suit everyone. Some homeowners wanted, or would have preferred, a third party to manage repairs, particularly where the repair was complex, contractor availability was limited, or the homeowner had limited capacity to manage the work themselves.

Several practical challenges identified in this report also echo the Kaikōura/Hurunui earthquake findings. In both studies, homeowners relied heavily on their own knowledge, confidence, networks, and persistence to secure adequate outcomes. This was evident in negotiating settlement amounts, accessing trusted contractors, understanding whether consent was required, navigating bank requirements where settlement funds were held by a mortgagee, and knowing whether they could seek a top-up or reopen claims if further damage emerged. Challenges in getting accurate and thorough damage assessments was also found in both events. These issues point to homeowner capacity as a central factor in how well homeowner-led repairs work in practice. They also reinforce the importance of clear communication, access to independent support, and more consistent pathways for repair completion and assurance.

There were also important differences. Some findings were specific, or more prominent, in the extreme weather events covered by this project. These included the need for adequate drying and sanitisation before reinstatement, the management of silt and material ingress, and the complexity of land damage assessment, settlement, and repair, which was outside the scope of the Kaikōura/Hurunui study. These challenges reflect the technical, financial, regulatory, and practical specifics of residential recovery following extreme weather events.

Taken together, the comparison points to two linked implications for post-disaster residential recovery. The first is that repair quality risks can arise when damage assessment, advice, consent pathways, contractor capability, homeowner support, and repair assurance are inconsistent. In addition, because many of these risks are shaped by how repairs are organised and supported, there is value in considering when more coordinated repair support may be warranted, particularly in events where these risks may be exacerbated, for example where there is pressure on qualified assessors and contractors and an influx of less qualified or opportunistic contractors entering the market. Other factors such as complex structural or land damage, and damage extending over properly boundaries can put further pressures on resourcing and add complexity to homeowner-led repair processes.

A second implication is that settlement and repair support should be viewed as a spectrum. Cash settlement and homeowner-led repairs will continue to work well for many homeowners, but the evidence from both projects suggests that more coordinated support may be warranted where damage is complex, damage assessor and contractor availability is constrained, or homeowners have limited capacity to manage repairs themselves. Figure 1 illustrates this spectrum, from fully homeowner-led repairs through to third-party managed programmes, with hybrid options such as opt-in repair coordination or targeted support for vulnerable homeowners.

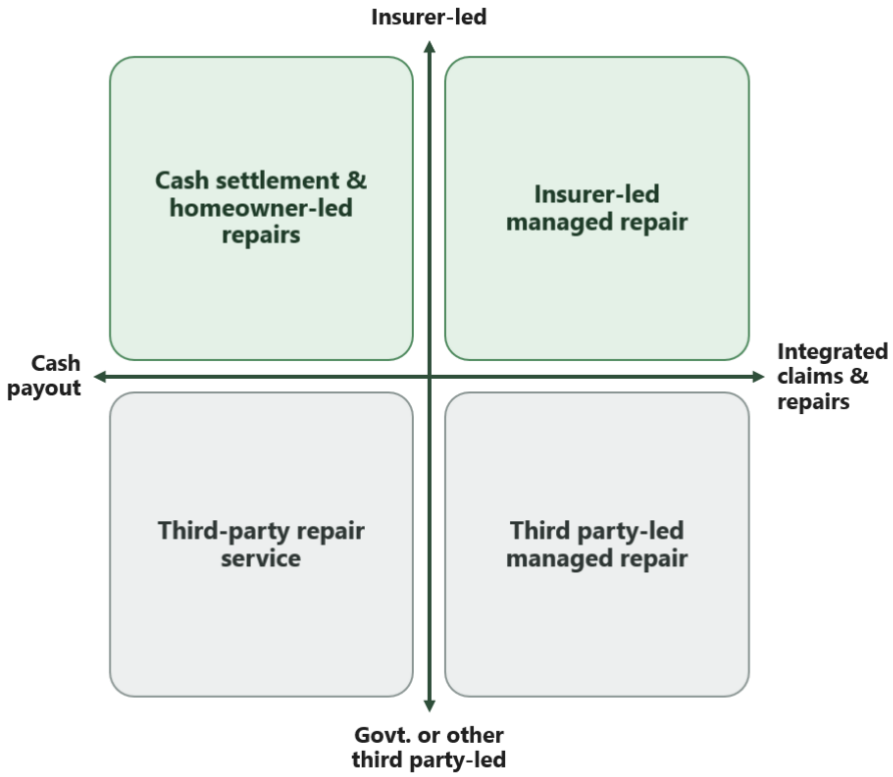

Figure 1 Spectrum of approaches for insurance settlement and repair approaches

Different settlement and repair approaches may be suitable for different events and communities. Table 3 sets out a framework for considering which settlement and repair approach

may be suitable in different events and communities.[8] The framework was originally developed from the Kaikōura/Hurunui earthquake research (Brunsdon & Bird, 2023) and refined through this project. Most of the core factors remain relevant across both hazards, suggesting that the hold true across different hazards. Factors marked with an asterisk reflect additions or refinements from this project, including issues that were more prominent in an extreme weather context, such as moisture management, material ingress, and land damage. Further refinements may be needed if the framework is applied to other hazards.

Table 3 Criteria to consider when choosing settlement and repair approach

CRITERIA	FACTORS	PARAMETERS
Scale of the Event	Number of houses impacted (claims)	• Number of people impacted • Total value of claims
	Geographical spread of houses impacted	• Number of Building Consent Authorities/councils involved • Contractor accessibility to affected areas
Nature of Communities Impacted	Ownership characteristics, including cross-boundary issues*	• Land parcel type (e.g. cross-lease vs single title)* • Density of housing* • Number of multi-unit buildings and apartments • Land movement • Shared boundary walls or services*
	Community characteristics, including homeowner capacity to manage repairs and relative vulnerability	• Number of displaced persons • Number of people requiring support for repairs • Socio-economic status of affected communities*
	Extent of insurance policy coverage[9]*	• Proportion of homeowners with adequate policies to cover cost of repairs*
Complexity of Damage	Ages and types of houses most affected	• Complexity of repairs • Significant public health hazard*
	Superstructure type	
	Foundation form	
	Material ingress into or beneath houses *	

[8] ResOrgs, (2026), When do residential repairs need coordinated support? A framework to support decision-making, https://www.resorgs.org.nz/wp-content/uploads/residential-repairs-decisions-framework-policy-brief.pdf.

[9] *High rates of underinsurance may make an insurer-led repair programme unviable, but does not reduce the need for coordinated repair management. In such circumstances, a third party-led programme may be warranted, funded through a combination of insurance payouts, individual contributions, and other sources.*

	Moisture management issues (i.e. drying challenges, sanitisation issues)*	
	Linkages with available technical guidance	
	Nature and extent of land damage*	
Current Construction Market Characteristics	Sector capacity	Market capacity to deliver the required repair work / Relativity of event-induced repair workload to base workload volume
		Availability of materials and supplies*
	Sector capability	Availability of skilled labour (relative to required)
		Availability of worker accommodation in or near affected area*
	Capability of entities to deliver a managed repair programme*	Availability of competent operators (including experience and Project Management Office capability and infrastructure)*

Regardless of the settlement and repair approach used, the evidence suggests that several key principles should be followed for effective claims settlement and residential repair processes. First, **homeowners should be active participants** in settlement and repair decision-making, with opportunities to make choices and have autonomy suitable to their interests and desires. Second, **quality damage assessments provide a positive foundation** for claims to progress and a key tool for building homeowner trust in the process. Likewise, repair quality assurance provides homeowners confidence that their home is well-repaired. Third, where possible, providing **clear timeline information and support** helps manage homeowner expectations and understanding of the process.

9 Recommendations

The recommendations below draw together the main opportunities identified through this research. They are intended to improve homeowner experiences and support outcomes that result in quality property repairs. Recommendations are grouped by stakeholder groups best positioned to lead or contribute to implementation, recognising that many of the challenges identified sit across organisational boundaries and would benefit from coordinated action.

9.1 For insurers

- Routinely inform homeowners about the **availability of independent services**, such as the New Zealand Claims Resolution Service (NZCRS), at the point of claim lodgement and at key points where a claim becomes complex or disputed.

- Provide **plain-language guidance** on policy cover at key customer touchpoints, including policy purchase or renewal and claim lodgement, covering principles such as like-for-like reinstatement, policy limits, exclusions, and the circumstances in which a claim may be revisited if additional damage is identified.

- Develop and maintain **customer communication protocols** for larger events, including clear handover processes when damage assessors or claims handlers are brought in or released, and stress-test triage processes for identifying and supporting vulnerable homeowners at scale.

- Continue to **strengthen damage assessment processes** to ensure:
    - Homeowners are involved in the process where practicable, including providing opportunities to ask questions
    - Transparency about what the damage assessment process will include and what it won't, who is responsible for each part of the process, and how homeowners can raise concerns if damage appears to have been missed
    - Balance the trade-off of timely assessments and sufficient quality assurance are appropriately balanced to reduce potential for missed damage, loss of trust with homeowners, repeat assessments where avoidable, and additional work downstream
    - Details about whether and how a claim can be revisited if additional damage is discovered-post settlement is clearly explained to claimants, where relevant, including any policy limits, evidence requirements, and time-related constraints

- Assess **homeowner needs for support** throughout the claim process, recognising that capacity and vulnerability can change between claim lodgement and closure.

- Develop proportionate **follow-up processes** for larger cash settlements to improve visibility over whether repairs have been adequately completed, while recognising that follow-up requirements should be practical and targeted to the level of risk.

- **Engage with the banking sector** to improve consistency and transparency in thresholds and processes for releasing settlement funds where a bank holds an interest in the property.

9.2 For banks

- **Improve customer communication** on settlement fund release processes, including clear points of contact indicative timeframes, information requirements, and escalation pathways for homeowners experiencing delay or uncertainty.
- Improve consistency, transparency and, where possible, standardisation in thresholds and processes for releasing insurance settlement funds to support property repair.
- Develop proportionate **follow-up processes** for larger cash settlements to improve visibility over whether repairs have been adequately completed, while recognising that follow-up requirements should be practical and targeted to the level of risk.

9.3 For building consent authorities and emergency managers

- **Anticipate questions** from homeowners and tradespeople around drying, sanitisation, and safe sequencing of flood repairs, and consider targeted moisture check programmes for higher-risk flood-affected properties before relining occurs.
- Clearly **communicate to homeowners** the basis for issuing placards, Section 72 notices, and any associated implications for repair decisions, property records, insurability, or future sale where these are known.
- Fund and **establish navigator roles** as a standard recovery support option following large or complex events, particularly where homeowners must navigate multiple agencies, technical processes, land categorisation, or prolonged displacement.
- Provide **expedited consent processes and accessible advice** for disaster-related repairs where consent is required, to reduce uncertainty and lower perceived barriers to completing compliant repairs.
- Identify practical **pathways for documenting** damage, repair completion, and mitigation work where this evidence would support transparency among homeowners, future purchasers, lenders, and insurers.

9.4 For central government agencies involved in residential recovery processes

- Provide ongoing funding of independent services, like the New Zealand Claims Resolution Service, to provide support to both homeowners and insurers.
- Develop a pre-established **national framework or guidance for future land categorisation** processes to support faster, clearer, and more consistent decisions following future events while retaining flexibility for local contexts.
- Work with the insurance and construction sector, as well as local government, to develop **surge capacity and contractor coordination mechanisms** for large-scale events, such as pre-approved contractor panels, cross-regional or international mobilisation pathways.
- Develop **pre-event guidance** for homeowners, councils, insurers, and repair professionals on **consent requirements for flood repairs**. If a repair does not require consent but homeowners wish to document their repair, suggest alternatives to code compliance certificates (which can only be issued for consented work).
- Explore options to address the absence of a Licensed Building Practitioner **license class covering wet-area membrane work**, given the potential implications for consent requirements, repair quality, and homeowner understanding.
- Incorporate findings from this research into **readiness planning** for future residential recovery, including using the framework in Section 8 to identify when more coordinated residential repair support may be warranted.

10 Conclusions

10.1 Implications for future residential recoveries

This report examined homeowners' experiences of insurance claim settlement and residential repairs following extreme weather events in Aotearoa New Zealand. Across each stage, outcomes were shaped not only by technical assessments, policy settings, and repair processes, but by homeowners' capacity to understand, advocate, organise support, and navigate an often unfamiliar and lengthy process. The research highlighted recurring challenges with damage assessment processes, repair assurance, land damage recovery, communication, and homeowner support, alongside the sustained toll these processes can take on homeowner wellbeing. Many of these findings echo those identified following the 2016 Kaikōura/Hurunui earthquake (Eade et al., 2023; Eade et al., 2025), demonstrating the transferability of the original findings. The research also strengthened the evidence base by refining some factors (to ensure they are hazard agnostic) and adding dimensions that were evident following extreme weather events.

While homeowner-led repairs serve many homeowners well and will remain appropriate in many situations, this research highlights a number of risks associated with homeowner-led repairs. These risks may be exacerbated in some events. Larger, more complex, or concurrent events; strained construction markets and supply-chain disruption; widespread damage; or limited homeowner capacity may all justify greater coordination or support in the repair process – to support better repair outcomes and homeowner wellbeing. The framework highlighted in Section 8 provides a useful basis for determining when a more coordinated or support residential recovery effort is needed.

A central question for future residential recovery is how to support homeowners while preserving the quality, safety, and resilience of the housing stock. The way claims are settled and repairs managed affects both the immediate wellbeing of homeowners and the longer-term condition of their properties. Meeting both of these objectives will require continued improvements to how information is delivered, support is provided, repair quality assurance is managed, and pre-event decisions are made about when homeowner-led repair is sufficient and when more coordinated approaches might be warranted. This is particularly relevant as extreme weather events, and recovery from them, become a more regular feature in Aotearoa New Zealand.

10.2 Future research

Future research opportunities should focus on three broad areas:

Longer-term property and insurance outcomes.

- A longer-term follow-up study of repair completion, quality, and habitability outcomes, including the role of factors such as drying practices, repair pathways, and assurance mechanisms in shaping later housing quality or homeowner health issues.
- Tracking insurance availability and affordability for flood-affected properties over time, including the effects of Section 72 notices.
- Examining how claim experiences, and the increasing availability of property-risk or claims information, influence homeowners' future engagement with insurance, including willingness to make claims, decisions about cover, and perceptions of insurance and insurers more generally.

System processes that shaped homeowner outcomes

- Dedicated research with banks on how insurance settlement funds are held, released, and monitored during recovery, and how these processes affect homeowner wellbeing and repair timing, quality and completion.
- Evaluation of repair assurance mechanisms, including insurer follow-ups, bank-held funds, council records, drying certificates, and possible pathways for documenting non-consented repairs.

Groups whose recovery experiences remain under-examined

- The experiences of underinsured homeowners, including implications for repair outcomes, particularly as affordability and coverage pressures increase.
- Recovery challenges of rural homeowners, farming households, home-based workers, and small business owners where homes and livelihoods are closely interconnected.
- The experiences of culturally and linguistically diverse homeowners, disabled homeowners, and homeowners with specific access or support needs.
- The experiences of tenants, who are affected by damaged housing but have limited control over repairs.

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Appendix 1: Survey topics

Section	Subsection/ pathway	Questions and topics covered
Section 1: Screening questions	*All respondents*	• Which flooding/severe weather event damaged their property (Westport 2021, Cyclone Hale, Auckland Anniversary floods, Cyclone Gabrielle, or other) • Whether the property was subject to a government/council buyout • Whether the property sustained structure/land damage or contents damage only
Section 2: Property information	*All respondents*	• How the property is used (owner-occupied, rented, other) • Location type (major urban, large urban, small/medium urban, rural) • Region (e.g., Auckland, Hawke's Bay, West Coast) • Council property risk categorisation (e.g., Category 2P, 2C, 2A) • Type of dwelling (detached house, semi-detached, apartment, other)
Section 3: Claims settlement process	*All respondents*	• Whether an insurance claim was made, and current status of claim (settled, in progress, unsuccessful, no claim made)
	Those still in the claims process	• Reasons why the claim has not yet been settled (e.g., complexity, disputes over value or coverage, waiting on council risk categorisation)
	Those who did not make a claim	• Reasons for not making a claim (e.g., no insurance, minimal damage, damage found after deadline)
	Those who accepted a settlement	• Types of house damage claimed for (structural, non-structural, ancillary, auxiliary) • Whether work was done before insurer assessment, and what guided that decision • Whether pre-assessment work resulted in health impacts or out-of-pocket costs, and whether costs were reimbursed • Likert-type ratings of the damage assessment process (completeness, trust in assessment, communication, accessibility) • Whether multiple assessments were required • Whether the claim was settled as a cash settlement or through a managed repair programme • Value of initial settlement (range bands from under $10,000 to over $300,000)

		• Whether the initial settlement offer was accepted, and if not, why • Whether the settlement amount was sufficient to complete assessed repairs; if not, reasons why (e.g., increased material/labour costs, expanded scope, time delays) • Whether the claim was reopened or a new claim submitted • Likert-type ratings of the overall claim settlement process (ease of navigation, communication, timeliness, satisfaction with information) • Independent support used during the claims process (e.g., lawyer, Navigator Service, NZCRS)
Section 4: Housing repairs process (cash settlement)	*Cash settlement recipients — all pathways*	• Extent of repairs planned or completed (none, partial, all assessed, all assessed plus resilience improvements, or rebuild)
	Those not intending to repair, or undecided	• Reasons for not repairing or being undecided, across categories: process barriers, financial considerations, planning stage, council risk categorisation, market barriers, and personal circumstances • Whether anyone is currently living in the damaged/unrepaired property
	Those doing partial repairs only	• Extent of repairs by damage type (structural, non-structural, ancillary, auxiliary) • Reasons for doing only partial repairs (financial, market, planning, damage severity, process, personal circumstances)
	Those doing or planning to do full repairs	• What improvements were made or planned to protect against future events (open text) • Current state of repairs (completed, in progress, not yet started) • Time taken to complete repairs after receiving settlement (range bands) • Reasons for not yet starting repairs (same categories as above) • Confidence that the property was sufficiently dry before repairs began • Confidence in managing the repair process • Whether a building consent was obtained or required, and what informed that decision • Who carried out the physical repair work (owner, friends/family, qualified contractors) • Likert-type ratings of contractor/professional availability, timeliness, and affordability • Whether actual repair scope matched what was assessed; if more was needed, whether the claim was reopened

		• Whether any repair work needed to be redone, why, and who paid for the remediation • Importance ratings of repair process factors: cost certainty, overall cost, quality, timeliness, flexibility, and trust in contractors (Likert-type) • Satisfaction ratings for contractor quality, repair standard at completion, current repair standard, and length of time (Likert-type) • Open text: any particular challenges during the repair process • Whether the damage affected multiple properties (e.g., shared walls), and the extent of impact from coordination difficulties, delays, disputes, or multiple-insurer complications • Whether land damage was also present (routes to Section 7)
Section 5: Housing rebuild process (cash settlement)	*Cash settlement recipients (Rebuild pathway)*	• Type of insurance policy held (total replacement, sum-insured, indemnity) • Current state of rebuild (completed, in progress, not yet started) • Time taken to complete rebuild after receiving settlement (range bands) • Confidence in managing the rebuild process • Who carried out the rebuild work (owner, friends/family, qualified contractors) • Likert-type ratings of contractor availability, timeliness, and affordability • Satisfaction ratings for contractor quality, rebuild standard at completion, current standard, and timeliness • Whether the settlement was sufficient for the rebuild; if not, whether the claim was reopened and reasons for higher costs (open text) • Reasons for not yet starting the rebuild (same categories as Section 4) • Whether land damage was also present (routes to Section 7)
Section 6: Managed repair process	*Managed repair recipients*	• Value of initial settlement (range bands) • Whether the initial offer was accepted; if not, why • Likert-type ratings of the claim settlement process (ease, communication, assessment detail, information satisfaction, timeliness) • Independent support used during the claims process • Confidence that the property was sufficiently dry before repairs began • Year repairs or rebuild were completed • Satisfaction ratings for contractors, repair/rebuild standard at completion, current standard, and timeliness (Likert-type)

		• Open text: any experiences or challenges during the managed repair process • Whether any repair/rebuild work needed to be redone, why, and what types of work were affected • Whether land damage was also present (routes to Section 7)
Section 7: Land damage	*Those with land damage (all settlement types)*	• Whether any add-on insurance cover was held for specific land elements (e.g., retaining walls) • Types of land damage claimed for (silt, debris, scour, landslip, subsidence, bridge/culvert, retaining wall, other) • Likert-type ratings of the land damage assessment process (completeness, trust, accessibility) • Ability to repair house damage caused by land damage, protect the property, maintain access, and manage stormwater drainage • Whether the settlement amount was sufficient to repair land damage • Who carried out physical land repair work • Likert-type ratings of contractor availability, timeliness, and affordability for land repairs • Whether a building consent was obtained or required for land repairs, and what informed that decision • Whether the land damage crossed multiple property boundaries, and the extent of impact from coordination difficulties, delays, disputes, or multiple-insurer complications
Section 8: Personal impact and overall experience	*All respondents*	• Extent of negative impact of the claims and repair process on everyday life, across personal wellbeing factors (energy, physical health, stress, burnout, other mental wellbeing) and process factors (dealing with contractors, financial stress, repair quality concerns, timeliness concerns) — rated on a four-point scale from no impact to major impact • Agreement/disagreement with statements about information access and ability to provide input into the repair process (Likert-type) • Whether the respondent was given a choice between cash settlement and managed repair, and whether that choice mattered to them • Preferred approach to repairs if a similar event occurred in the future (manage repairs themselves or have someone else manage)
Section 9: House sales	*All respondents*	• Whether the house was sold after the event
	Only those respondents who sold	• Reasons for selling (e.g., claims or repair process too difficult, financial reasons, fear of repeat event, relocation)

		• Whether the insurance claim was legally assigned to the new owners • State of damage at time of sale (fully repaired, partially repaired, unrepaired) • Whether any portion of the claim value was transferred to the new owners
Section 10: Current insurance	*All respondents*	• Whether the property is currently insured (fully, partially, or not at all) • If uninsured: reasons why (e.g., incomplete repairs, cost of premiums, difficulty obtaining cover) • Optional open text: comments on current insurance status
Section 11: Mortgage	*All respondents*	• Whether a mortgage was held on the property at the time of repairs • Whether the mortgage was affected by the claims or repair process • Where the cash settlement funds were paid (directly to the homeowner, to the bank, or not applicable) • Whether the bank required evidence of repair work, and at what stage
Section 12: Demographics	*All respondents*	• Age group at the time of the event • Gross annual household income (range bands) • Whether dependent children under 18 were living with them at the time of the event • Length of time living in New Zealand (born here, or arrived within/more than 10 years ago) • Ethnic group
Section 13: Limited end of survey questions	*For those whose claim was unsuccessful, who did not make a claim, or who were uninsured*	• Reasons why the claim was unsuccessful (e.g., not covered, invalid policy, late claim) • Whether repairs have been or are planned, and to what extent • Whether the property was sold, reasons for selling, and state of damage at sale • Optional open text for any remaining comments
Section 14: Interview volunteering	*All respondents*	• Whether respondents wished to be contacted for a possible follow-up interview • Contact details (name, email, phone) for those who volunteered

Appendix 2: Survey distribution channels and approach

The survey was distributed via three primary methods – postal, digital, and print media. For postal distribution, a postcard was designed, printed, and sent to 3,755 addresses in Westport, Hawke's Bay, and Gisborne. Property addresses were obtained from National Institute of Water and Atmospheric Research (NIWA) damage modelling. Observed impacts from both the 2021 Westport flood and Cyclone Gabrielle (Hawke's Bay and Gisborne properties) were overlayed with property maps to model addresses where houses were exposed to flooding from these events.

The research team filtered these addresses in Microsoft Excel according to "Actual Property Use", to capture only those with the highest chance of being residential properties, while excluding commercial, industrial, and other buildings. Given our focus on continually occupied homes, we also filtered out "baches". For this filtering process, we used the definitions provided in LINZ Rating Valuations Rules 2008. Our final included seven categories: Lifestyle (multi-unit, multi-use within lifestyle, and single unit excluding bach), Multi-Use at Primary Level (residential), and Residential (multi-unit, multi-use within residential, and single-unit excluding bach).

We then manually went through the list of properties to verify addresses, using the New Zealand Post online address finder tool. This process was used to identify and remove duplicates, as well as to document multiple units on one section but where this hadn't been distinguished in the address list provided (e.g., where there were address duplicates, checking whether more than one unit exists at that property; if so, accounting for this, and if not, removing duplicates). We also checked for mail delivery options, categorising properties based on whether they receive standard mail delivery or not and added postcodes to create full addresses. For rural properties, we added rural delivery codes. We used an external print and mail sorting provider to deliver our survey postcards to each of these properties. Postcards were delivered to properties in early September 2025.

Outside of the postal survey, distribution was split between digital (online) and print media. The online distribution included multiple channels, including sharing a survey link with councils in Auckland and Northland, sharing the link with a representative from New Zealand Claims Resolution Service (NZCRS) to forward, posting the survey link on the ResOrgs LinkedIn page as well as social media advertising. A link to the survey was posted in several public and private Facebook groups in affected areas. Researchers approached Facebook administrators, requested and obtained permission prior to posting in the group. Paid advertising for the survey was also done on Facebook. One-off advertising was done in nine print and digital newspapers in affected regions, with a full list dissemination channels provided below.

The survey was distributed in early September 2025 and responses were collected through to early January 2026.

Survey dissemination channels

Geographic Area	Group Name	Channel type
Auckland	Waitakere Neighbourhood Support	Community newsletter
Auckland	Wellsford Town NZ	Facebook group (private)
Auckland	Bethells Beach/Te Henga Community Group	Facebook group (private)
Auckland	Waimauku and Muriwai 100%	Facebook group (public)
Auckland	Helensville & Parakai Community	Facebook group (public)
Auckland	Titirangi community	Facebook group (public)
Auckland	Auckland Council Recovery Office	Council newsletter
Auckland	Mangere 275 Times	Community newspaper
Auckland	Hibiscus Matters	Community newspaper
Auckland	Kumeu Courier	Community newsletter
Auckland	Pohutukawa Coast Times	Community newspaper
Hawke's Bay	Bay Buzz	E-newsletter and monthly magazine
Hawke's Bay	Wairoa Star	Community newspaper
Hawke's Bay	Napier City Council LinkedIn	Social media
Marlborough	Marlborough Weekly	Community newspaper
Nelson/ Marlborough	New Zealand Claims Resolution Service	Emails from NZCRS
Northland	Northland Civil Defence Emergency Management	Civil Defence Facebook page
West Coast	Westport Going Ons	Facebook group (public)
West Coast	West Coast Messenger	Community newspaper

Appendix 3: Interview questions

INTERVIEW QUESTIONS- HOMEOWNERS

Your experience

1. Thinking about the damage to your property, and subsequent repair process following the flood/severe weather event, please describe your experience.

Pre-assessment work

2. Did you do anything to clean up / 'make-safe' your property prior to an insurance damage assessment?
    - After talked to insurer, or before?
    - Cost, health, etc.?

The damage assessment process

3. Please describe your experience with the damage assessment process for your building and/or land damage.

Moisture and water damage

4. Did you have any water enter the house?
    - If so, how did you manage the moisture issues?
    - Where did you obtain guidance on what you did?

Choosing to repair / the repair experience

5. What damage did you choose to repair?
6. In your experience, did you have any challenges with accessing/engaging people to help do the repairs?
    - When determining the qualification of contractors for completing repair/rebuild work for your house, what were the key factors you considered?
7. Did you receive any quality assurance information from your builder about your repairs?
8. Did you undertake any repairs/rebuilds yourself? If so, what type of work did you do?
9. As a homeowner, what is your understanding of the implications for not repairing your damaged property to an adequate standard (e.g., future insurance cover, re-sale implications)?

Building consents

10. Drawing on your experience with repairing your house, what was your understanding about building consent requirements for undertaking repairs?

Land damage

11. (*If they had land damage*) Were there any particular challenges with repairing land damage?

12. (If they had land *and* building damage) Did land damage affect the building repair process?

Satisfaction with repair process

13. From your own perspective, what are your thoughts regarding the quality/standard/satisfaction of your repairs/rebuilds at the time repairs/rebuilds were completed?

14. In your own opinion, what are your thoughts about the speed of your insurance settlement and subsequent repairs?

15. Thinking about the value of the cash settlement you received, what was/is your experience with this being sufficient for repairing damage as assessed? If not, why not, and were costs and/or scope insufficient?

16. From your perspective as a homeowner, did you face any challenges in relation to your own capacity to manage flood/water damage repairs?

Sales and evidence of repair work

17. Have you since sold your house?
    - Did you personally face, or are you aware of others who faced issues on-selling damaged properties?

18. Did you personally, or are you aware of other homeowners who experienced any issues with needing to / having trouble providing evidence of repairs to insurers or banks, or prospective purchasers?

Compounding events/damage

19. To the best of your knowledge, did you, or are you aware of any homeowners who incurred house damage from previous flood/severe weather events and had not completed repairs at the time the most recent event occurred? If so, are you aware of whether this affected their insurance settlement?

Reflections for future events

20. Based on your experience, if you had to repair property damage in the future, would you prefer to receive a cash payment and manage your own repairs, or for an alternative approach (e.g., repairs managed by a third party)? Please explain.

21. Do you have any further reflections on housing repairs following the recent flood/severe weather event and/or in consideration to future events?

Multi-Unit Buildings (if relevant)

22. (*If in a joined or multi-unit dwelling*) Were there any challenges with the repair process because you were in a joined/multi-unit dwelling?

INTERVIEW QUESTIONS- REAL ESTATE AGENTS

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?
2. Can you describe your organisation, and your own role within it? In particular, can you please tell us your role related to properties affected by the flood/severe weather event?

Sale of properties damaged by flood/severe weather event

3. What were/are your observations of sale patterns of partially damaged properties after the flood/severe weather event?
4. From your role, what were/are your observations of sale patterns of 'as is, where is' properties damaged in the flood/severe weather event?
    a. As far as you are aware, have you encountered any guidance for undertaking sales of 'as is, where is' properties?

Property information and disclosure

5. In your experience, how did you find the experience obtaining information from the owners of repaired or partly repaired properties about the scope of settlements and repairs undertaken?
    a. Looking back, are you personally aware of any issues with homeowners disclosing relevant information about their property / the repairs?
    b. Did you real estate agency provide would-be sellers with guidance on information you expected them to supply?
    c. Did you experience / are you aware of any challenges in relation to land damage and the sale of properties?

House damage

6. Are you aware of moisture issues causing issues with any for-sale properties affected by the flood/severe weather event?
7. From your experience, are you aware of individuals trying to sell poorly repaired properties?
    a. Any relevant land damage challenges?

Homeowner insurance coverage

8. In your experience, have you encountered, or are you aware of, any challenges with house purchasers obtaining insurance for properties?

Rental impact

9. Drawing on your experience in the sale of homes damaged in the flood/severe weather event, did you observe, or are you aware of, implications on the availability and/or quality of rental homes in affected areas?

Experience with past events

10. Were you involved in the sale of any homes following other significant events (e.g. previous flood, earthquake)? If so, were there any notable differences or challenges between the events?

Reflections on the overall process and lessons for future

11. Do you have any further reflections on housing repairs following the flood/severe weather event and/or in consideration to future events?

INTERVIEW QUESTIONS- ENGINEERING/PROFESSIONAL SERVICES

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?
2. Thinking about the residential recovery (home repair and rebuild) following the flood/severe weather event, can you describe your organisation's contribution to it, and your own role within it?
    - Common types of damage you encountered?

" Make-safe" / Cleanup works

3. Were you involved in any immediate / pre-insurance assessment 'make-safe' or clean up works on damaged properties? If so, explain your involvement and any challenges observed.
    - Who got you involved in this work (i.e., homeowners, or someone else?)? How do homeowners engage in this process?
    - Do you provide any guidance/advice to homeowners in relation to navigating this process (e.g., safety, how-to, other)

Residential repair process

4. Reflecting on your experience in the residential rebuild, what was your involvement in the:
    - Damage assessment phase?
    - Construction phase of repairs?
5. Did moisture issues pose any particular challenges to your part of the repair process?
6. Looking back, what is your own perspective about the general quality of repairs undertaken for houses damaged in the disaster?

- Did you observe any signs of unrepaired damage from previous floods or severe weather events?

Building consents

7. From your own experience in this role, how did you determine the need for building consents for flood repairs?

Contracting and Cost

8. What is your understanding of how homeowners generally procured/selected/found engineers/professional services for repairs from storm/flood damage?

9. In your experience, did you observe any impacts on the cost of building works during the repair process? If so, please explain.

Key engagements

10. Among the homeowners you interacted with, what is your perception of how they coped with managing flood repairs?

11. Drawing from your own experiences throughout the repairs process, do you have any reflections on your interactions/engagements with:
    - Homeowners
    - Insurers/loss adjustors
    - Council Building Control Officials
    - Others?

12. Were you involved in repairing damage from other significant events (e.g. previous flood, earthquake)? If so, do you have any observations or reflections about the differences in repairs or challenges between the two events?

Reflections for the future

13. Reflecting on your experiences and observations following the flood/severe weather event, do you have any key lessons or observations for residential repair following future disasters?

14. Do you have any further reflections on housing repairs following the recent flood/severe weather event and/or in consideration to future events?

INTERVIEW QUESTIONS- INSURERS

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?

2. Thinking about the residential recovery following the most recent flood/severe weather event, can you describe your organisation's contribution to it, and your own role within it?

3. Can you please describe the process of cash settlement for housing and land (from initial claim receipt to final interaction with homeowner)?
    a. How was repair scope and schedule of rates determined?
    b. Did land damage require any special considerations in this process?

4. What are your general reflections on the process, from the perspective of [insurance company]?
    a. Did you provide claimants with any guidance on "make-safe works"? What about costs related to these works?
    b. Did moisture issues require any special consideration in this process?
    c. What processes, if any, did [insurance company] use to follow up on cash settled claimants, to understand whether repairs had been completed or material steps had been taken to repair?
    d. From your perspective, what are the potential implications of future insurance cover where repairs of cash settled claimants have not been completed?

The residential repair process

5. What was the process you used for assessing and managing claim top-ups, if any?
    a. As far as you are aware, what was the nature of homeowners requesting top-ups?
    b. What reasons for seeking a top-up did you typically encounter or are aware of?
    c. Were there any patterns that you are aware of (i.e., type of location of customers, type of damage, etc.)?
    d. Were there any time limits for top-ups?

6. What is your understanding of the type of information provided to homeowners by [insurance company] about their cash settlement value?
    a. scope of repairs
    b. schedule of costs with rates (how was scope of damage costed?)
    c. engineering reports
    d. requirements for consents
    e. travel costs
    f. professional fees

7. As far as you are aware, what processes, if any, were used by [Insurance company] to identify and support the claims of 'vulnerable' customers?
    a. What criteria was used? E.g., anything other than just demographics (thinking type of damage, etc.)?
    b. Are you aware of any needs that weren't met by the processes used?

8. What is the general feedback that you encountered from homeowners about the cash settlement and subsequent repair process from this event? Explain.
    a. Aware of any info gathered through customer feedback surveys, call centre feedback (etc.)?
    b. Do you have any reflections about homeowners managing their own repairs?
    c. Did you observe any particular benefits or drawbacks for homeowners in the process?
    d. Do you have any reflections about homeowners obtaining insurance for their properties which were damaged and subsequently on-sold (claim transferred to purchaser)?
9. Were you involved in the claims process for homes damaged in other significant events (e.g. previous flood, earthquake)? If so, what are your reflections on how the claims process played out for that event compared to this particular flood/severe weather event?
10. Did you encounter any properties with damage due to past floods/severe weather events that may not have been fully repaired?

Reflections on the overall process and lessons for future

11. Do you have any further reflections on housing repairs and/or the cash settlement process from the recent event?
    a. What about in consideration of future events?

INTERVIEW QUESTIONS- BUILDING CONTRACTORS

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?
2. Thinking about the residential recovery (home repair and rebuild) following the flood/severe weather event, can you describe your organisation's contribution to it, and your own role within it?
    - Common types of damage you encountered?

" Make-safe" / Cleanup works

3. Were you involved in any immediate / pre-insurance assessment 'make-safe' or clean up works on damaged properties? If so, explain your involvement and any challenges observed.
    - Who got you involved in this work (i.e., homeowners, or someone else?)? How do homeowners engage in this process?

- Do you provide any guidance/advice to homeowners in relation to navigating this process (e.g., safety, how-to, other)

The residential repair process (post-settlement repairs)

4. Reflecting on your experience in the residential repairs process, what was your involvement in the:
    - Damage assessment phase?
    - Construction phase of repairs?
5. In your experience, what type of information was provided to contractors by homeowners about their insurance settlement (e.g., scope of repairs, schedule of rates)?
6. Did moisture issues require any special consideration or pose particular challenges in the repair process?
7. Looking back, what is your own perspective about the quality of repairs undertaken for houses damaged in the recent flood/severe weather event?

Land damage repairs

8. Were you involved with the repair of any land damage?
    - If yes, please describe how the process for repairing land damage differed from repairing building damage (if at all)

Building consents

9. From your own experience in this role, can you describe how you navigated building consents for repairs of water/flood damage?

Contracting and cost

10. What is your understanding of how homeowners generally procured/selected/found contractors for repairs from water/flood damage?
    - Do you have any reflections on the availability of contractors to complete repair work relative to the volume of repairs needed?
    - From your experience, did homeowners typically want quotes before contracting? Did you experience any challenges with this?
11. In your experience, did you observe any impacts on the cost of building works during the repair process? If so, please explain.

Key engagements

12. Among the homeowners you interacted with, what is your perception of how they coped with managing repairs?
13. Were you involved in the repair of any joined or multi-unit dwellings? If yes, did these repairs have any particular challenges or considerations?

Reflections on the overall process

14. Reflecting on your experiences and observations following the flood/severe weather event, what would your key lessons be for residential repair following future disasters?
15. Do you have any further reflections on housing repairs following the most recent event and/or in consideration to future events?

INTERVIEW QUESTIONS- BUILDING CONSENT AUTHORITIES

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?
2. Thinking about the residential recovery (home repair and rebuild) following the flood/severe weather event, can you describe your organisation's contribution to it, and your own role within it?
3. Reflecting on the residential recovery, what are your general perceptions of the repair/rebuild of properties (house and/or land) following the event(s)?

Consenting

4. Drawing on your own experience as a building consent authority, what is your understanding regarding the level of damage (house or land) caused by a flood or severe weather event that may require a building consent to repair?
    - What type of consents were you involved in managing (e.g., building, resource)?
5. From your experience as a building consent authority, what was your understanding of the capacity of the Council to deal with managing and issuing consents both for flood/severe weather event repairs/rebuilds from the recent event, and in general?

Reflections on repair process

6. Based on your observations, what are your general reflections about the quality of repairs undertaken (house and/or land) damaged in the flood/severe weather event?
7. From your involvement in the residential recovery, are you aware of any impacts related to repair contractors (e.g., availability of contractors, cost, etc)? If so, please explain.
8. From your involvement in the residential recovery, what is your perception of how homeowners coped with managing repairs?
    - Homeowner capability of understanding requirements for building consents?
    - Land damage – any perceptions on no consents when one probably needed (e.g., people fixing retaining walls without necessary consents)

Reflections for future events

9. In your opinion, what are the future regulatory implications of potential 'sub-standard' quality of repairs for the Council?
10. Reflecting on your experiences and observation following the most recent event, what are some key lessons for residential repair following future disaster events?
    - Were you involved in the residential repair/rebuild of homes damaged in any previous significant events (e.g. previous flood, earthquake)? If so, what are your reflections on how the process played out for that event compared to the most recent one?
11. Do you have any further reflections on housing repairs following the event and/or in consideration to future events?

Multi-unit buildings (if relevant)

12. Are you aware of any particular challenges or considerations required for joined or multi-unit dwellings?

INTERVIEW QUESTIONS- RECOVERY MANAGER

Your role in the residential recovery

1. What flooding/severe weather event were you involved in/speaking about today?
2. Thinking about the residential recovery (home repair and rebuild) following the flood/severe weather event, can you describe your organisation's contribution to it, and your own role within it?
3. Reflecting on the residential recovery, what are your general perceptions of the repair/rebuild of properties following the event?

" Make-safe" / Cleanup works

4. Were you involved in communicating what kinds of make-safe/clean-up works people could do?

The residential repair process

5. What observations do you have on how the repair process progressed?
6. Did you notice any challenges in the repair process? If yes, what kinds?
7. Did you notice any positive opportunities during the repair process?
8. What was your engagement with the NZ insurance council or private insurers?
9. What was your engagement with property owners?
10. From your perspective, how did homeowners cope with the claim and repair process?

Reflections for future events

11. In your opinion, what are the future regulatory implications of potential 'sub-standard' quality of repairs?
12. From your experience as a recovery manager, what was your understanding of the capacity of district councils to deal with managing and issuing consents both for flood/severe weather event repairs/rebuilds from the recent event?
13. Reflecting on your experiences and observation following the most recent event, what are some key lessons for residential repair following future disaster events?
14. Do you have any further reflections on housing repairs following the event and/or in consideration to future events?

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