

Rezoning of Orange to Green

Questions and Answers

The Government has rezoned my property from orange to green. What does this mean for me?

Although the Government has rezoned areas as Green, there are still many properties with significant land damage. Some of these areas now have additional requirements placed on them with the categorisation of the TC1, 2 and 3. The extent of any land damage to individual properties will need to be assessed and if land remediation is required, this will need to be carried out by EQC before any repairs or rebuild can commence.

What are the next steps?

We will now review the three technical foundation categories and identify what this change will mean for each claim. We are working with groups like the Department of Building and Housing, the Councils and EQC where clarification is required.

My foundations are partially damaged. Does my whole foundation need to be improved?

The new foundation requirements are not clear on this issue at present and the insurance industry is working with groups like the Department of Building and Housing, the Councils and EQC to clarify this.

I am rebuilding on a new section and I have found that this section is now in the TC2 / TC3 zone; will you meet the additional costs of building on that site?

No, we will only pay up to what it would have cost to repair or rebuild your home on the existing site.

When will my repairs or rebuild start?

The factors that determine where and when rebuilding and repairing can begin are very complex and rebuilding Canterbury will take several years. Not everyone will be able to start their repairs or rebuild from one particular date. There are a number of options available, including cash settlement, for you to consider.

Will you need to reassess my property due to the new foundation requirements?

Due to these new guidelines having been issued, we may have to reassess some TC2 properties and we will have to reassess all TC3 properties. For the majority of properties zoned TC1 we do not expect to have to complete further assessment. At this stage we are

not able to give you a timeframe when these reassessments will occur or if they will even be required for your property.

Would any reassessment include more geotechnical analysis?

If a geotechnical report is required to determine the foundation requirements for your home this will be obtained and paid for by us as part of the assessment of your repair or rebuild.

I have some land damage, who will repair my land?

It is EQC's responsibility to repair damage to land.

I am currently considering a cash settlement offer, does your offer change?

If your property is not affected by the new building requirements, our offer to you does not change. If you have any doubts about the impact of the new foundation requirement on your claim we recommend you speak to your legal or other advisors.

Where can I find further information?

For building consents you should call the Council on 03 941-8999 for expert advice or go to the Council website www.ccc.govt.nz.

Information on your zone and technical category will be advised to you from CERA and more information for your specific property is available online at www.landcheck.org.nz.

A summary of the DBH guidance for repairing or rebuilding houses following the earthquakes in TC1 and TC2 categories is available on www.dbh.govt.nz

Please note that the information contained in this document is indicative only and is subject to change. Every situation will vary depending on the type and scope of the insurance cover you have and the circumstances relating to your claim. It is important to seek any updated information, refer to the full terms and conditions of your insurance policy, and talk to your legal, technical and professional advisors about your specific situation before making any decisions.