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Homeowner insurance claim and housing repair experiences:
The influence of individual and community factors

December 2025

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Earthquake; Insurance; Cash Settlement; Homeowner Experiences; Disaster Recovery; Investigating the relative effectiveness of alternative mechanisms for delivering post-disaster insurance for large-scale events

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What was the housing recovery experience like for claimants after the 2016 Kaikōura/Hurunui earthquake?

December 2025

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Natural Hazards Commission
Toka Tū Ake

Funded by the NHC Biennial Grant

More than 800 claimants from the 2016 Kaikōura/Hurunui earthquake were surveyed to find out about their experience throughout the insurance claim settlement and housing repair process.

Building on the earlier research, this work explored how individual and community factors affected the experience of claimants. Read the full research report here.

Who found managing repairs most difficult?

Those with constrained finances and life pressures:

- Low-income households
- Mortgage holders
- Middle-aged claimants
- Pre-retirement claimants
- Those with children

42% of 40-49 year olds experienced a moderate/ major impact to wellbeing from stress.

20% of mortgage holders experienced a moderate/ major impact to wellbeing from repair quality concerns.

Who was most confident in managing repairs?

Those with good financial resource, time, experience, and trusted networks:

- Retirement-aged claimants
- High-income households
- Rural dwellers

77% of 65+ year olds were mostly or very confident.

82% of households earning >$200k were mostly or very confident.

80% of rural claimants were mostly or very confident

Who was most likely to do their own repairs?

Those with more financial pressures and younger homeowners:

- Mortgage holders
- Younger claimants
- Low-income households

39% of mortgage holders did some self-repairs.

58% of 30-39 year olds did some self-repairs.

44% of households earning <$30k did some self-repairs.

Who was most affected by repair timelines?

Those with the most damage and least financial capacity:

- Those with high-value claims (>$100k)
- Low-income households

31% with high-value claims experienced a moderate or major impact to wellbeing from concerns over repair timeliness.

20% with high-value claims were dissatisfied with the time taken for repairs to be completed.

47% of households earning <$30k experienced a moderate or major impact to wellbeing from concerns over repair timeliness.

26% of households earning <$30k were dissatisfied with the time taken for repairs to be completed.

Who preferred to manage future repairs themselves?

Those with greatest confidence and need to balance competing objectives:

- Rural dwellers
- Mortgage holders
- Middle-aged claimants

81% of rural dwellers would prefer a cash settlement.

65% of mortgage holders would prefer a cash settlement.

65% of 50-59 year olds would prefer a cash settlement.

How can middle-aged persons + homeowners with a mortgage both find repairs most difficult and still prefer to manage their own?

Competing pressures and financial constraints mean the claimants can value the autonomy of managing their own repairs.

NOTE: These are trends only useful for prioritising and targeting information and support. Each homeowner will have unique circumstances that should be considered, where possible.

WHAT DO THESE FINDINGS MEAN FOR ME?

INSURERS

These insights can help insurers build on their existing processes for identifying and supporting vulnerable claimants, making it easier to provide targeted advice and extra help for those who struggle more or face greater challenges.

BUILDING CONSENT AUTHORITIES (BCAs)

These insights can help BCAs to better understand which groups may pose more potential repair quality challenges, and target advice and early intervention to address any issues before they create potential long-term housing stock problems.

RECOVERY/EMERGENCY MANAGERS

These insights can help recovery and emergency managers to better understand claimant needs and provide targeted support throughout different stages of the recovery.

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Executive summary

Overview

This research examines claimant experiences with cash settlements and their subsequent repair process following the 2016 Kaikōura/Hurunui earthquake. In particular, the research explores how individual and community factors influenced claimant experience and behaviours, as well as repair outcomes.

Cash settlements provide homeowners with the autonomy to manage their own repairs. This approach also places responsibility on homeowners to navigate an often-complex or unfamiliar process, including assessing settlement sufficiency, selecting contractors, and managing repair work. These can all cause significant impact to claimant wellbeing and to housing quality outcomes. Understanding how different demographic groups experienced the claims and repair process can help insurers, building consent authorities (BCAs), and emergency managers identify groups and individuals to prioritise and target support and oversight.

This research builds on the earlier work exploring repair outcomes following the 2016 Kaikōura/Hurunui earthquake. Specifically, this research explores how dwelling setting, age, household income, mortgage status, and whether claimants had children living with them, affected claimant experiences and behaviours. Using data from a claimant survey and interviews with claimants and other key stakeholders, it contributes to a growing evidence base to inform best-practice approaches to residential recovery after future natural hazard events.

Homeowner experiences and behaviours

While most claimants (76%) completed or intended to complete repairs or rebuild their property, experiences throughout the process varied notably based on individual and community contexts. The story of who was most and least challenged illustrates patterns of vulnerability and behavioural drivers that shaped experiences and outcomes.

Some groups in particular faced sustained challenges throughout the claim settlement and repair process, driven by compounding factors such as financial pressures, demands from life stages, and gaps in capability.

- **The lowest-income households (<$30,000)** reported worse experiences across most factors: they experienced the greatest contractor challenges, including availability (57% struggled), timeliness (53% struggled), and affordability (35% struggled); and the most severe wellbeing impacts across all issues measured. Financial stress particularly affected this group (41% moderate/major negative impact). These patterns indicate that those with the least financial resources to navigate the claim and repair process generally experienced the greatest challenges across the board.

- **Middle-aged claimants (40-49 years)** also showed distinct challenges driven by competing life pressures. These claimants placed the greatest importance on both certainty in and overall repair cost (90-92%), notably more than 65+ year-olds (79-84%). These claimants were also significantly more impacted by stress (34% moderate/major impact) compared to 65+ year-olds (21% moderate/major impact), including financial stress, and were most impacted by concerns over repair quality (27% moderate/major impact). These patterns likely reflect the intersection of different pressures and obligations, including mortgage, childcare, and work demands, while managing repairs.
- **Those with a mortgage** also generally faced greater challenges compared to mortgage-free claimants. This included significantly worse impacts across all wellbeing issues and also showed greater drops in repair satisfaction over time (down 10%, compared to only 3% for mortgage-free claimants). They also considered the overall cost of repairs to be significantly more important than mortgage-free claimants, and were most sensitive to contractor affordability, illustrating the additional financial pressures associated with mortgage obligations.
- **Pre-retirement aged claimants (60-64 years)** faced elevated wellbeing impacts relative to their immediate neighbouring age groups (50-59-year-olds and 65+ year-olds).
- **Claimants with children living with them** were more affected by financial stress (31% moderate/major impact) than those without children (26% moderate/major impact). Among those who hadn't yet started intended repairs, claimants with children were significantly more likely to report this was because they were too busy managing competing priorities.

Across all demographic groups, those with **high-value claims** (>$100,000) experienced particular challenges. For instance, the duration of repairs was significantly more important for those with a claim value of >$100,000 compared to those with a claim value of $50-$100,000, indicating more extensive and complex damage and the heightened urgency to complete repairs sooner. High-value claimants also reported greater challenges with contractor availability (47% of >$100,000 claims reported there being an insufficient number of available contractors).

In contrast to these patterns, there were some groups who demonstrated greater confidence and reported fewer negative impacts.

- **Retirement-aged claimants (65+ year-olds)** were the most confident in managing the repair process (77% mostly/very confident), were most likely of all age groups to find contractors affordable (71%) and were least impacted by wellbeing issues. They were also the least likely to report having an insufficient settlement (25% insufficient, in contrast to 37% of 60-64-year-olds). It's likely that this resilience among 65+ year-olds reflects a combination of life experience, flexibility without competing work or childcare demands, and possible financial security for those with mortgage-free households.
- **Rural claimants** faced more constrained contractor markets compared to other dwelling settings, including the lowest availability, longest wait times, and poorest affordability of contractors. At the same time, they were most confident in managing repairs (80% compared to only 64% of city claimants). Trusted relationships with local contractors,

potentially greater familiarity with managing construction or renovation projects, and strong community networks likely impacted claimant experiences. This is also reflected in preferences for managing repairs in a future event: 81% of rural claimants would prefer to manage repairs themselves rather than have a third party manage it for them, compared to only 52% of city claimants.

Future repair preferences showed additional insight into claimant capability. While 61% overall would prefer to manage repairs themselves (cash settlement), this varied among claimant groups. Notably, middle-aged claimants (65% of 50-59-year-olds) and those with a mortgage (65%) would prefer a cash settlement, despite facing some of the most significant challenges. This suggests preferences reflect a desire for autonomy and control alongside capability, especially where claimants may be juggling multiple competing demands or pressures.

Beyond claimant experiences, a number of trends emerged, identifying groups that may be more at risk from housing quality issues. Identifying these groups can help to target where additional support or quality assurance may be useful.

- **Rural claimants** were more likely to experience challenges with access to contractors; were most confident in managing repairs; and had a high preference for managing their own repairs in a future event. Confidence and capability don't necessarily translate to quality repairs, with previous research showing a high proportion of claimants did not get a building consent when they likely should have for completing repairs (Eade, Bird, et al., 2023).
- **Low-income households**, **young claimants**, and **mortgage holders** were more likely to complete partial repairs and self-repairs. Alongside low-income households and mortgage holders, **middle-aged** claimants were also more likely to report contractor affordability challenges. Financial pressures may contribute to self-repairs or limit available choices of tradespeople, which could impact quality outcomes. However, middle-aged claimants (27%), those with a mortgage (20%), and the lowest-income households (26%) were most likely to experience moderate or major wellbeing impacts from concerns about repair quality, indicating they still seek high-quality outcomes.

Partial incomplete or poor quality work raise potential challenges for future events, where inadequately repaired or unrepaired damage could be exacerbated and affect insurability. Among the small number who reported no longer having full insurance, property demolition, incomplete repairs, and difficulty obtaining insurance were the most common reasons, illustrating how repair challenges and decisions can impact future resilience. Ongoing insurance cover after the 2016 event was almost universal (94% remained fully insured), though it was lowest for those with a claim value of >$100,000 (74% fully insured), rural claimants (89% fully insured), low-income households (82% fully insured), and mortgage-free claimants (91% fully insured), the latter of which likely reflects lender insurance requirements.

These findings show how wellbeing impacts and housing quality risks often interact and reinforce each other. Those who faced the greatest wellbeing impacts (low-income households, middle-

aged claimants, mortgage holders, and claimants with children) were also at greater risk of quality challenges, with financial pressures and competing demands affecting repair decision-making and capacity to manage the process.

Multi-unit buildings

Multi-unit apartment buildings (MUBs) presented some distinct challenges relating to the scale and governance of the structures. Body corporates or equivalent governing bodies managed insurance claims, and often repairs, on behalf of multiple owners. The process, often undertaken in a largely voluntary role by members of the body corporate, involved coordinating across different apartment owners and contractors/professional services, and managing collective decision-making. Navigating these processes was complex and well outside the usual scope of building management duties. For many, this took a significant personal toll on wellbeing and was a very time-consuming job. There is a need for targeted support and guidance for body corporates to navigate the process, particularly for those with less experience or expertise, including knowing which professionals to engage and when to engage them in the process.

Key reflections

While there are already many processes used by insurers for identifying and supporting claimants experiencing challenges, these findings provide further insights that can support the development of processes and understanding about which claimants may need the most support. This work is also directly relevant to emergency managers, helping identify and target groups that might require the most support during a recovery. For building consent authorities (BCAs), the findings provide insights into where quality control issues may emerge. A better understanding of which groups may pose the greatest risk to housing quality outcomes can help with proactive support or outreach and may help to address these issues before they create potential long-term housing stock problems.

While this research identifies groups that are most likely to behave or experience the claims and repairs process in a certain way, the results do not predict individuals' experience and behaviour. Each homeowner will have unique circumstances that will need to be considered and supported.

Despite cash settlements from the 2016 Kaikōura/Hurunui earthquake broadly translating into repaired homes, limitations on repair quality data prevent a detailed understanding of the quality of work undertaken. The cash settlement model provides autonomy yet also requires claimants to have the confidence and capability to navigate the process, including evaluating settlement adequacy, selecting contractors, and managing the process. Those with experience, networks, greater financial capability, and time generally fared better, while those with less of these aspects faced greater challenges, both in managing the repair and subsequent impacts on wellbeing. These findings provide insurers, emergency managers, and BCAs with evidence on how to target support to affected homeowners in future events.

Contents

1. Introduction 1
   - 1.1 Background 1
   - 1.2 Building on public inquiry research 1
   - 1.3 Overview of insurance claims following the 2016 Kaikōura/Hurunui Earthquake 2
2. Methodology 5
   - 2.1 Overview 5
   - 2.2 Claimant survey 5
   - 2.3 Interviews 6
3. Overview of community and individual factors 8
   - 3.1 Survey respondent profile 8
   - 3.2 Dwelling setting 9
   - 3.3 Age 10
   - 3.4 Income 11
   - 3.5 Children 12
   - 3.6 Mortgage 12
4. Homeowner experiences 14
   - 4.1 Sufficiency of settlements and financial priorities 14
   - 4.2 Repair implementation and barriers 20
   - 4.3 Managing the repair process 28
   - 4.4 Satisfaction with repairs 39
   - 4.5 Impacts on claimant wellbeing from the claim settlement and repair process 43
   - 4.6 Future considerations 57
5. The multi-unit building (MUB) experience 62
   - 5.1 Overview 62
   - 5.2 The claims process 63
   - 5.3 The repair process 64
   - 5.4 Managing the process 65
6. Discussion 68
   - 6.1 Factors affecting claimant experiences and wellbeing 68
   - 6.2 Factors affecting repair quality 71
   - 6.3 Interplay between wellbeing impacts and housing quality 73
   - 6.4 Multi-unit buildings (MUBs) 73
   - 6.5 Limitations 74
7. Reflections for the future 75
8. Outputs and dissemination 77
9. Publications, communications, and engagement 78
10. References 79

Appendix 1: Claimant survey 80

1. Introduction

1.1 Background

Insurance settlement processes and the subsequent housing repairs that insurance settlements enable, are key components of individual and community recovery from natural hazard events. In Aotearoa New Zealand, damage to residential dwellings and land from natural hazards is covered by a combination of private insurance and the state's natural hazard insurance entity, Natural Hazards Commission (NHC) Toka Tū Ake (formerly known as the Earthquake Commission EQC).

A common method of settling insurance claims in New Zealand is cash settlement. This involves a cash payment to claimants, who can then use these funds to repair assessed damage to their property.

Recent research, in response to a 2020 Public Inquiry report,[1] highlighted cash settlement may result in variable repair completion and quality, as well as impact claimant wellbeing. This work builds on this earlier research by exploring how individual and community factors led to different outcomes and experiences among cash settled claimants following the 2016 Kaikōura/Hurunui earthquake, including dwelling setting, age, household income, mortgage status, and whether claimants had children living with them.

This work contributes to a growing evidence base for informing best practice approaches to residential recovery after future natural hazard events. Having a deeper understanding of how different individuals and communities experience the claim settlement and repair processes will assist key involved groups, including insurance providers and other industry stakeholders, to appropriately plan, develop, and implement individual and community-specific responses that best support community recovery, including identifying factors that may contribute to vulnerability among claimants.

1.2 Building on public inquiry research

This report builds upon the 2023 Public Inquiry Kaikōura/Hurunui earthquake claims settlement research, referred to in this report as the Public Inquiry research (Brown et al., 2023).[2]

The 2020 Public Inquiry report raised concerns over the extent to which the cash settlement of insurance claims translated into quality housing repairs. Recommendations 5.1.3 and 5.1.4 of the report called for research into how the cash settlement of insurance claims affected housing

[1] Public Inquiry into the Earthquake Commission. (2020). Report of the Public Inquiry into the Earthquake Commission.

[2] A full list of Public Inquiry research reports can be found at: https://www.resorgs.org.nz/our-projects/crisis-recovery-and-disaster-reconstruction/post-disaster-insurance-claims-settlement/kaikoura-earthquake-claims-settlement/

quality following the 2016 Kaikōura/Hurunui earthquake, to inform future disaster recovery responses.

In 2021, NHC Toka Tū Ake commissioned work to address these recommendations. This work was jointly undertaken by ResOrgs, Tonkin & Taylor, Kestrel Group, and Infometrics. The research addressed the following:

- The nature of damage and claim values of housing impacted by the Kaikōura/Hurunui earthquake.
- The resulting quality of housing following the cash settlement of claims from the Kaikōura/Hurunui earthquake.
- The key experiences and issues in the Kaikōura/Hurunui earthquake cash settlement process, including ability to find suitably qualified repairers, standard of repair, information availability, changes in repairs cost, sale and purchase of property, consenting and building compliance, claimant experience, and ongoing insurance cover.
- Implications for the application of cash settlement following future disaster events.

Part of this work involved collecting and analysing claim and consent data, a claimant survey capturing experiences and outcomes, and interviews with both claimants and others involved in the insurance and repair process, including building consent authorities, engineers, building contractors, and real estate agents.

Anecdotal evidence was highlighted through the Public Inquiry research suggesting differences in how communities may have experienced and managed their insurance claims and property repairs. For example, rural claimants appeared to place more emphasis on choosing a trusted local contractor than the time taken to undertake repairs, relative to town dwellers. However, cross-contextual and claimant demographic-level analysis in that project wasn't systematic and sat outside the scope of the work. Analysis from that research was also limited to rural and town settings in the districts where the most extensive housing damage occurred in the 2016 earthquake (Hurunui, Marlborough, and Kaikōura).

This report utilises existing data from the claimant survey conducted for the Public Inquiry research, as well as interview data from claimants and other key stakeholders.

1.3 Overview of insurance claims following the 2016 Kaikōura/Hurunui Earthquake

An overview of insurance claims made for property damage following the 2016 earthquake is provided in the Public Inquiry research (Eade, Bird, et al., 2023).

The M_w 7.8 event occurred a few minutes after midnight on 14 November 2016 and resulted in 38,618 claims for residential dwellings, land, and contents damage. Of these claims, 19,204 were made for damage to residential dwellings (excluding land and contents) (Earthquake Commission, 2019b).

The most significant damage to residential dwellings was clustered around the Kaikōura, Hurunui, and Marlborough districts. Claims for dwelling damage in these districts accounted for 60% of total EQC Toka Tū Ake claims, while a further 20% of dwelling claims were from the Wellington region. The remaining 20% were spread across other regions in the country (Eade, Bird, et al., 2023).

Kaikōura, Hurunui, and Marlborough districts cumulatively represented a much larger portion of total claim value, with individual claim values being significantly higher in these districts than elsewhere. The more extensive damage from these three districts is illustrated by the median EQC Toka Tū Ake claim value, which was approximately $25,000 for Kaikōura, Hurunui, and Marlborough districts compared to $5-$10,000 in all other areas (Eade, Bird, et al., 2023). Across these districts, an estimated 14% of claims exceeded the EQC 'cap' at the time ($115,000, GST inclusive), above which claims were assumed most likely to involve some structural damage (Eade, Bird, et al., 2023).

Results from the claimant survey (among claimants in Kaikōura, Hurunui, and Marlborough districts) show that the majority of claimants (at least 85%) chose to repair or partly repair their property (Eade, Bird, et al., 2023). Up to 15% of all insured properties affected may have gone unrepaired.[3] For those who did undertake repairs, approximately 42% opted to undertake work themselves or use friends and family. The potential range of skills and knowledge employed by those undertaking the repair works raises questions around quality, which we were unable to measure. Additionally, a portion of properties carried out repairs to structural damage without the necessary building consent. For large claims[4] (which are generally assumed to include structural repairs), the claims and consent data shows that the majority (between 72-81%) did not obtain a consent, however, this data includes those who chose to do no repair at all. The survey results show that 43% of large cash settled claims, where repair work was undertaken, did not obtain a consent. Both datasets indicate that approximately 10% of all insured and damaged properties in the study are either unrepaired or have non-consented structural repairs. Due to limitations in the data, there is uncertainty around the exact extent of this issue, however, it is evident that a number of properties likely had structural damage repaired without a consent.

Claimants were broadly satisfied with their repair outcomes, with 82% of surveyed claimants indicating satisfaction. However, the research showed the claim and repair process was often complex to navigate and had a notable impact on the wellbeing of many claimants (Brown et al., 2023). For instance, over 70% of survey respondents experienced stress resulting from the process, with over 30% moderately or majorly impacted. The damage assessment process was consistently highlighted as a critical part of the repair process that, when done well, enabled

[3] These results include both cash settled properties and properties that had their repairs managed by their insurer. Looking at just cash settled claimants, this proportion increases to 17% (with a 6% margin of error).

[4] Claims of more than $100,000 in value were identified as large claims. Though not all large claims are assumed to include structural damage, the influence of this factor was tested by assessing claim and consent data against houses less than and greater than 200m2, which found very little variation in the proportion of earthquake-related consents for larger houses.

quality repair outcomes, trust, and confidence in the process. Claimants without building experience indicated that they placed a high degree of trust in assessors to get the process right, and the quality of the initial assessment set the trajectory for their experience during the repair process. Despite these challenges, 70% of respondents reported they would prefer to manage repairs themselves after a future event (i.e., receive a cash settlement), while the remaining 30% would prefer a third-party managed repair.

2. Methodology

2.1 Overview

This research followed a mixed-methods case study approach, combining quantitative survey data and qualitative interview data. An online survey was designed for homeowners who lodged an insurance claim for property damage resulting from the 2016 Kaikōura/Hurunui earthquake, while interviews were completed with both claimants and key stakeholders involved in the claims settlement and repair process.

Survey data captured a broad, comprehensive snapshot of claimant experiences and observations from their insurance claim settlement and repair processes. Interviews with claimants and key stakeholders supplemented this information, including contextualisation and insights into survey findings.

While the scope of the previous Public Inquiry research was limited to the worst-affected districts of Hurunui, Kaikōura, and Marlborough, this work analysed all survey responses. Additional interviews were also carried out with claimants and key stakeholders in the Wellington region, to include experiences from a more urban environment, including multi-unit apartment dwellers (see Section 62).

2.2 Claimant survey

The claimant survey data was collected as part of previous Public Inquiry research; this work utilised existing and previously unanalysed survey data.

In March 2022, the survey was sent to 13,175 homeowners who had lodged an insurance claim for property damage from the 2016 Kaikōura/Hurunui earthquake within the three-month period following the earthquake (via email, as provided to the research team by NHC Toka Tū Ake).[5] Table 1 provides a summary of key survey information. In total, 835 valid survey responses were received and used.

Table 1. Claimant Survey – Key Statistics

NUMBER OF CLAIMANTS SURVEY SENT TO	NUMBER OF VALID SURVEY RESPONDENTS	SURVEY RESPONSE RATE	SURVEY MARGIN OF ERROR
13,175	835	6%	6%

[5] NHC Toka Tū Ake provided a list of email addresses only to ResOrgs for this purpose. This list contained no other claims data.

The survey captured claimant experiences across a variety of topics related to the claim settlement and repair process, including perceptions of the repair process; whether repair work was undertaken, and who undertook the work; access to building contractors and other resources; house sale challenges; ongoing insurability implications; and reflections on the process; and personal impacts and circumstances resulting from the claim settlement and repair processes.

Multiple pathways were created within the survey to ensure respondents only answered questions relevant to *their* claim experience (e.g., claimants who received a cash settlement answered some different questions from claimants who received a managed repair, while claimants who completed repairs answered some different questions from those who completed a rebuild). The survey included a range of multiple-choice questions, which were supplemented in some areas by open-text questions.

For this work, survey responses of successful cash-settled claimants (who provided the value of their claim) were analysed against a range of individual and community factors:

- dwelling setting (i.e., urban, rural),
- age,
- income.
- mortgage status, and
- whether children lived in the house.

The analysis checked for relationships among these factors that were statistically significant. Where relationships were statistically significant, specific analysis results are provided in footnotes throughout the report. Trends from the survey data, combined with interview insights, provide an overarching picture of experiences.

2.3 Interviews

This research combined data collected from interviews undertaken for the Public Inquiry research[6] with new interviews with claimants (Table 2). The new interviews were completed with claimants and stakeholders involved in the claim settlement and repair processes within the Wellington region, to capture an urban perspective (with Wellington being the largest urban environment affected by the 2016 earthquake). In particular, seven claimants were interviewed. Interviews with Wellington claimants and stakeholders were completed in mid-2024. They generally lasted between 45-60 minutes and were recorded to provide transcriptions, with permission from the interviewees. Topics explored included an overview of both the claims and repair process, including how it was managed, key challenges and successes, perspectives on aspects such as timeliness of the claim process, engaging contractors, and the quality of work completed, as well as reflections and lessons for future events. Wellington claimants were

[6] A full breakdown of interviews completed for the Public Inquiry research can be found in Section 2 of the Impacts Report, see: (Eade, Brown, et al., 2023).

identified through the survey, with homeowners having the opportunity to volunteer for an interview upon completing the survey. We filtered for claimants residing in Wellington.

We also interviewed those involved in multi-unit apartment building claims in Wellington. These interviews provide some insight into the differences and/or similarities of the claim and repair process for these houses. While efforts were made to connect with other stakeholders in Wellington to interview for this work (e.g., builders and real estate agents), including through existing networks, we were ultimately not able to engage any individuals from these groups. A total of four claimants within multi-unit apartment buildings in Wellington were interviewed and provided insights into the management of the claims process and repair work on behalf of the buildings they own units within. In addition to these claimants, we also interviewed a project manager who was primarily involved in MUB repair projects in Wellington, a claims case manager involved in managing such claims, were also interviewed, and a building consent authority within a local council in the Wellington region. Multi-unit building claimants and stakeholders were identified through existing networks among the project steering group.

Table 2. Summary of interviews completed for the 2023 Public Inquiry research and this report.

RESEARCH	CATEGORY	SUB-CATEGORY	NUMBER INTERVIEWED
2023 Public Inquiry research *(Hurunui, Marlborough, Kaikōura interviewee focus)*	Claimant	Claimant	12
		Claimant representative	1
	Homeowner Repairs	Builder	2
		Architect	1
	Insurance Assessment	Builder	1
		Engineer	1
	Building Control Authority		3
	Insurer		5
	Real Estate Agent		2
This report *(Wellington interviewee focus)*	Claimant	Standalone home	7
		Multi-unit apartment building	4
	Project Manager	Multi-unit apartment buildings	1
	Building Control Authority		1
	Insurer	Multi-unit apartment buildings	1

3. Overview of community and individual factors

3.1 Survey respondent profile

For this research, we focused on five key factors related to individual and community circumstances:

- **dwelling setting** (location of claimants' damaged properties),
- **age** (how old claimants were),
- **income** (claimants' pre-tax household income was at the time of the earthquake),
- **children** (whether claimants had any children under 18 years living with them at the time of the earthquake), and
- **mortgage** (whether claimants had a mortgage at the time of the earthquake).

For each of these five factors, we also evaluated the value of insurance claims to help identify any potential biases in the data (i.e., where data is correlated with claim and/or repair complexity). Claimant responses were controlled for claim value, to get a picture of the likely level of damage to properties, and therefore the likely level or complexity of repairs needed. Claim values were broken into three groups: less than $50,000, between $50-$100,000, and more than $100,000 (i.e., over the EQC 'cap' at the time). A majority of survey respondents had smaller value claims (less than $50,000).

Table 3 provides an overview of survey responses across each of these factors. A further breakdown of each of the five factors is provided in the following subsections.

Table 3. Breakdown of survey respondents by individual and community factors (n=382-568)

	DWELLING SETTING (N=568)	AGE (N=510)	INCOME (N=504)	CHILDREN (N=508)	MORTGAGE (N=382)
Breakdown	City (44%) Town (33%) Rural (23%)	20-29yr (<1%)[7] 30-39yr (6%) 40-49yr (19%) 50-59yr (25%) 60-64yr (14%) 65+yr (36%)	<$30,000 (5%) $30-60,000 (18%) $60-100,000 (29%) $100-200,000 (27%) >$200,000 (11%) Prefer not to say (11%)	Children (31%) No children (69%)	Mortgage (47%) No mortgage (53%)

[7] The 20-29 year age group has been excluded from the findings in this report due to a very low sample size of 2 or less for most responses.

3.2 Dwelling setting

Survey respondents were asked to identify the setting that best described the location of their earthquake-damaged property:

- rural community (i.e., farm, lifestyle block, homestead),
- town (i.e., up to 20,000 people), or
- city (i.e., greater than 20,000 people).

Figure 1 shows the distribution of cash settled claimants across dwelling setting, who answered this question in the survey. Of these, just under half (44%) identified their property within cities, one third (33%) in towns, and just under one quarter (23%) in rural communities.

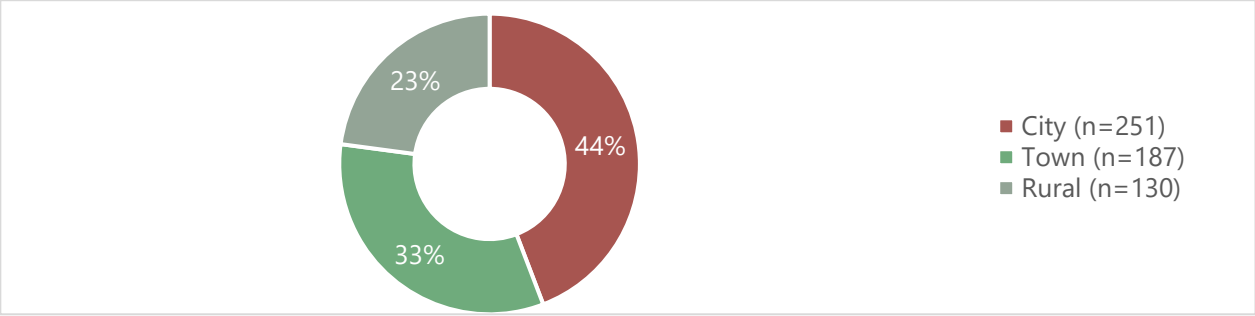

Figure 1. Distribution of claims across dwelling setting (n=568).

Just under half of dwellings in rural communities (42%) had a large-value claim exceeding the $100,000 NHC cap.[8] There were comparatively fewer large-value claims for dwellings located in towns (14%) and cities (3%). This is consistent with the findings from the *Kaikōura earthquake Housing Quality Report* (Eade, Bird, et al., 2023) which identified the most significant housing damage was generally clustered in the lesser-populated districts of Hurunui, Kaikōura, and Marlborough. In contrast, most dwellings in urban communities had smaller value claims (<$50,000) (74% in towns, 88% in cities), compared to 42% of dwellings located in rural communities.

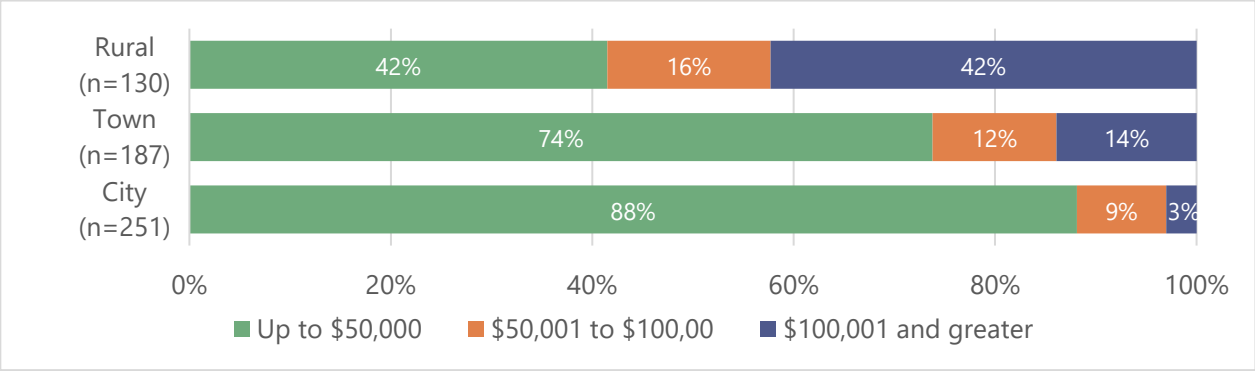

Figure 2. Distribution of claims across dwelling setting relative to insurance claim value (n=568).

[8] *At the time of the 2016 Kaikōura/Hurunui earthquake, the NHC "cap" (the maximum value NHC pays out to claimants) was $100,000 (excluding GST).*

3.3 Age

Among respondents who answered this question (n=510), most (36%) were aged 65 years and older. The second largest age group was 50-59 years (25%), followed by 40-49 years (19%), 60-64 years (14%), 30-39 years (6%), and 20-29 years (<1%) (Figure 3). No respondents were aged less than 20 years.

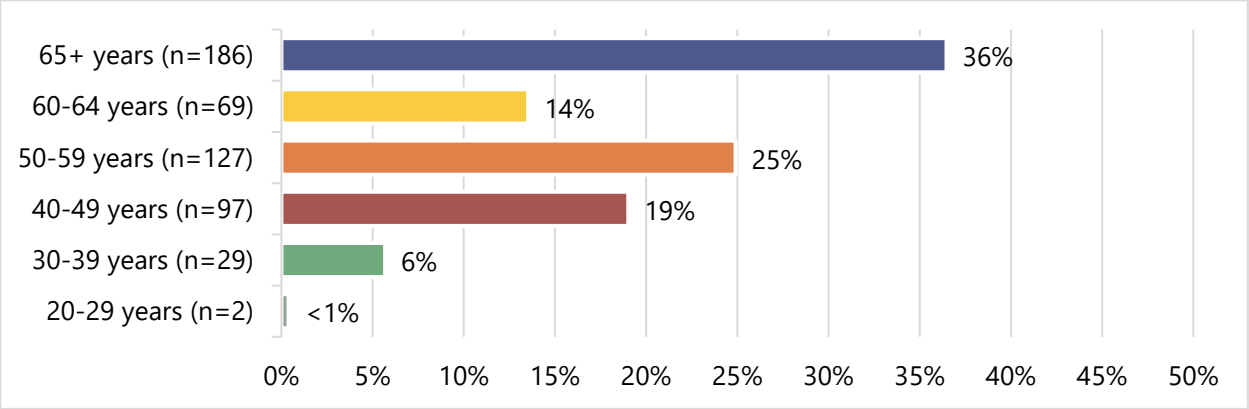

Figure 3. Distribution of claimants by age group (n=510).

For most findings presented in this report, 20–29-year-olds have been excluded due to the very small sample size (n=2).

When it comes to claim value by age group, older claimants had higher-value claims than younger claimants (Figure 4). For example, those aged 65 years and older were three times more likely to have a claim value of >$100,000 compared to claimants aged 30-39 years (21% and 7%, respectively). Conversely, younger claimants were more likely to have lower-value claims, with 83% of those aged 30-39 years having claim values <$50,000 compared to 67% of those aged 65 years and older.

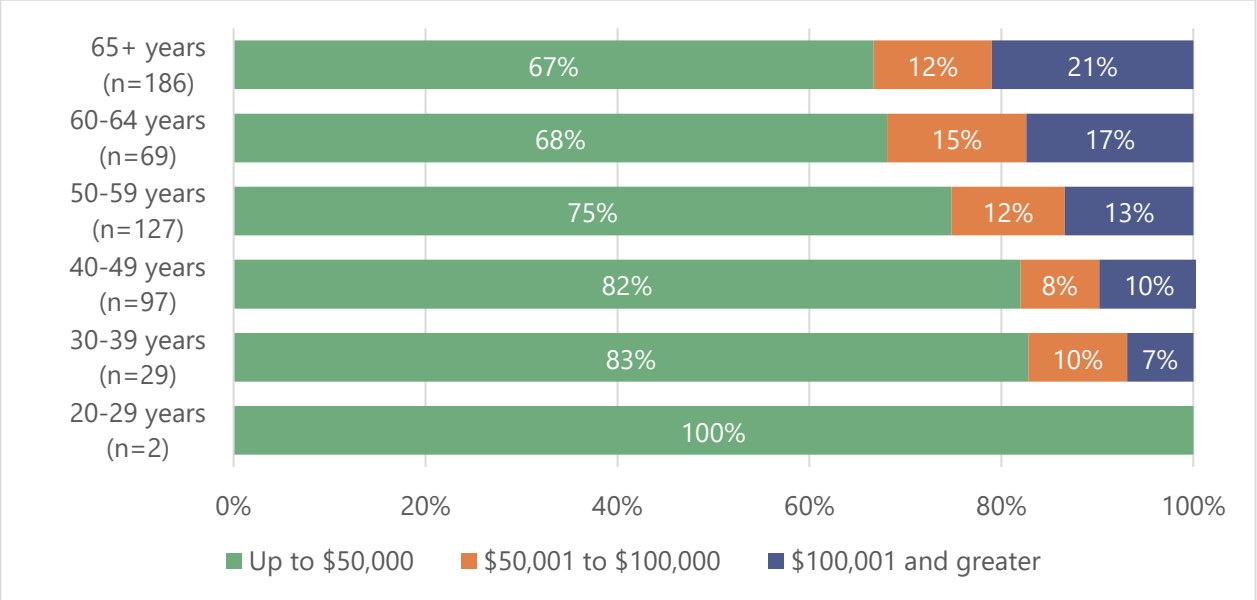

Figure 4. Distribution of claimants by age group relative to insurance claim value (n=510).

Respondents were asked which age group they belonged to, with this question omitting to specify "at the time of the event". There is a possibility that respondents answered this question based on their age at the time of completing the survey, meaning respondent ages may be slightly underestimated at the time of the earthquake (5 years before survey data was collected). However, we are confident that this omission does not have had a significant impact on the overall trends observed in the data.

3.4 Income

Among respondents who answered this question (n=504), the most common pre-tax household income range $60,001-$100,00 (29%), followed by $100,001-$200,000 (27%), $30,001-$60,000 (18%), >$200,000 (11%), and <$30,000 (5%) (Figure 5). 11% of respondents chose not to disclose their income.

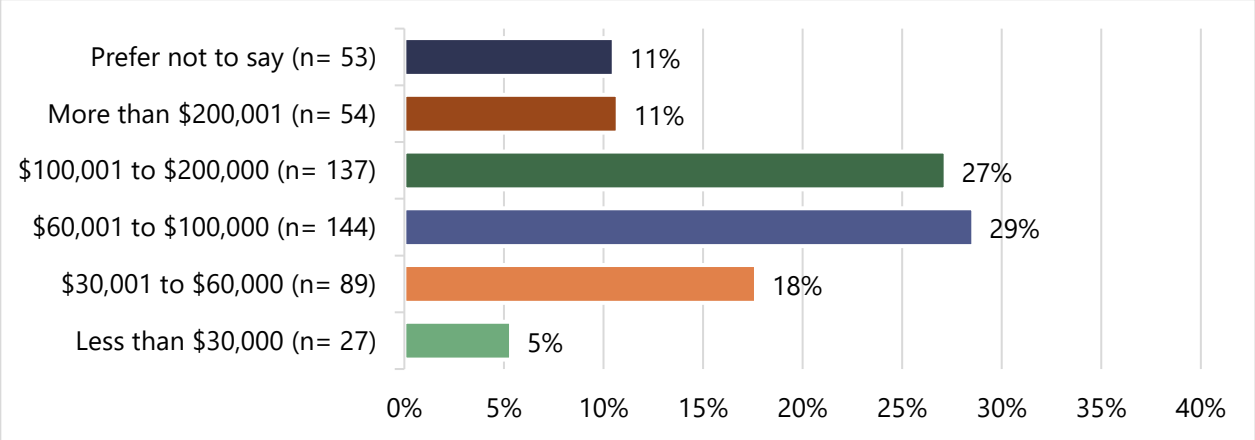

Figure 5. Distribution of claimants by household income (n=504).

Overall, there was general consistency among claim values across all income groups. Most (70-74%) had claims of less than $50,000, while claim values above $50,000 ranged from 26-30% across all income groups (Figure 6**Error! Reference source not found.**).

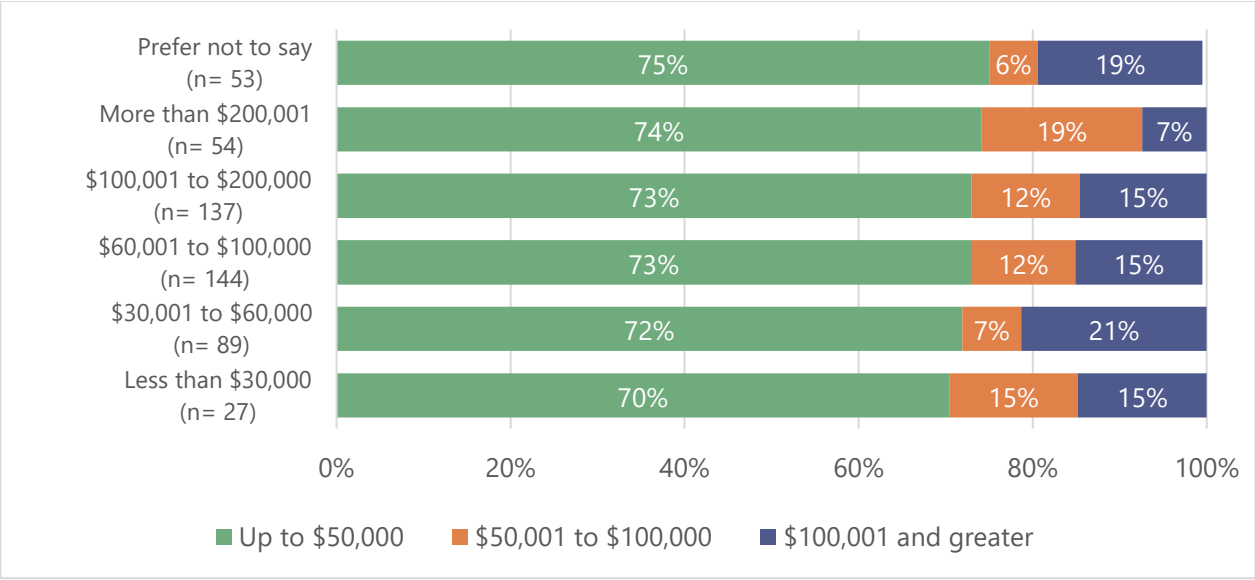

Figure 6. Distribution of claimants by household income relative to claim value (n=504).

3.5 Children

Among claimants who answered this question (n=508), 69% reported having no children living with them, while 31% reported having children living with them (Figure 7**Error! Reference source not found.**).

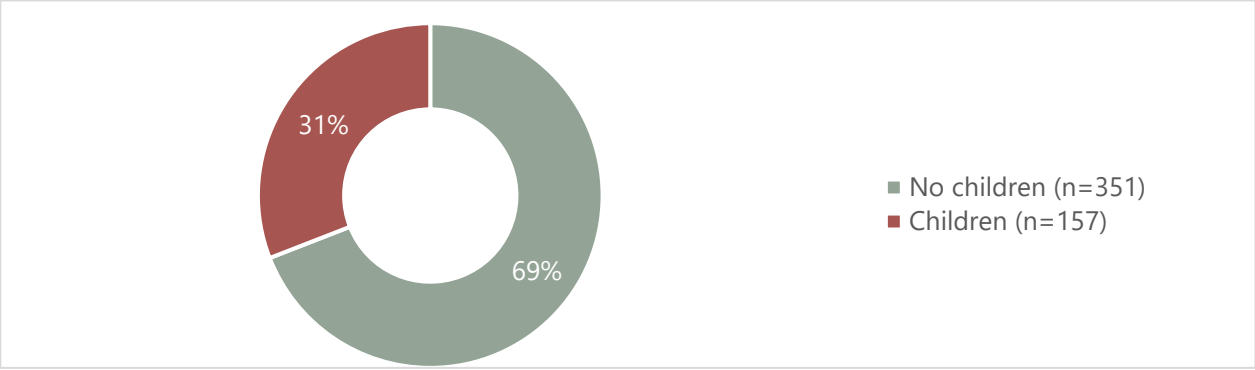

Figure 7. Distribution of claimants with and without children living in the damaged property (n=508).

There are relatively similar numbers of claimants with children and without children living with them across all three claim value bands (Figure 8). For claim values of <$50,000, 72% did not have children living with them, while 63% did. For the claim value bands of $50-$100,000 and >$100,000, slightly more claimants had children living with them (17% and 20%) compared to those who did not (11% and 17%).

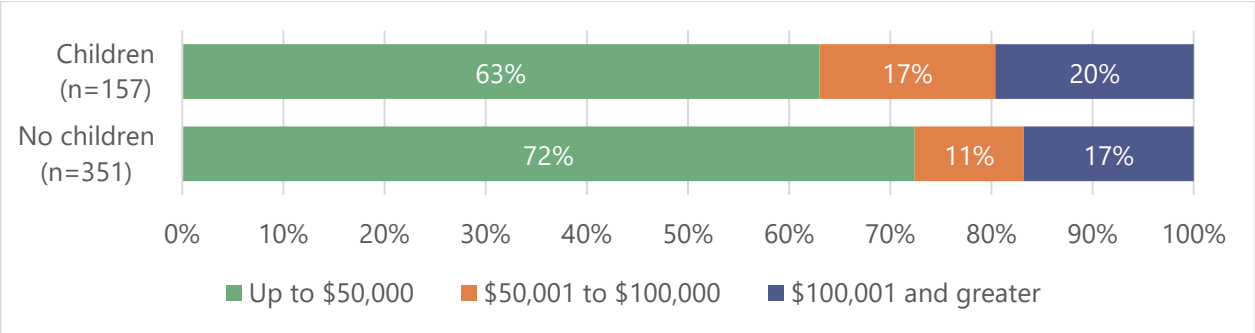

Figure 8. Distribution of claimants with and without children living in the damaged property relative to claim value (n=508).

3.6 Mortgage

Among claimants who answered this question (n=382), just under half had a mortgage (47%) while slightly more than half were mortgage-free (47%) (Figure 9).

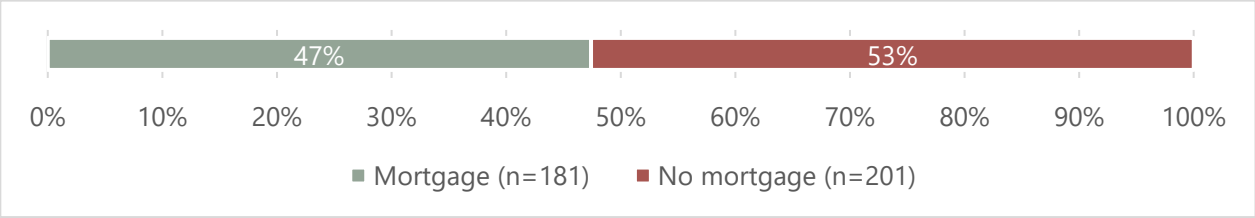

Figure 9. Distribution of claimants by mortgage status (n=382).

Most in both groups had claims of <$50,000 (**Error! Reference source not found.**), with more mortgage-free claimants indicating higher-value claims. For example, 18% of those with a claim value of >$100,000 were mortgage-free, compared to only 7% of claimants with a mortgage.

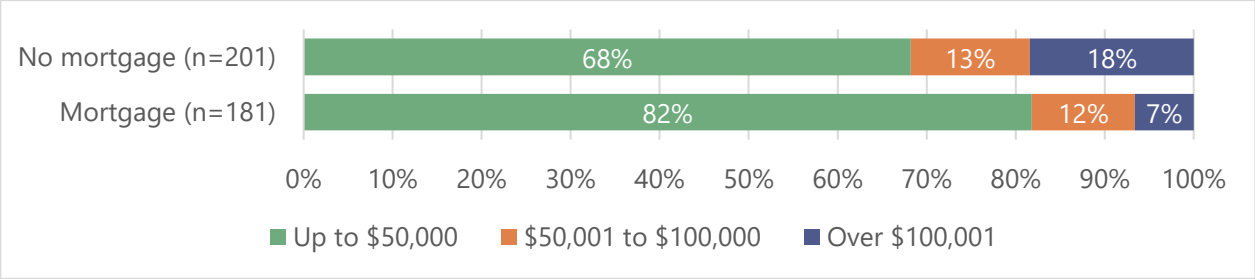

Figure 10. Distribution of claimants by mortgage status relative to claim value (n=382).

4. Homeowner experiences

This section explores the various stages and aspects relating to the claim settlement and repair process. The experiences of claimants are examined, with key patterns and relationships relative to the influence of individual and community factors highlighted.

4.1 Sufficiency of settlements and financial priorities

4.1.1 SETTLEMENT SUFFICIENCY

AT A GLANCE:

While most claimants considered their cash settlement value to be sufficient to complete repairs, more than one quarter perceived their settlement to be insufficient. Groups most likely to consider an insufficient settlement to complete repairs included the lowest-income earners (<$30,000), claimants with mortgages and children, and claimants approaching retirement age (60-64-year-olds).

Whether a settlement is sufficient is often a matter between homeowners and insurers based on individual circumstances and policy coverage. While claim disputes are not the focus of this work, homeowner perceptions of settlement sufficiency can influence factors such as whether repairs are done, the extent of repair work undertaken, and the standard of work completed. It also requires homeowners to recognise what is a 'sufficient' settlement value for completing repair work and knowing how to seek additional funds where possible, for instance, because of cost escalations or extra damage found.

A majority of survey respondents (60%) indicated that the money they received from their initial cash settlement was either sufficient or in excess of what was needed to cover insurer-assessed repair work (Figure 11). A smaller number of claimants, though still a sizeable minority, indicated their settlement value was insufficient to complete repairs (28%). Across all claim value groups, rates of settlement sufficiency were relatively consistent: most claimants (59-62%) indicated their settlement was sufficient or in excess of what was needed to complete insurer-assessed repair work, while 20-31% indicated their claim was insufficient.[9] It's important to highlight that there were mechanisms for claimants to claim for a top-up in the event of an insufficient settlement

[9] 'Other' includes scope of repairs changed, still in repair process so unsure, and prefer not to say.

value to complete repair work and that under-cap claims are never 'full and final' (Eade, Brown, et al., 2023). Interestingly, the survey data also shows that 43% of claimants who reported an insufficient settlement didn't seek a top-up, while a further 40% weren't aware they could seek a top-up.

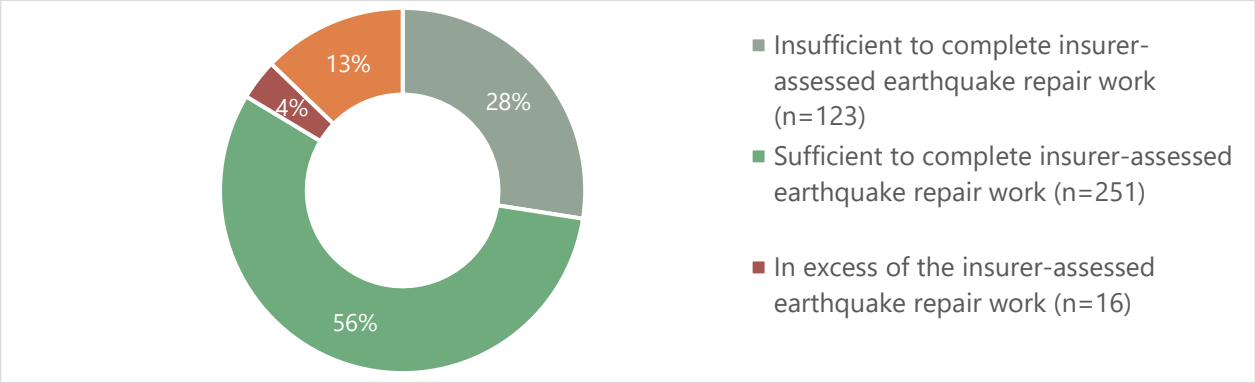

Figure 11. Whether or not the cash settlement value was sufficient to complete repairs (note that "Other" includes changed repair scope, still in the repairs process, and prefer not to say) (n=447).

Claimant interviews illustrated challenges related to homeowners being able to identify the adequacy of a settlement. Some shared concerns about initial settlement offers, especially before they could get independent quotes to have confidence in the offer they were accepting.

> *"I remember it was about $5,500 and I'm like, what the hell are they gonna - how are they gonna fix the subfloor for $5,000?" (Claimant 1, Wellington City)*
>
> *"The thing that was most interesting to me was how quickly [my insurer] paid me out. And I didn't even have any quotes at the time. And that was of concern to me." (Claimant 4, Wellington)*
>
> *"I had no idea of, you know, how much things were going to cost unless I got people to come in [to provide quotes]." (Claimant 12, Marlborough District)*

Table 4 highlights the most and least affected groups across the five individual and community factors, based on perceptions of *insufficient* claim settlement value to complete repairs.

Table 4. Key highlights: How did settlement sufficiency vary by individual and community factors?

FACTOR	MOST AFFECTED GROUP	LEAST AFFECTED GROUP
Income	<$30,000 (*52% insufficient*)	All other groups (*26-29% insufficient*)
Age	60-64 years (*37% insufficient*)	65+ years (*25% insufficient*)
Mortgage	With mortgage (*35% insufficient*)	No mortgage (*25% insufficient*)
Children	With children (*33% insufficient*)	No children (*25% insufficient*)
Dwelling setting	City and town (*28% insufficient*)	Rural (*24% insufficient*)

Household **income** showed the most notable difference in settlement sufficiency (Figure 12). While most income groups showed a relatively consistent pattern, the lowest-income group (<$30,000) were much more likely to report their settlement value being insufficient compared to all other income groups (52% insufficient versus 26-29%).

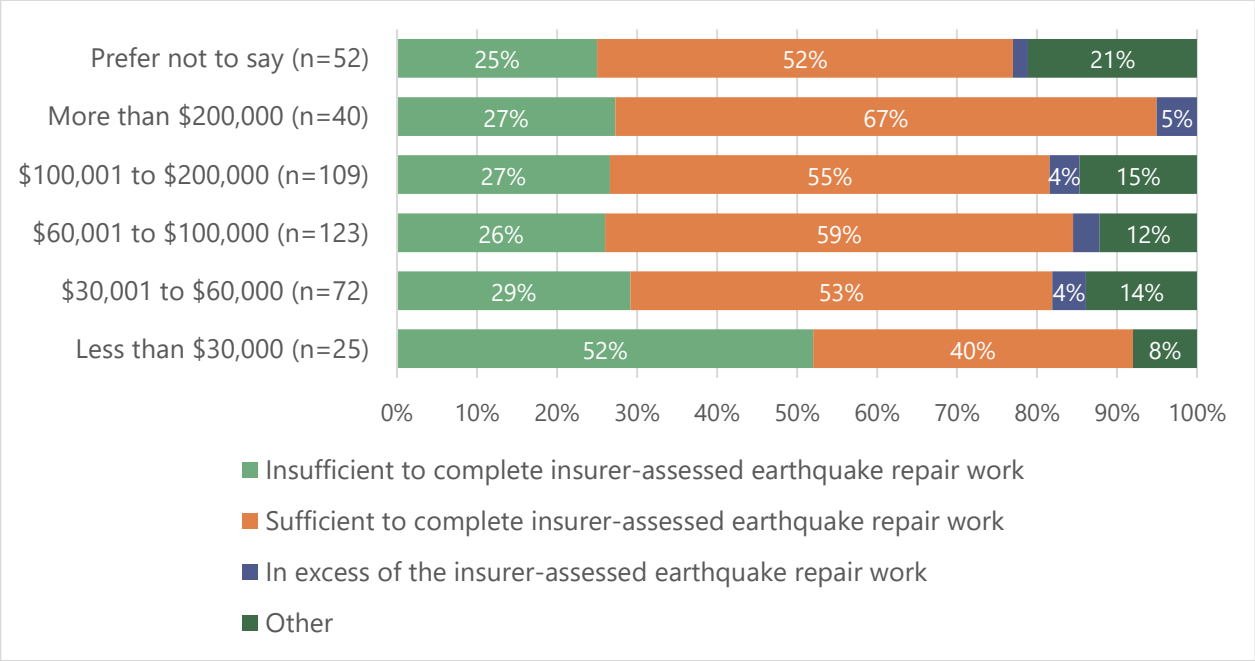

Figure 12. Whether or not cash settlement value was sufficient to complete repairs, by income group (n=421).

Age also showed an interesting trend, especially between 60-64-year-olds and 65+ year-olds. Claimants aged 60-64 years were the least likely to report a sufficient settlement value (43% sufficient) and the most likely to report an insufficient settlement value (37% insufficient) of all age groups. In contrast, those aged 65+ years were the most likely to report a sufficient settlement value (63% sufficient) and least likely to report an insufficient settlement value (20% insufficient) (Figure 13).

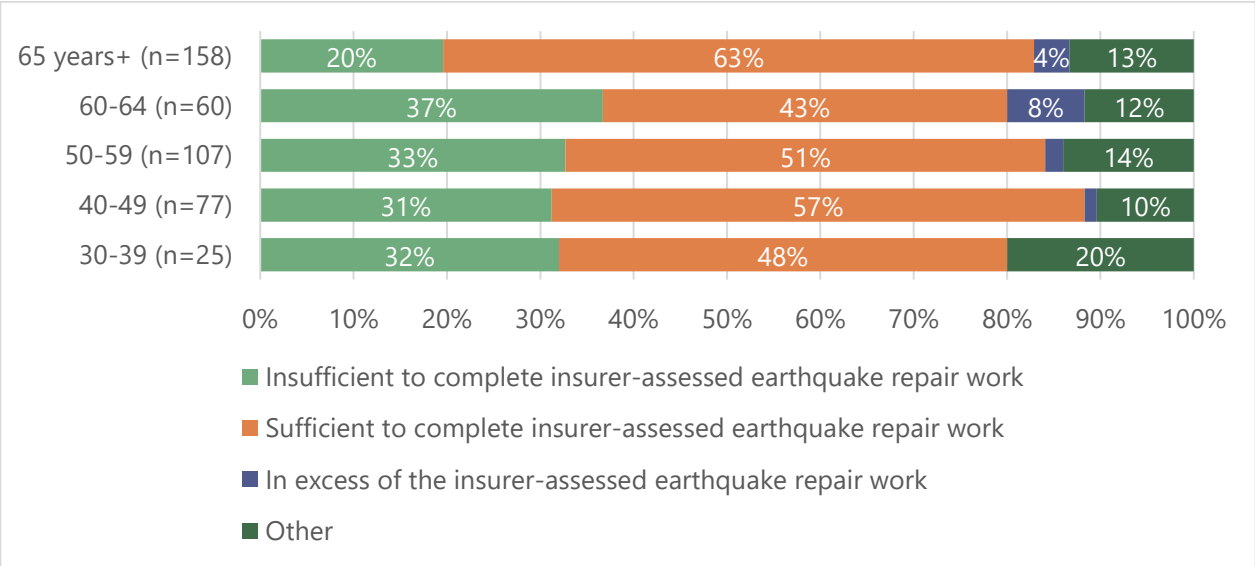

Figure 13. Whether or not cash settlement value was sufficient to complete repairs, by age (n=427). (note that 20-29-year-olds are excluded due to n=2 sample size).

Mortgage status also showed a trend with settlement sufficiency: claimants with a mortgage were more likely to report an insufficient settlement value (35% insufficient) compared to mortgage-free claimants (25% insufficient). Claimants with **children** living with them were also more likely to report an insufficient settlement value (33% insufficient) compared to claimants without children (25% insufficient). Across **dwelling setting,** reports of settlement sufficiency were relatively consistent, though city and town claimants were slightly more likely to report an insufficient settlement value (28% insufficient) compared to rural claimants (24% insufficient).

Among survey respondents who reported their settlement was insufficient to complete repairs, reasons for this varied (claimants could select multiple reasons) (Figure 14). Most indicated this was because their repair scope was larger than what was originally assessed (66%), inflationary pressures and cost differences were the second most common reason (35%), and further damage being discovered during repair work was the third most common reason (27%). All other factors were selected by less than 20% of claimants.

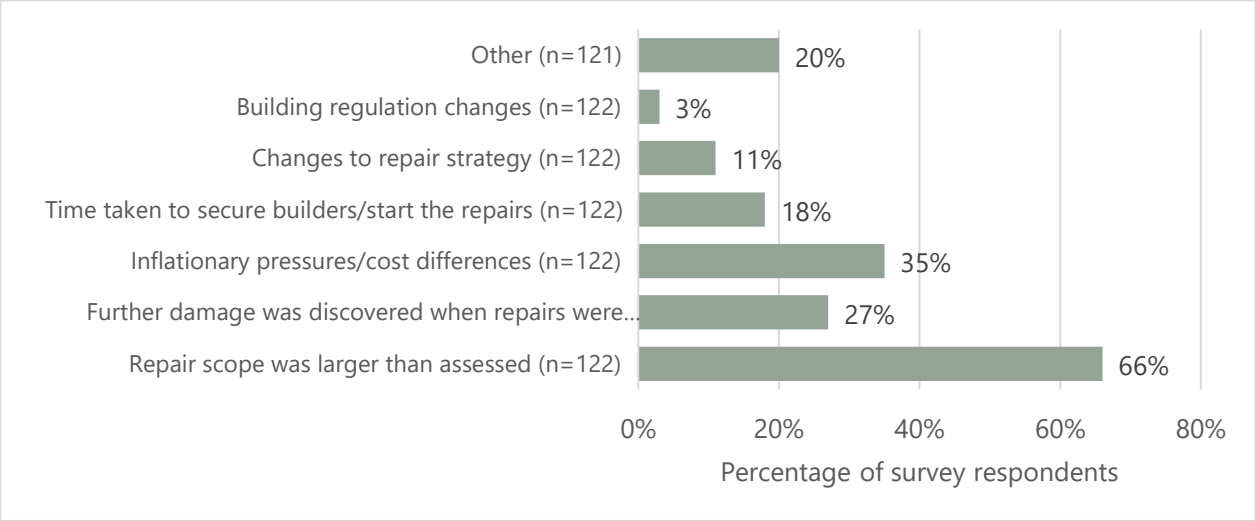

Figure 14. Reasons provided for why settlement values were insufficient to complete repairs, among claimants who reported an insufficient settlement to complete repairs (multi-choice) (n=122).

Some claimants noted that they successfully managed top-ups for their settlement offers, while others struggled or gave up entirely to enable moving forward:

> *"It turned out the [work] was about $15-$20,000 more than the cash settlement. So we forwarded the details to [NHC]… and they topped it up" (Claimant 5, Wellington City)*
>
> *"In the end basically we agreed to the settlement just to get it all over and done with… We actually just got to the stage where we did it with some other work we were going to get done. So I was actually past caring by that stage" (Claimant 3, Hurunui District)*

Repair scope being larger than assessed was relatively widespread across all individual and community factors, with younger and middle-aged claimants particularly likely to select this (30-39-year-olds and 50-59-year-olds, 88% and 77% respectively, compared to 58-61% for other age groups), For inflationary and cost pressures, 40-49-year-olds were most likely to select this (46% versus 27-38% for other age groups), the $100-200,000 income group (59% versus 18-39% for

other groups), and claimants with a mortgage (37% versus 29% of mortgage-free claimants). Most notable was dwelling setting, where rural claimants were less likely to report this as a reason for insufficient settlement (14% compared to 36-44% for city and town claimants).

4.1.2 IMPORTANCE OF COST WHEN CARRYING OUT REPAIRS

AT A GLANCE:

Overall cost and certainty of cost of repairs are widely considered important or very important by most claimants Middle-aged claimants (40-49-year-olds) most valued these factors and considered them significantly more important compared to older claimants (65+ year-olds). Claimants with mortgages also considered overall cost significantly more important compared to mortgage-free claimants.

While understanding whether settlements were sufficient to complete repair work provides one lens into financial pressures faced by claimants, priorities during the repair process offer additional insight into how financial concerns helped shape their experience.

Survey respondents who had completed repairs or intended to complete repairs were asked to indicate the importance of different factors when carrying out repairs, including overall cost and certainty in cost. Both factors were highly valued, with 85% of claimants rating overall cost as important/very important and 82% rating certainty in cost as important/very important (Figure 15).

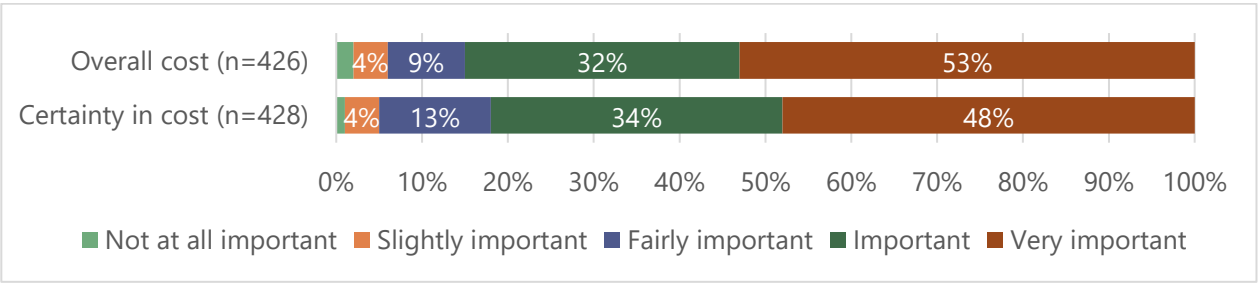

Figure 15. How important claimants considered overall repair cost and certainty in repair cost (n=426-428).

The importance of these cost factors was relatively consistent across most individual and community factors. The most notable and statistically significant differences emerged with **age**. In particular, 40-49-year-olds placed the greatest importance on both overall cost (92% important/very important)[10] and certainty of cost (90% important/very important), compared to 65+ year-olds, who placed the least (though still notable) importance on these factors (84% and

[10] $F(5,392) = 3.58$, $p = 0.004$, $\eta_p^2 = 0.044$, controlling for claim value (significant covariate). 40-49-year-olds placed significantly more importance on overall cost than those 65+ years for claims up to $50,000 (U=2308.00, p=0.001) and claims over $100,000 (U=20, p=0.016).

79% respectively)[11]. The importance of certainty in cost peaked with 40-49-year-olds and declined linearly among older age groups (Figure 16), while 30-39-year-olds notably found certainty of cost to be least important among all age groups (68%).

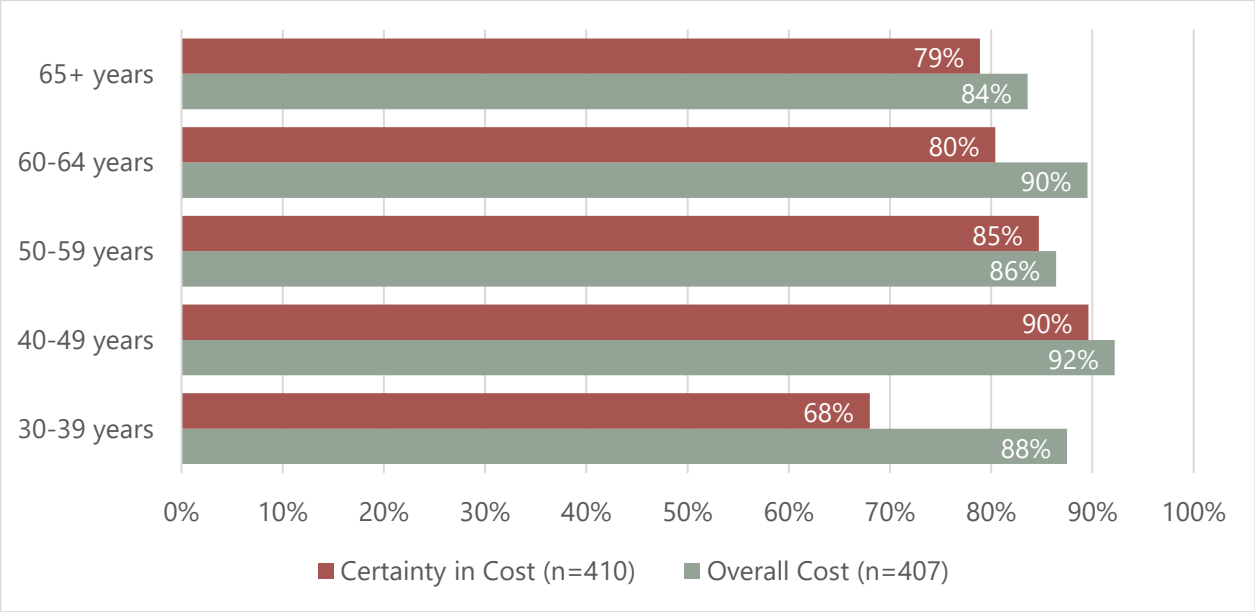

Figure 16. Distribution of claimants who considered overall repair cost and certainty in repair cost important or very important, by age (n=407-410). (Note 20-29-year-olds are excluded due to n=2 sample size.)

Claimants with a **mortgage** considered the overall cost significantly more important than claimants without a mortgage (62% very important compared to 45% of mortgage-free claimants) (Figure 17).[12]

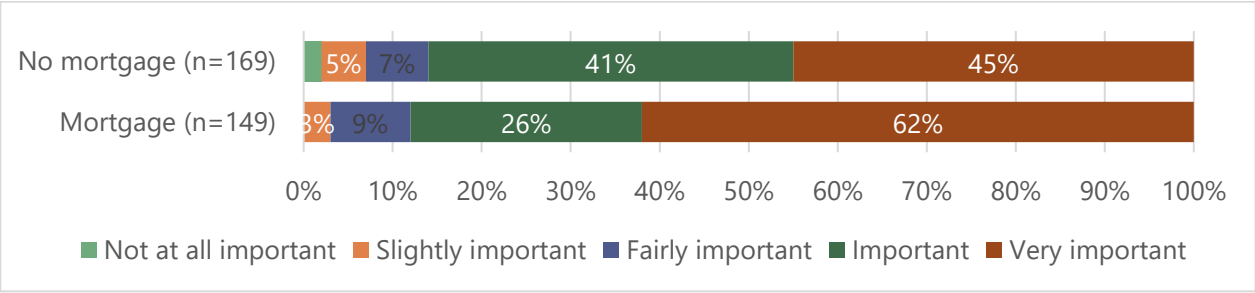

Figure 17. How important claimants considered overall repair cost, by mortgage status (n=318).

[11] $F(5,389) = 4.11$, $p = 0.001$, $\eta_p^2 = 0.050$, controlling for claim size (significant covariate). 40-49-year-olds placed significantly more importance on certainty of cost than those 65+ years for claims up to $50,000 (U=2270.50, $p<0.001$) and claims over $100,000 (U=30, p=0.074, approaching significance).

[12] $F(2,305) = 4.378$, $p = 0.013$, $\eta_p^2 = 0.022$ (covariate not significant).

4.2 Repair implementation and barriers

While settlement sufficiency and cost priorities (Section 4.1) inform the financial capability of claimants to do repair work, managing and completing the work itself comes with its own barriers to navigate and decisions to make, including the extent of repairs to complete or not and navigating the contractor market to engage individuals to complete the work. This section explores repair intentions among claimants and the key barriers faced when attempting to start and complete repairs.

4.2.1 INTENTIONS TO COMPLETE REPAIR WORK

AT A GLANCE:

The vast majority of claimants intended to complete full repairs or rebuild their property. However, claimants with higher-value claims were more likely to indicate no intention to repair or rebuild, while lower-value claims were comparably more likely to complete partial repairs. Younger and lower-income households were most likely to complete partial repairs. Among claimants who intended to complete repairs but hadn't started, those with children indicated this was because of competing priorities or being too busy.

Survey respondents were asked to indicate their repair intentions or actions, including whether they had or were planning to complete full, partial, or no repairs or rebuild as per their insurance assessment. Findings show a clear majority of claimants chose to complete full repairs or rebuild their property (76%) (Figure 19), which was also reflected across all three claim value groups (73-79%) (Figure 19). Claimants with a claim value of >$100,000 were more likely to indicate they weren't going to complete any repairs or rebuild (14%) compared to those with lower-value claims (3-5%). Among claimants doing partial repairs, this was most common for those with lower-value claims (18% for <$50,000, 15% for $50-$100,000, and 10% for >$100,000).

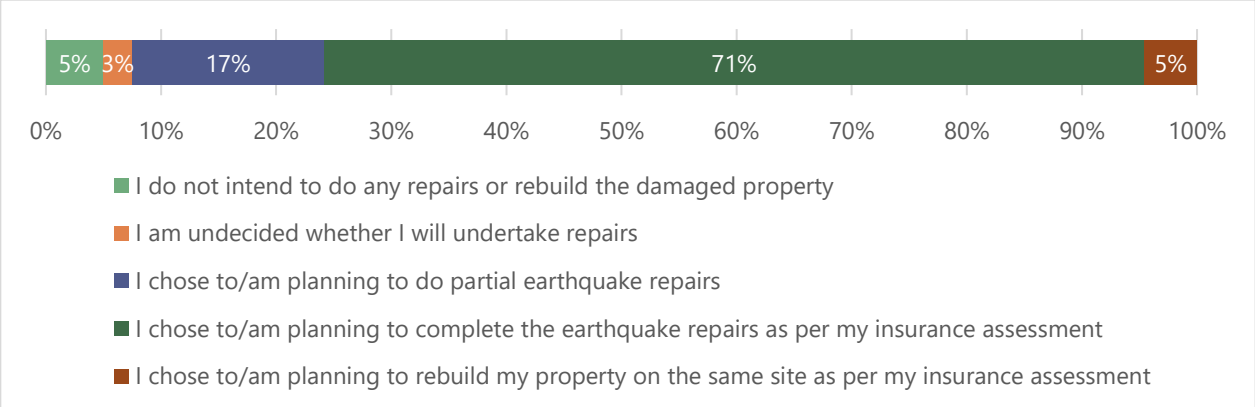

Figure 18. Repair intentions of claimants (n=564).

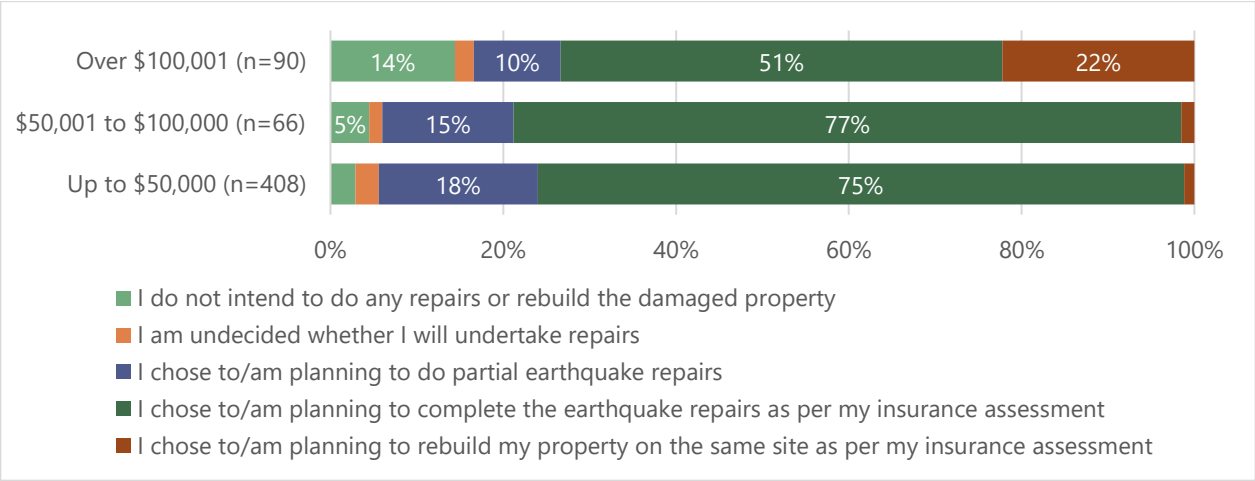

Figure 19. The repair intentions of claimants, by claim value (n=564).

This indicates that while most people intended to repair or rebuild damage it appears that more complex and/or extensive damage makes it less likely that damage will be repaired. Similarly, lower-value claims are more likely to indicate partial repairs only, indicating a degree of willingness from some claimants to live with damage. Interviewees reflect this, particularly relating to minor and/or cosmetic damage.

> *"There was a little bit of a crack across the floorboards… that was very superficial. And I had no interest at pursuing this at that point, because that was about two or three years old. And I realised that 'oh, that probably happened when the earthquake happened'. We didn't see it at the time. Just didn't notice it at the time, it's so minor." (Claimant 5, Wellington City)*

> *"I'm not going to waste my time trying to fix this. This is an attic. So that's the only stuff I haven't done… I went through the scope the other month and ticked off everything but the attic. And I think it was about $3,000 that they'd given me for that work, and I'm like well that got put towards re-pilings" (Claimant Four, Marlborough)*

Table 5 illustrates the diversity in repair intentions across the different individual and community factors, based on who was most likely to undertake a rebuild, or full, partial, or no repairs.

Table 5. Claimant groups most likely to complete full, partial, or no repairs.

FACTOR	GROUP MOST LIKELY TO: UNDERTAKE FULL REPAIRS	UNDERTAKE PARTIAL REPAIRS	HAVE NO INTENTION TO REPAIR	UNDERTAKE A REBUILD
Age	60-64-year-olds (78%)	30-39-year-olds (30%)	30-39/50-59/60-64 year-olds (7%)	65+ years (7%)
Income	$60-$100,000 / $100-$200,000 (72%)	<$30,000 (29%)	>$200,000 (15%)	$30-$60,000 (8%)

Mortgage	Mortgage-free (78%)	Mortgage (20%)	Mortgage-free (5%)	N/A[13]
Dwelling Setting	City/town (74%)	City/rural (18%)	Rural (8%)	Rural (13%)
Children	Children (73%)	Both groups (16%)	Both groups (6%)	No children (6%)

Age showed a notable difference, especially for younger claimants. 30-39-year-olds were much more likely to complete partial repairs (30%) compared to all other age groups (10-16%), and also least likely to complete full repairs (60% versus 70-78% for all other age groups).

Income also shaped repair intentions. Claimants in the highest-income households (>$200,000) were most definitive in their repair intentions. While they were similarly likely to choose full repairs or rebuilds compared to other income groups, they were most likely to choose no repairs (15% versus 2-7% for lower-income groups) and least likely to choose partial repairs (11% versus 14-29%). Overall, as income increased, the number of claimants choosing full repairs also generally increased while partial repairs decreased: the lowest-income households (<$30,000) were most likely to complete partial repairs and least likely to complete full repairs or rebuilds.

Mortgage status showed very modest differences only, with claimants who had a mortgage slightly more likely to do partial repairs (20% versus 16% of mortgage-free claimants) and slightly less likely to complete full repairs (73% versus 78% of mortgage-free claimants).

Trends by **dwelling setting** generally reflected damage severity (claim value). Rural claimants were notably less likely to intend full repairs (60% versus 74% in towns and cities); however, this was offset by higher rebuild rates in rural areas (13% versus 2-3% in towns and cities). Rural claimants were only slightly more likely to indicate no intention to repair (8% versus 7% town claimants and 4% city claimants).

Having **children** didn't show any notable influence on repair intentions. However, claimants who had no children living with them, and who intended to complete repairs but were yet to start, were significantly more likely to have already spent some or all of their insurance funds compared to claimants who had children.[14] Additionally, claimants with children were more likely to have not started repairs yet because it wasn't a priority or they were too busy, with this difference approaching significance.

[13] Survey respondents who undertook a rebuild were not asked whether they had a mortgage on their affected property.

[14] $F(2, 26) = 5.41$ p =0 .039, η_p^2= 0.173, controlling for claim value (significant covariate).

$F(1, 24) = 3.20$ p = .086, np^2 = .118, (covariate not significant).

4.2.2 MARKET CONSTRAINTS

AT A GLANCE:

While most claimants considered building contractors and tradespeople to be affordable, available, and timely, sizable minorities faced challenges. Claimants with higher-value claims (>$100,000) and rural claimants faced the most notable challenges, reflecting the greater extent of damage in these areas. For the other factors, challenges with contractor affordability were most notable. The lowest-income households (<$30,000), middle-aged claimants (40-49 and 50-59-year-olds), and claimants with mortgages and with children were most sensitive to the cost of contractors.

Whether claimants could access building contractors and tradespeople to complete repairs was a barrier to completing repairs. While a majority of claimants reported positive experiences related to the availability, affordability, and timeliness of engaging contractors, there were sizeable minorities who faced challenges that likely shaped repair strategies and implementation.

The availability of contractors appeared to be the largest challenge. While half (52%) of claimants thought there was a suitable number to choose from, one third didn't (34%) (Figure 20). More claimants thought contractors were affordable (65% compared to 20% who didn't) and could be engaged within a suitable timeframe (65% compared to 26% who didn't).

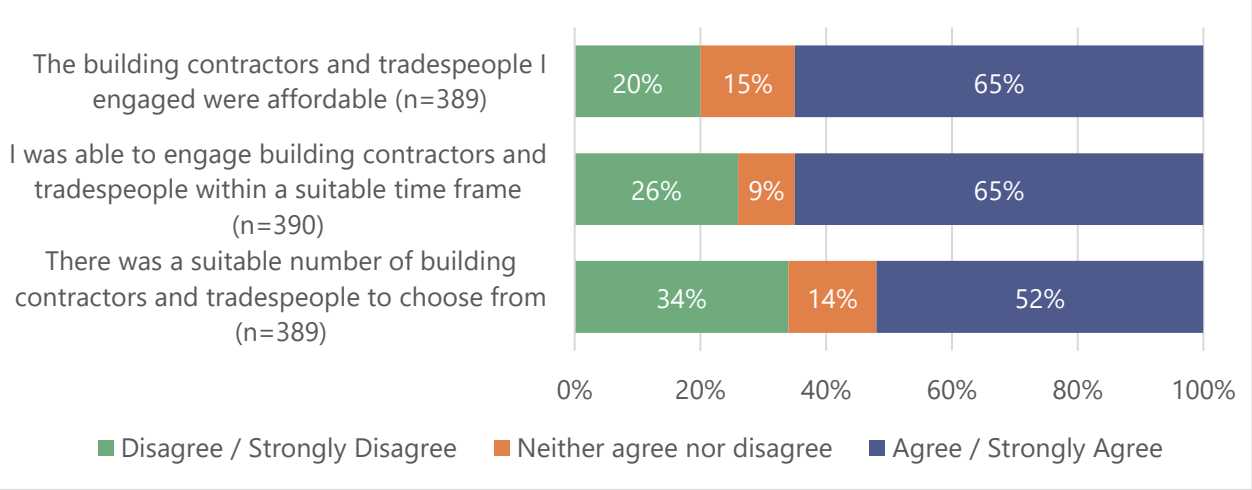

Figure 20. The extent to which claimants agreed or disagreed that building contractors and tradespeople were affordable, could be engaged in a timely manner, and were accessible to complete repairs (n=389-390).

These challenges were more prominent among claimants with larger-value claims (>$100,000). In particular, the availability of contractors was a particularly notable challenge for these claimants: almost half (47%) thought there wasn't a suitable number of contractors and tradespeople to choose from (compared to 30-33% for lower-value claims).

Still, some interviewees with smaller-value claims reported challenges with accessing contractors, with a perception of lower-value repair work being deprioritised for larger work.

> *"We were considered a small job by a lot of the tradies and the professionals… we were way down on the list of their priorities. So… we got f***** around a lot. And it was incredibly difficult… to actually get the guys to turn up" (Claimant 4, Wellington City)*

> *"[Tradespeople were] doing all the big jobs. So, by the time the tradespeople have got time to do these little jobs, you know, they're just not going to cover it" (Claimant 8, Kaikōura District)*

Challenges with engaging contractors in a timely manner showed an almost even split in perceptions among claimants with higher-value claims (46% could versus 43% who couldn't), compared to clear majorities for smaller value claims (67-74% could versus 17-25% who couldn't).

Those with claim values of >$100,000 also found contractors less affordable than those with smaller claim values (52% found them affordable compared with 66-67% of claimants with smaller-value claims). Those with a claim value <$50,000 showed a tendency to find contractors more affordable compared to those with claims >$100,000, with this difference approaching significance.[15]

Dwelling setting also showed notable differences among perceptions about contractor access, with rural claimants appearing to face more constraints. Less than half of rural claimants (48%) thought there were a suitable number of contractors to choose from (versus 52-53% of town and city claimants) (Figure 21). Rural claimants also noted the worst timing challenges (56% couldn't engage contractors in a suitable time versus 67-68% for towns and city claimants) (Figure 22), and the worst affordability (61% found contractors affordable versus 67% for towns and city claimants) (Figure 23).

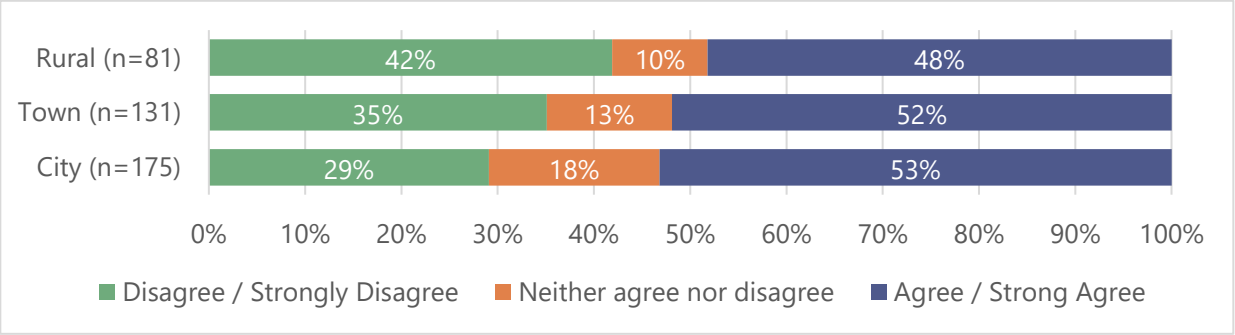

Figure 21. The extent to which claimants agreed or disagreed that there was a suitable number of building contractors and tradespeople to choose from, by dwelling setting (n=387).

[15] *F*(2, 376) = 2.902, p =.056, np^2 = .015. Claim values up to $50,000: M=26.41 versus claim values over $100,000: M=6.25 (p=.061, approaching significance).

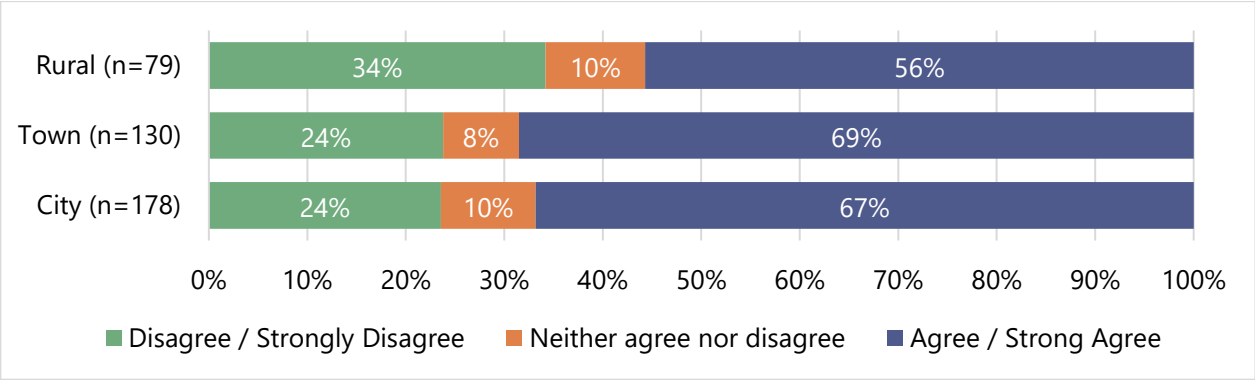

Figure 22. The extent to which claimants agreed or disagreed that they could engage building contractors and tradespeople within a suitable timeframe, by dwelling setting (n=387).

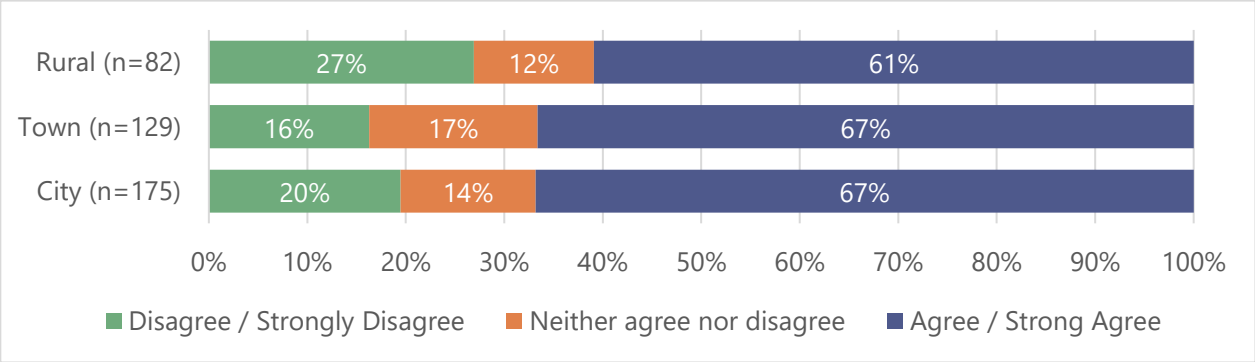

Figure 23. The extent to which claimants agreed or disagreed that building contractors and tradespeople I engaged for repairs were affordable, by dwelling setting (n=386).

In smaller townships and rural areas, challenges were clearly based on a smaller contractor pool:

> *"We only had a handful of builders [in our community] and they were all soon booked out…The local [builder] were booked out for three years" (Homeowner Representative, Kaikōura District)*
>
> *"A lot of people were prepared to wait. Some clients of mine sometimes waited up to even 18 months before I could come in and complete any work" (Claimant 7 / LBP, Kaikōura District)*

However, Wellington claimants also commented on the difficulty in accessing contractors and prolonged wait times for repair work:

> *"I had some difficulty finding somebody… all the engineers were a bit busy" (Claimant 7, Wellington City)*
>
> *"It took almost… over a year for them to come and actually do the job. That shows you how busy people were" (Claimant 2, Wellington City)*

Reliance on personal networks and word-of-mouth recommendations was evident for claimants across all dwelling settings, as highlighted through interviews.

> *"It was just it really was yellow pages on, you know, so who does chimneys in Wellington. And then I just asked around with a few friends to see, you know, has anybody used*

anybody? Somebody had used them, found them really good" (Claimant 5, Wellington City)

"The local [builders] were booked out... And people are very reticent using somebody they don't know... so [a community engagement person] went in and said, 'Look, these guys are all good.'" (Homeowner Representative, Kaikōura District)

"In a rural environment, there were lots of people that 'okay, I know a plumber, I know...', that have people that they already use, and that enabled people to use who they could trust" (Architect, Kaikōura District)

While rural claimants had fewer options for contractors and often waited longer to have specific contractors they trusted, urban claimants similarly relied on personal networks and word-of-mouth to select contractors. Rural claimants had fewer options and longer wait times, though there was widespread reliance on trust and reputation to identify reputable contractors regardless of dwelling setting. For all other factors, contractor market constraints were generally consistent, except for some modest patterns, particularly around perceptions of affordability.

Income showed the strongest pattern, once again at the lowest-income level. The number of claimants who thought there was a suitable number of contractors available generally increased alongside income (57% of the <$30,000 group believed there weren't a suitable number of contractors versus only 31-37% in all other income groups). There was a similar trend for timeliness of engaging contractors: the <$30,000 group was most likely to struggle with engaging contractors in a timely manner (53%) compared to middle-income groups (24-28%), while the >$200,000 income group was least challenged (14%). For contractor affordability, the <$30,000 group again showed the most notable difference: 35% found contractors unaffordable compared to 19-24% for all other income groups. As income increased, claimants were more likely to have clear views on affordability rather than neutral perceptions, suggesting higher-income households had clearer cost expectations (Figure 24).

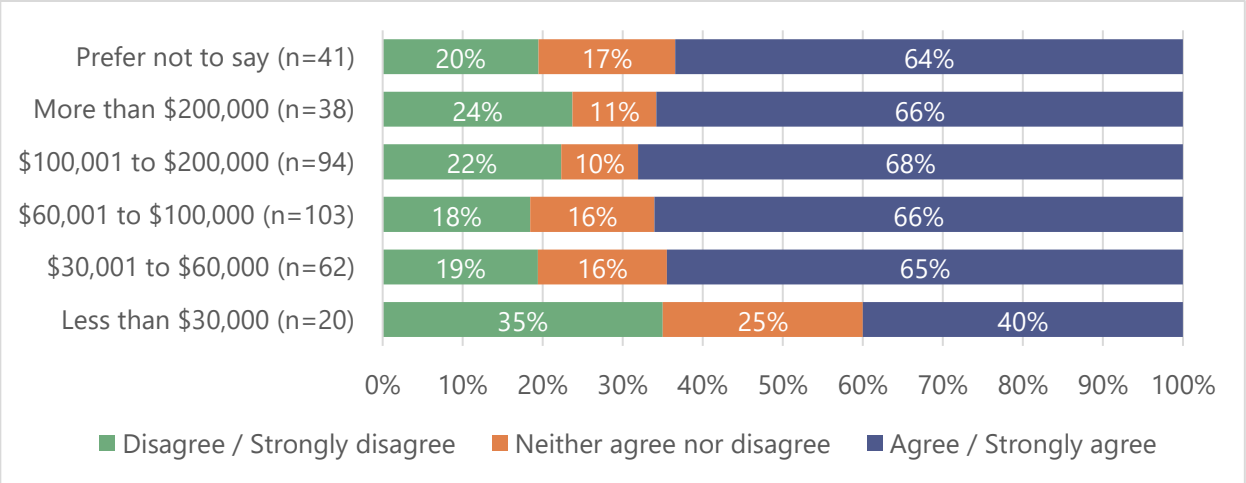

Figure 24. The extent to which claimants agreed or disagreed that building contractors and tradespeople I engaged for repairs were affordable, by income group (n=358).

There were modest differences for **age**, especially regarding contractor timing and affordability. Perceptions of contractor availability were relatively consistent across all age groups (48-53% thought there was a suitable number to choose from).

There was more variation with timing: 30-39-year-olds and 50-59-year-olds were most likely to struggle with engaging contractors in suitable timeframes (56% and 57% respectively), while 60-64-year-olds were least likely to find this challenging (18% compared to 25-31% for other groups).

For contractor affordability, there was a slight U-shape pattern (Figure 25). 40-49 and 50-59-year-olds were most likely to think contractors were unaffordable, with this perception declining for those over 60 years. The number of claimants who were ambivalent about whether contractors were affordable grew consistently with age, before dropping among 65+ year-olds, who were most likely to find contractors affordable (71%).

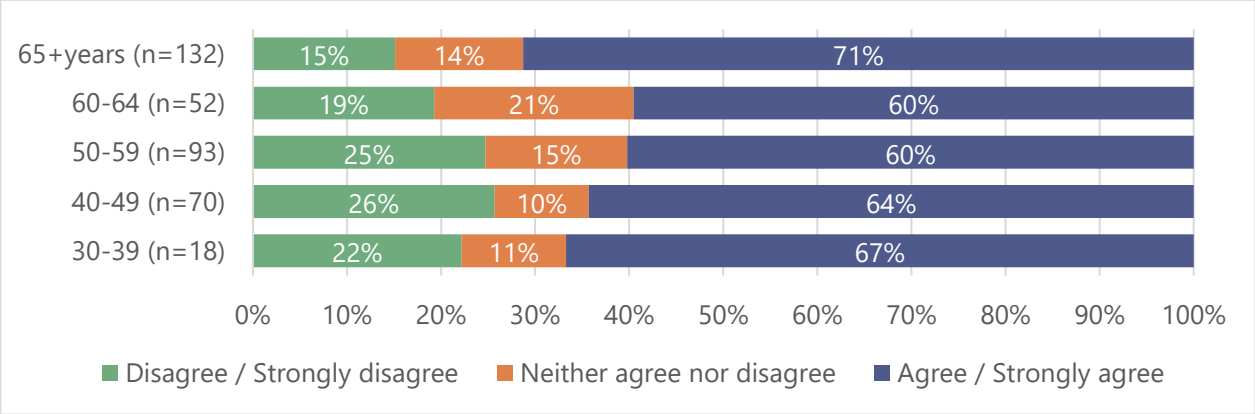

Figure 25. The extent to which claimants agreed or disagreed that building contractors and tradespeople I engaged for repairs were affordable, by age group (n=366).

Mortgage status showed minimal influence, mostly affecting affordability perceptions. Claimants with mortgages were more likely to think contractors were unaffordable (26% versus 13% of mortgage-free claimants). Whether claimants had **children** also showed minimal influence for contractor availability and timeliness, with affordability showing a slight difference (25% of claimants with children found contractors unaffordable compared to 18% without children).

4.3 Managing the repair process

Once claimants decided to undertake repair work, they had to manage the repair process itself. This section explores the confidence of claimants in managing this process, the factors they valued most when completing repairs, and who did the physical repair work.

4.3.1 CLAIMANT CONFIDENCE IN MANAGING REPAIR PROCESS

AT A GLANCE:

Overall, most claimants were mostly or very confident in their ability to manage their repair process. Claimants in rural areas, older claimants, and those without children reported greater confidence, while claimants in cities, younger claimants, and those with children were less confident.

Cash settlements translating into quality repaired homes requires claimants to be capable of navigating and managing the repair process. Naturally, confidence among homeowners in taking on this challenge will vary depending on a range of factors, such as relevant skills, previous experience, or access to knowledge and resources.

Most survey respondents expressed confidence in managing their repair process, including 70% stating they were mostly or very confident. One quarter (26%) stated they were only slightly or not very confident, while 5% were not confident at all (Figure 26).

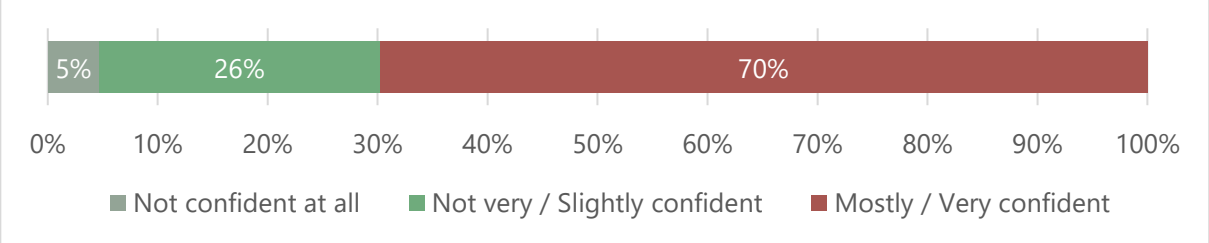

Figure 26. How confident claimants felt in managing their repair process (n=451).

Interviewees showed this varied level of familiarity and comfort with managing the repair process, with proximity to or experience with renovations/construction appearing to be a particularly prominent factor in shaping confidence.

> *"That was quite a big decision, where you're just basing it on, in my case, the vibe I got from somebody, the trust that they'd potentially built up with you. And you're just like, 'Okay, let's go with this one, we'll give this one a crack'. And I was surprised at how much responsibility I had about choosing the right person for the job. I mean it's not like I was asking someone to paint a wall. You know, this was structural damage" (Claimant 4, Wellington City)*

"I guess we're lucky because my husband has been a builder... for about 30 years. But I imagine other people that, you know, say worked in a bank or something might just think, 'Oh my god, well, where do I go from here?'" (Claimant 2, Marlborough District)

"We've built a flat, we renovated this property and [husband] in property management. And I'm a project manager. So we felt pretty confident in managing the work ourselves" (Claimant 12, Marlborough District)

Broken down by **claim size**, the number of claimants who were not confident at all was relatively consistent (4-6%). Overall, claimants were likely to be more certain in their confidence as claim value increased: 76% of those with claim values of >$100,000 were mostly or very confident, compared to 69% for those with claim values of <$50,000) (Figure 27). This correlates with higher confidence among rural claimants (see Figure 28 below) and a greater concentration of higher-value claims in rural areas (Section 3.2).

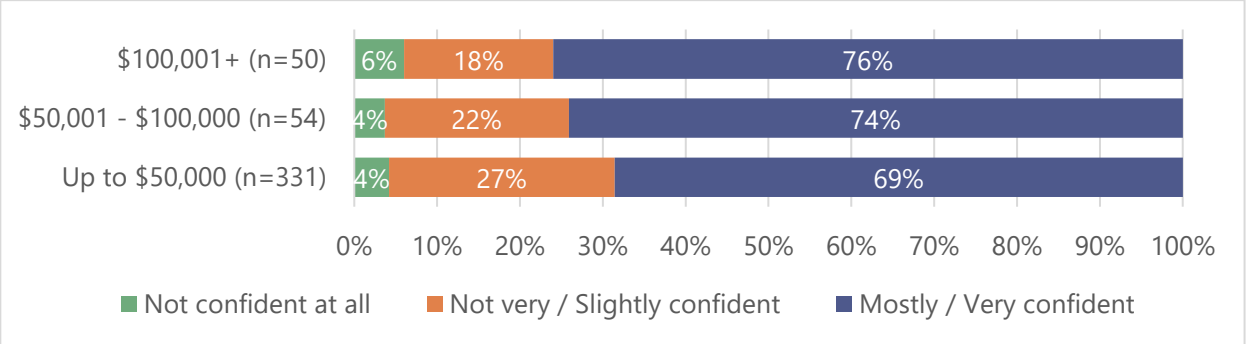

Figure 27. How confident claimants felt in managing their repair process, by claim value (n=435).

Some claimant groups were more confident than others in managing repairs (Table 6), particularly those in rural settings and older claimants.

Table 6. Key Highlights: How Did Confidence in Managing Repairs Vary by Factors?

FACTOR	MOST CONFIDENT	LEAST CONFIDENT
Age	65+ years (*77% mostly/very confident*)	30-39 years (*48% mostly/very confident*)
Dwelling setting	Rural (80*% mostly/very confident*)	City (*64% mostly/very confident*)
Income	>$200,000 (*82% mostly/very confident)*	<$30,000 (*63% mostly/very confident)*
Children	No children (*71% mostly/very confident)*	Children (*63% mostly/very confident*)
Mortgage	With mortgage (*35% insufficient*)	No mortgage (*25% insufficient*)

Dwelling setting showed a clear trend, with rural claimants most likely to feel confident managing their repair process, especially compared to claimants in cities (Figure 28). 80% of rural claimants indicated they were mostly or very confident, compared to 64% of city claimants. Only 2% of rural claimants indicated they had no confidence, compared to 5-6% for town and city

claimants (respectively). Interviewees suggested this may have been due to rural claimants likely having relationships with people with building or trades skills, and generally a more hands-on approach to home ownership.

> *"In a rural environment, there were lots of people that 'Okay, I know a plumber'... that have people that they already use, and that enabled people to use who they could trust" (Architect, Kaikōura District)*

> *"I think... [in] more rural areas, people are a little bit more hands on with their properties. So urban - I mean... rather than have a bit of a section. I want to be able to go to work, do my work, come home and do nothing, or go socialise or go out walk around town, but they don't maintain a house... they don't want to have to paint it. So... that lifestyle [is] just driving them to be less connected to that envelope or structure that they live in" (Building Consent Authority, Wellington Region)*

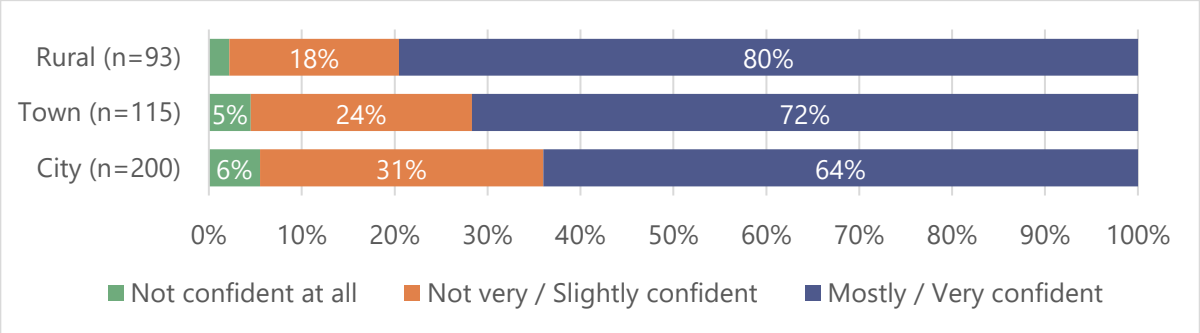

Figure 28. How confident claimants felt in managing their repair process, by dwelling setting (n=408).

Confidence in managing the repair process tended to increase with **age**. Claimants who reported being mostly or very confident increased linearly from those aged 30-39 years (48% mostly/very confident) through to 65 years+ (77% mostly/very confident) (Figure 29).

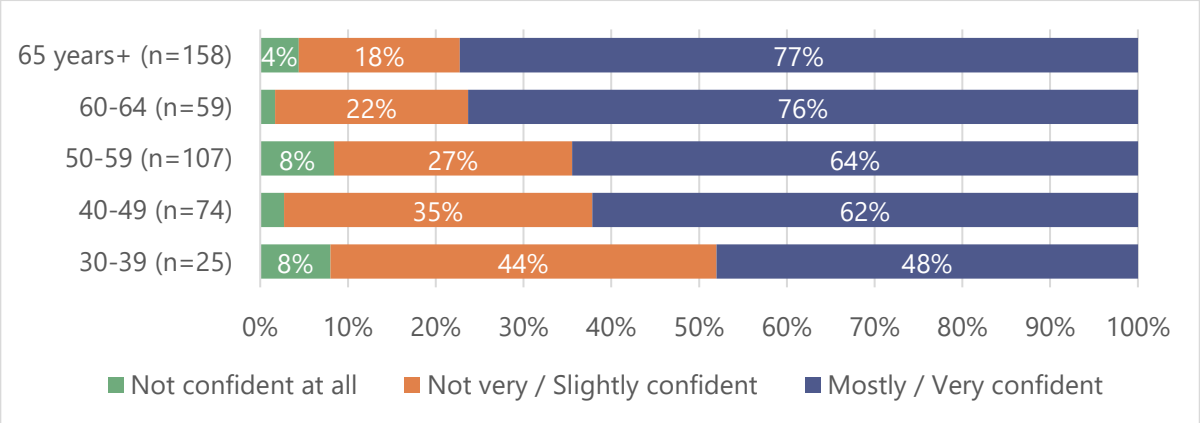

Figure 29. How confident claimants felt in managing their repair process, by age group (n=425).

Income modestly shaped confidence in managing repairs. While confidence levels were relatively consistent across all income groups, those on the lowest incomes (<$60,000) were least confident, and those on the highest-incomes (>$200,000) were most confident) (Figure 30): 63-64% of those earning <$60,000 were mostly or very confident, while 82% of those earning >$200,000 were mostly or very confident. Notably, there was a drop in strong confidence for the

$100-200,000 income group (67% mostly/very confident), though this was reflected in lower confidence rather than no confidence at all.

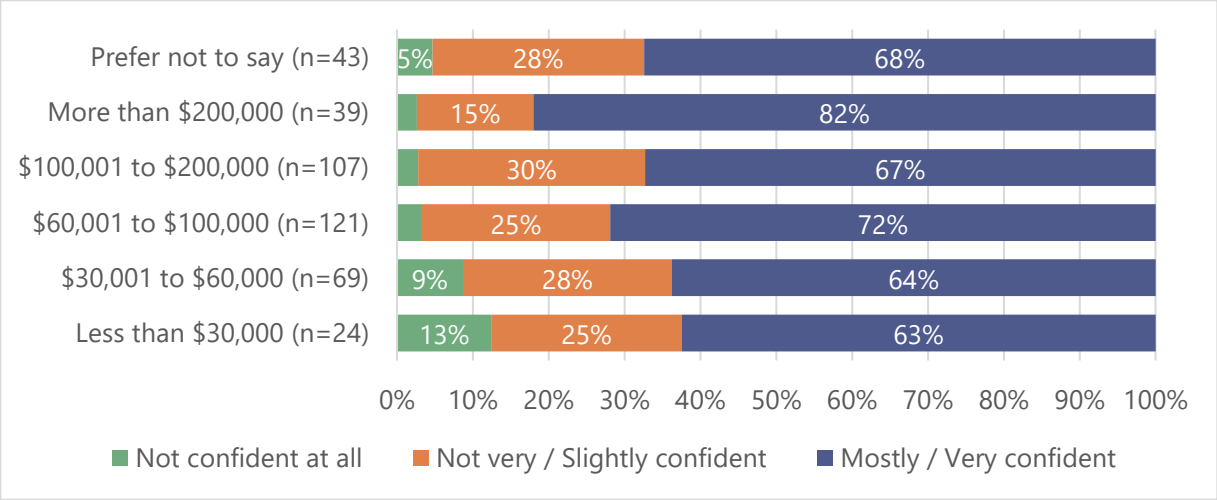

Figure 30. How confident claimants felt in managing their repair process, by age group (n=403)

There were also modest yet meaningful differences in confidence levels based on whether claimants had **children** living with them. While the number of claimants who weren't at all confident was the same between both groups (5%), claimants without children appeared to show a stronger certainty in their confidence (71% without children were mostly/very confident compared to 63% of claimants who had children) (Figure 31).

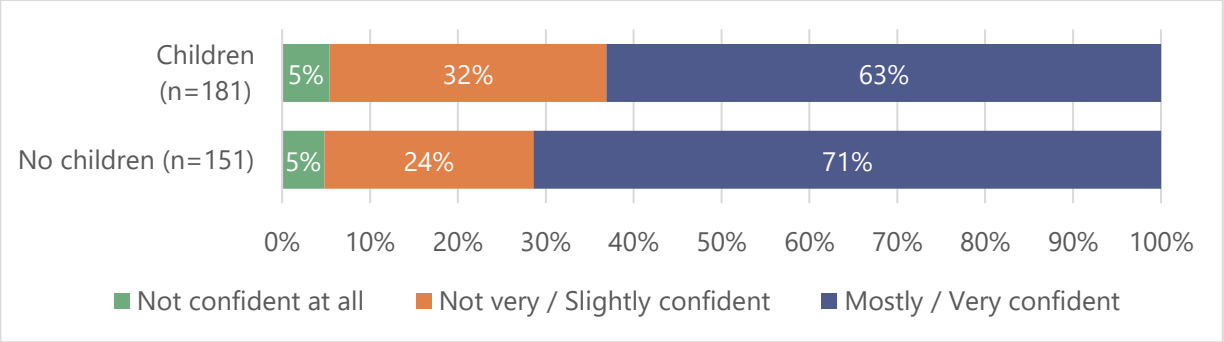

Figure 31. How confident claimants felt in managing their repair process, by whether or not claimants had children (n=332).

Reported confidence was relatively consistent between claimants with and without **mortgages**, suggesting no meaningful influence from this factor.

4.3.2 KEY FACTORS DRIVING BEHAVIOURS IN COMPLETING REPAIRS

AT A GLANCE:

While clear majorities valued both factors, claimants valued quality of repair work far more than timing of repair work. This trend was relatively consistent across the five factors, with a few notable variations for starting repairs when wanted: this was most important among those with larger claim values (>$100,000), and it generally increased in importance with age, income, and with claimants who had a mortgage.

The factors that claimants value most in the repair process provide some insight into their repair expectations and decision-making. Survey findings show clear priorities between repair quality and timing of repair work (Figure 32). While the quality of repairs was almost universally considered important or very important (97%), fewer claimants placed the same importance on duration of repairs (65% important/very important) and the ability to start repairs when wanted (64% important/very important). This suggests that claimants place far greater value on having repairs completed well than done fast. One homeowner directly reflected on the importance of quality over timing:

> *"... we could have waited for quite some time... what was most important for me was getting the job done right. That was more important" (Claimant 5, Wellington)*

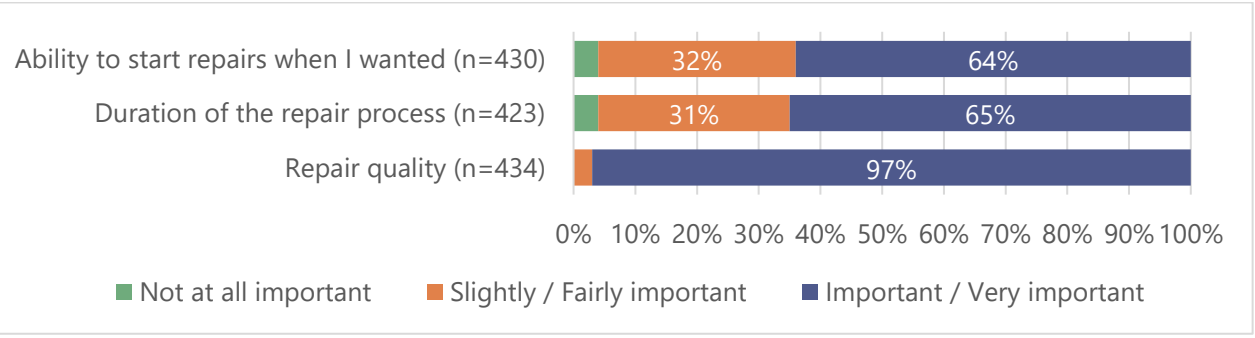

Figure 32. Importance of key factors to claimants when carrying out repairs, relating to timing and quality (n=129-434).

Notably, the importance of factors related to repair timing was more pronounced based on **claim value**. For those with a claim value >$100,000, the duration of repairs was more important than for those with claim values of $50-$100,000.[16] This indicates that as claim value increases

[16] $F(2, 407) = 2.826$, $p = 0.060$, $\eta_p^2 = 0.014$. Those with a claim values over $100,000 were significantly more likely to rate duration of repairs as more important than those with claim values $50,000 and $50,000-$100,000 ($U=6098.50$, $p=0.033$, and $U=866.50$, $p=0.009$ respectively).

(reflecting likely more extensive and/or complex damage) the importance of timing factors also increases.

Patterns across individual and community factors were largely consistent, although a few differences emerged. The ability to start repairs when wanted showed the most variation, despite being a relatively modest difference. The importance of this factor generally increased with both **age** and **income**, with 57% of the lowest-income group (<$30,000) rating this important/very important compared with 67% of the highest-income group (>$200,000). Claimants with **mortgages** were also slightly more likely to value the ability to start repairs when wanted compared to mortgage-free claimants (67% important/very important versus 63% of mortgage-free claimants).

Contrasting the factors that claimants valued most with their satisfaction from the actual repair experience provides important context regarding expectations and reality, post-repairs. Survey respondents were asked about their satisfaction with the length of time for their repairs to be completed. Overall, claimants were broadly satisfied (77%), with only 11% dissatisfied and the remaining 12% neutral (Figure 33). While most claimants were satisfied with the time taken to complete repairs, two groups stood out.

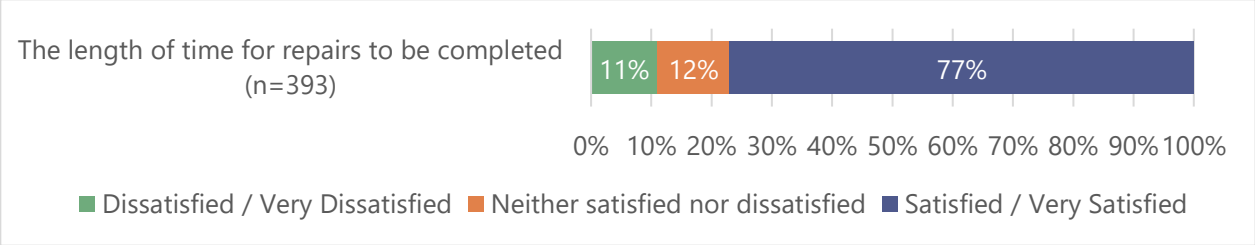

Figure 33. Claimant satisfaction with the time taken for their repair work to be completed (n=393).

Claim value influenced satisfaction for this factor. Those who had a claim value of >$100,000 were most likely to be dissatisfied with the length of time taken for repairs to be completed (20%) compared to those with lower-value claims (6-10%). This pattern mirrors the pattern of claimants with larger claim values, placing greater importance on factors related to the timing of repairs.

The number of claimants who were dissatisfied with the time taken for repairs generally increased as claimants' **age** increased: only 5% of 30-39-year-olds were dissatisfied compared to 14% of 65+ year-olds.

Generally, satisfaction with the time taken for repairs increased with **income** (Figure 34). More lower-income claimants were dissatisfied compared to higher-income claimants (26% of the <$30,000 income group and 14% of the $30-60,000 income group were dissatisfied compared to 8-9% for higher-income households).

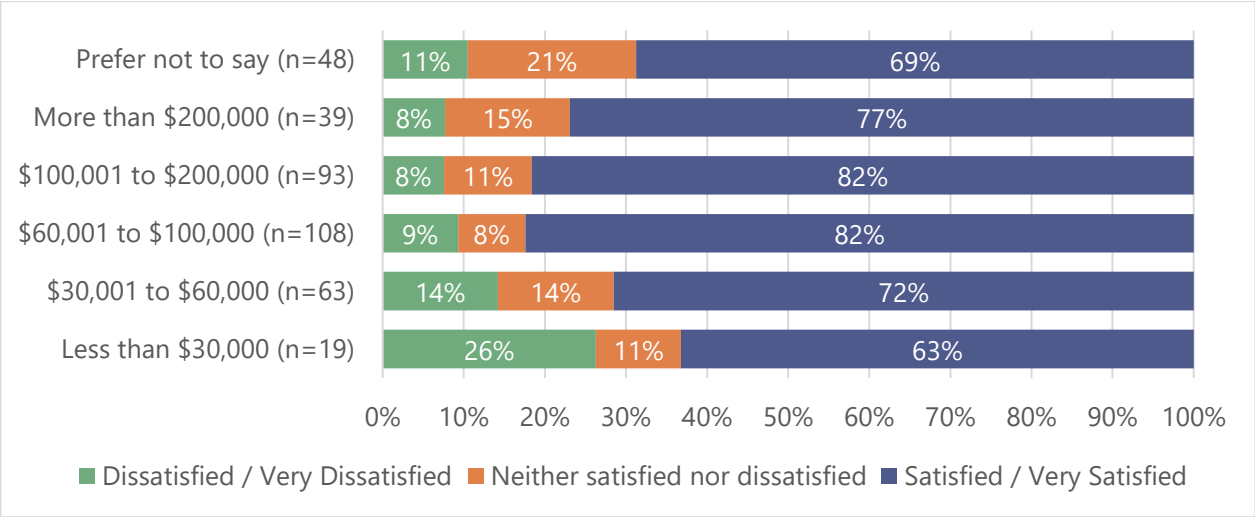

Figure 34. Claimant satisfaction with the time taken for their repair work to be completed, by income group (n=370).

Satisfaction levels were relatively consistent for **mortgage** and **children**. Mortgage-free claimants and those without children were both slightly more likely to be dissatisfied at similar numbers (12% dissatisfied versus 8% dissatisfied among both claimants with a mortgage and with children), though this was offset by claimants being neither satisfied nor dissatisfied. There were no notable differences for **dwelling setting**.

4.3.3 WHO DID THE REPAIR WORK?

AT A GLANCE:

While a clear majority of claimants used suitably qualified contractors to do repairs, many also completed some work themselves. Lower-income households, younger claimants, and those with mortgages were most likely to complete some repair work themselves, while higher-income households and older claimants were most likely to use suitably qualified contractors. City claimants were most likely to use contractors and least likely to do repair work themselves compared to town and rural claimants.

Cash settlements enable claimants to determine who does the repair work to their property. The quality or scope of repairs completed may be affected by the capability of the people doing the repairs. This includes a combination of qualified contractors or professionals, friends and family, or self-repairs.

Survey findings indicate a combination of methods were used. While a clear majority of claimants used suitably qualified and experienced contractors or consultants (72%), almost one third (29%) completed some repair work themselves, while fewer used experienced or inexperienced family and friends (3-12%) (Figure 35).

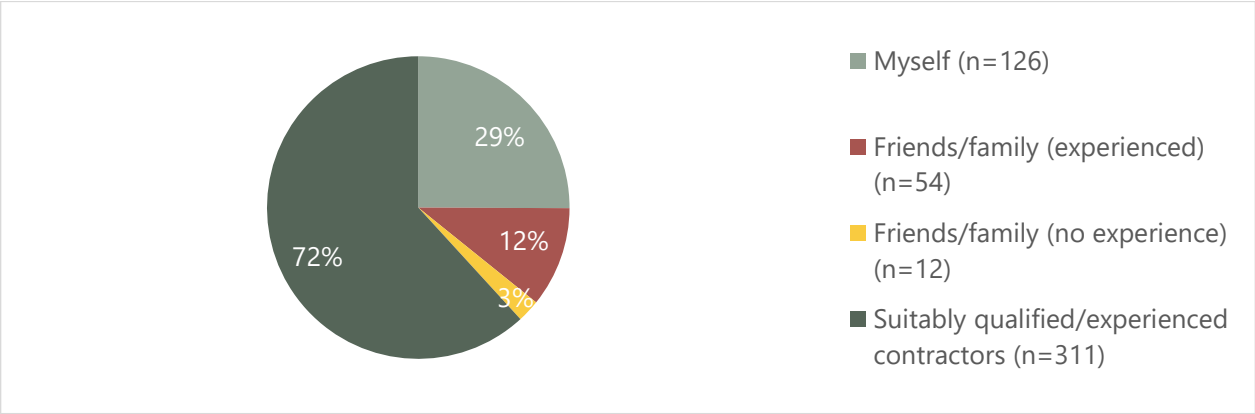

Figure 35. Who undertook physical repair works (multiple-choice selection) (n=435).

A clear majority of claimants across all **claim values** also used suitably qualified and experienced contractors or consultants (68-72%). Those with claim values of >$100,000 were slightly less likely to utilise suitably qualified and experienced contractors or consultants (68% versus 72% for lower-value claims) and also slightly more likely to undertake at least some repair work themselves (32% versus 19-30% for lower-value claims) (Figure 36).

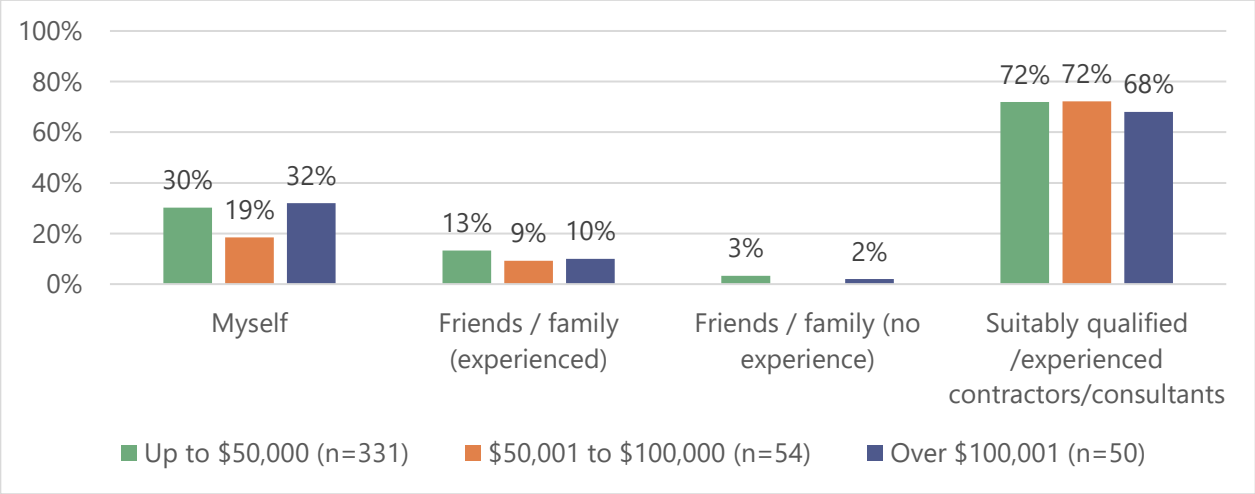

Figure 36. Who undertook physical repair works, by claim value (multiple choice selection) (n=435).

When looking across the five individual and community factors, some clear patterns emerged (Table 7).

Table 7. Key highlights: Repair resourcing decisions by individual and community factors (multi-choice)

FACTOR	CLAIMANTS MOST LIKELY TO: DO REPAIR WORK THEMSELVES	USE EXPERIENCED FRIENDS & FAMILY	USE QUALIFIED CONTRACTORS
Income	<$30,000 *(44%)*	<$30,000 *(24%)*	>$200,000 *(88%)*
Age	30-39-year-olds *(58%)*	30-39-year-olds *(29%)*	40-49-year-olds *(80%)*
Mortgage	Mortgage *(39%)*	Mortgage *(15%)*	Mortgage *(72%)*
Dwelling Setting	Town *(35%)*	Rural *(15%)*	City *(75%)*
Children	Children *(31%)*	Children *(14%)*	No children *(72%)*

Income showed the strongest pattern among the factors. The use of qualified contractors and consultants increased as household income increased (Figure 37). Those in the highest-income group (>$200,000) were most likely to use contractors (88%) and were least likely to do repair work themselves (20%). In contrast, those in the lowest-income group (<$30,000) were least likely to use contractors (60%) and most likely to complete repair work themselves (44%). This likely reflects a combination of need and desire to minimise repair costs where possible, relative to financial resource.

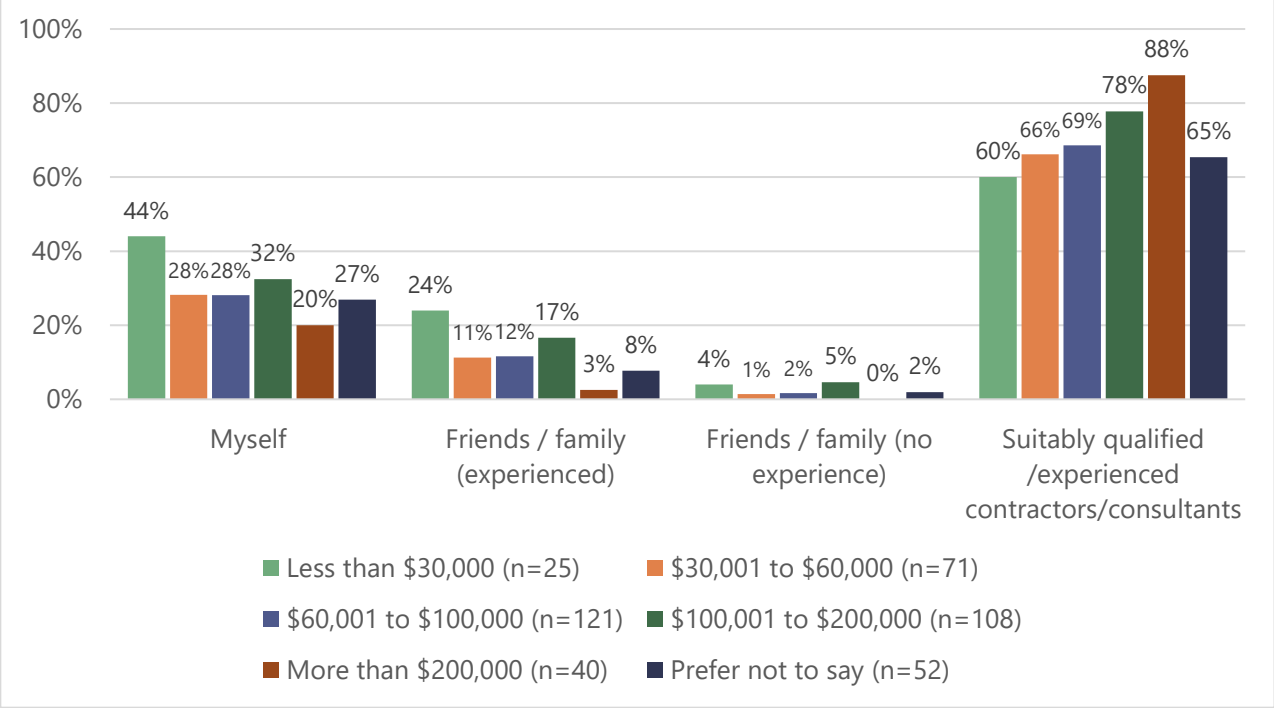

Figure 37. Who undertook physical repair work, by income group (multiple-choice selection) (n=417).

Age also showed a notable trend with repair choices. 30-39-year-olds were significantly more likely do some repair work themselves (58%) compared to 50-59-year-olds (28%) and 65 year-

olds (23%).[17] 30-39-year-olds were the only age group where a majority of claimants completed some repairs themselves (Figure 38).

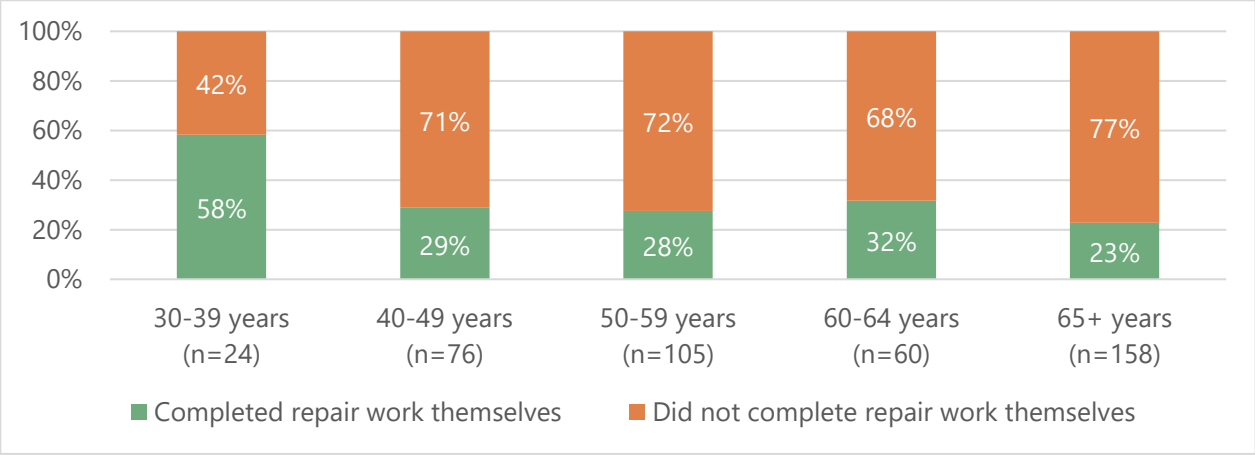

Figure 38. Whether claimants did or did not complete repair work themselves, by age group (n=425).

Claimants with **mortgages** were much more likely to complete at least some self-repairs (39%) compared to mortgage-free claimants (23%).

There were modest differences for who undertook repair work relative to **dwelling setting** (Figure 39). Town claimants were slightly more likely to complete self-repairs (35%), followed by rural claimants (29%), while city claimants least likely (25%). This suggests a slightly greater capability or willingness from claimants in smaller (town and rural) areas for completing self-repairs. The use of suitably qualified contractors was highest for city claimants (75%), followed by rural and town claimants (69% and 67% respectively). This slightly lower use of contractors in towns and rural areas likely reflects both the capability of claimants to do some repairs themselves as well as the market constraints noted in Section 4.2.2.

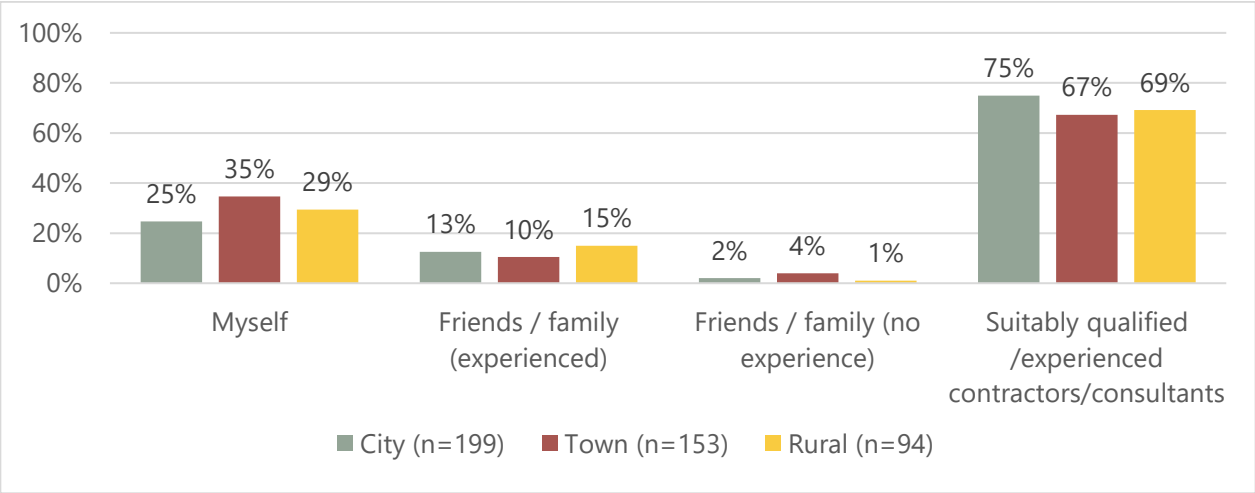

Figure 39. Who undertook physical repair works (multiple choice selection), by dwelling setting (n=446).

[17] F (5, 410) = 2.961, p =0.008, η_p^2= 0.028, controlling for claim value (covariate, not significant). 30-39 years were considerably more likely to do repairs themselves compared to 40–49-year-olds (U=644, p=0.009), 50–59-year-olds (U=873.00, p=0.004), 60-64-year-olds (U=528, p-0.025), and 65+ year-olds (U=1222.00, p<0.001).

There was minimal influence on who undertook the repair work relative to whether claimants had **children**. Those with children were only slightly more likely to undertake self-repairs (31% versus 28% without children), use experienced friends and family (14% versus 11%) and very slightly less likely to use suitably qualified contractors (70% versus 72%).

While one might reasonably assume settlement sufficiency could influence whether to do self-repairs, there appears to be minimal influence (Figure 40). Claimants who undertook at least some self-repairs (59% sufficient settlements, 29% insufficient) and who used professional contractors (57% sufficient, 26% insufficient) show very similar patterns. This suggests that settlement sufficiency – and financial capability, more broadly – may be one, but not the only factor, in claimant decisions to complete self-repairs. Interviews also suggested this, with some claimants choosing to do self-repairs out of personal preference.

> *"I just do that sort of stuff. I've always done it... most of my life" (Claimant 8, Kaikōura District)*
>
> *"None of the repairs that required qualified and professional people have been done by me. I have always decorated and done minor repairs to my own house" (Claimant 10, Hurunui District)*

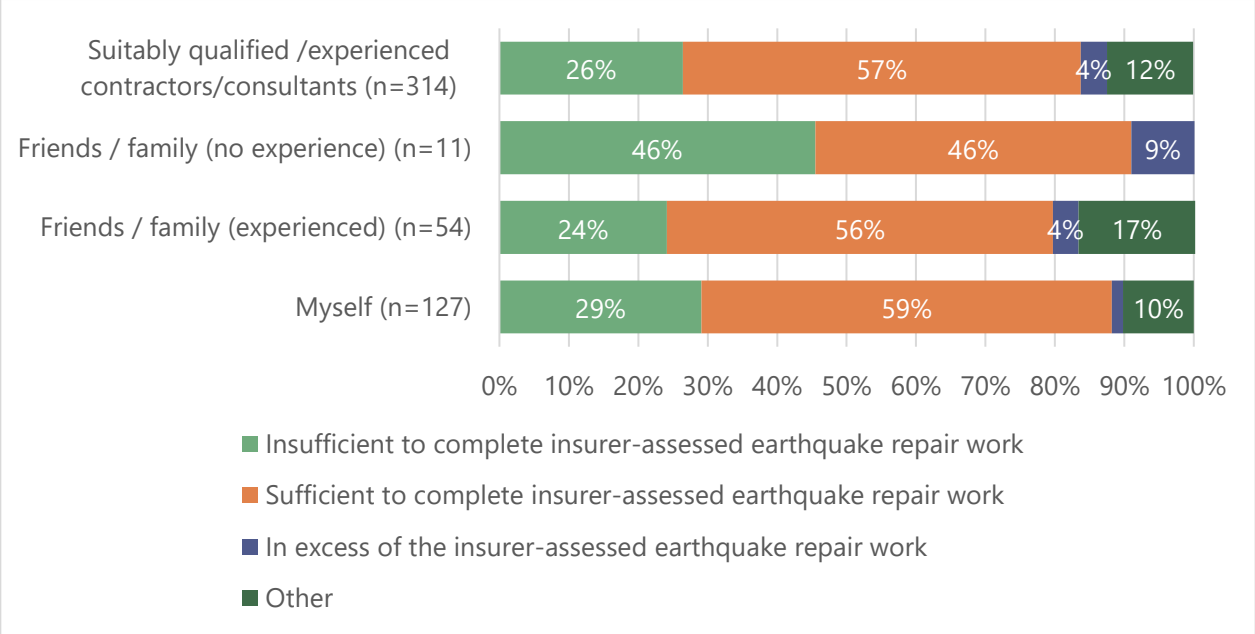

Figure 40. Sufficiency of settlement value relative to who completed repair work (n=506).

4.4 Satisfaction with repairs

This section looks at the satisfaction of claimants with the work, including the professionals engaged to complete the work and with the standard of the work.

Despite the limitations of measuring claimant satisfaction (BRANZ, 2014; Controller and Auditor-General, 2015), examining reported satisfaction of claimants regarding key aspects of the repair process is a useful way of understanding the more subjective aspects of outcomes such as housing quality. Satisfaction reporting helps to shed light on the actual outcome from the repair process, shaped by claimants' experiences and observed result.

4.4.1 SATISFACTION WITH PROFESSIONAL SERVICES ENGAGED FOR REPAIRS

AT A GLANCE:

Claimants were overwhelmingly satisfied with the professional services they engaged to complete repairs. While there were minimal patterns among the individual and community factors, the lowest-income group (<$30,000) once again fared worst, reporting the lowest satisfaction among all income groups.

Survey findings show overwhelming satisfaction with the professional services that claimants engaged to complete their repair work. 87% reported they were satisfied or very satisfied, while only 8% said they were dissatisfied or very dissatisfied (Figure 41).

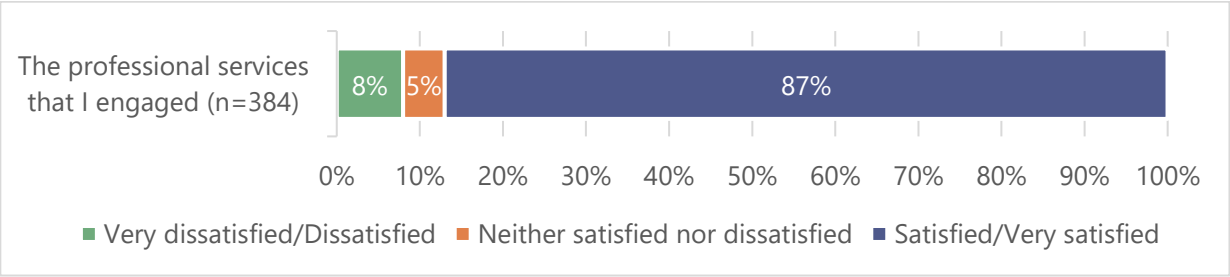

Figure 41. Claimant satisfaction with professional services engaged for repair work (n=384).

Satisfaction with professional services was generally consistently high across most groups, with 82-93% satisfied or very satisfied. Only two groups showed some modest differences.

Income showed the most notable difference, with the lowest earning households again showing the greatest difference (Figure 42). While satisfaction levels were relatively consistent across most income groups (85-90% satisfied/very satisfied), those earning <$30,000 were least likely to report being satisfied (63%) and most likely to be dissatisfied (32% versus 5-12% for higher-income groups). Although the sample size for this income group is relatively small (n=19), the pattern is consistent with other challenges experienced more by this group.

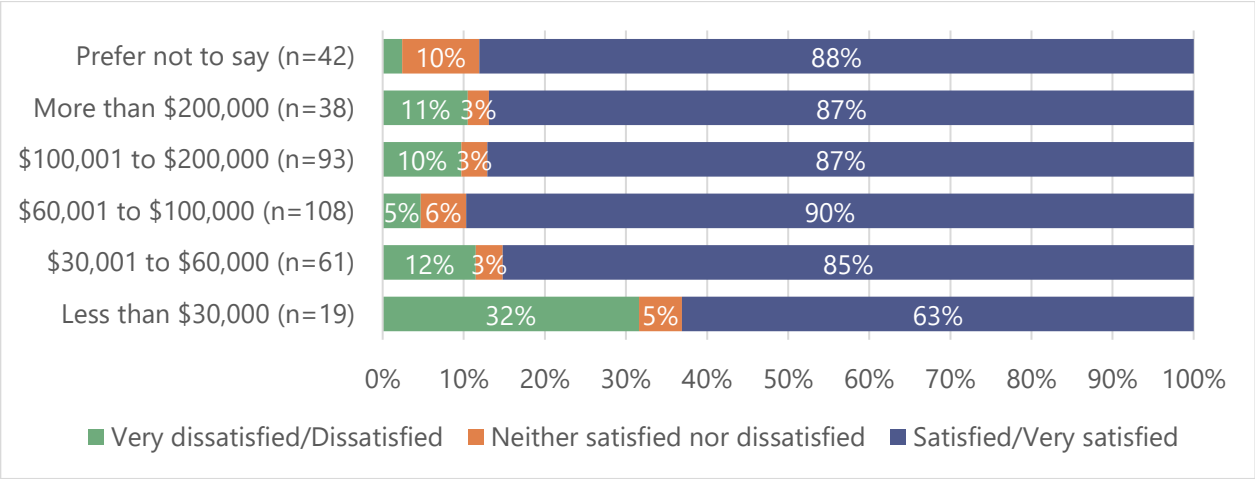

Figure 42. Reported satisfaction with professional services engaged for repair work, by household income (n=361).

Age also showed some modest variation in satisfaction, with 65 year-olds reporting slightly lower overall satisfaction compared to other age groups (82% satisfied/very satisfied versus 88-93%) and also slightly higher rates of dissatisfaction (12% dissatisfied/very dissatisfied versus 5-7%).

There were no notable differences across other groups, including **claim value** (86-92% satisfied/very satisfied), **dwelling setting** (82-88% satisfied/very satisfied), **mortgage** status (86-87% satisfied/very satisfied), and whether claimants had **children** (86-87% satisfied/very satisfied).

Overall, the five individual and community factors appear to show no notable influence over satisfaction with professional services.

4.4.2 SATISFACTION WITH STANDARD AND QUALITY OF REPAIRS

AT A GLANCE:

Claimants were nearly universally satisfied with the standard and quality of repair work, with only modest reductions in satisfaction over time (i.e., between completion and taking the survey). 40-49-year-olds and claimants with mortgages experienced the most notable drop in reported satisfaction, with modest differences among the other factors.

Using homeowner satisfaction as a measure of the quality of construction work has been cautioned by a number of authors. For instance, homeowner satisfaction with earthquake repair/rebuild quality was surveyed amongst claimants following the Canterbury earthquakes, including by NHC Toka Tū Ake and MBIE (Earthquake Commission, 2019; MBIE, 2015). These surveys often yielded high rates of homeowner satisfaction with the quality of repairs/rebuilds, while simultaneously indicating high rates of necessary re-repairs or remedial repairs (Controller

and Auditor-General, 2015). As reported by BRANZ, high self-reported satisfaction should be approached with some caution given that most homeowners are "unable to check" potential defects beyond the cosmetic and so "rely on the industry to do its job" (BRANZ, 2014).

However, homeowner satisfaction with repairs remains an important aspect of the subjective nature of quality and, therefore, a useful lens to apply when assessing the impact of cash settlements on long-term housing quality.

The claimant survey asked respondents to indicate their satisfaction with the quality of repairs both at the time of completion and at the time of completing the survey, to account for potential changes in satisfaction over time.

The vast majority of claimants were satisfied with the standard and quality of their repairs (Figure 43). There is, an expected, small drop in satisfaction between time of completion and time of responding to the survey (89% versus 85%). Interestingly, this 4% drop was mostly reflected in a rise in neutral feelings, with dissatisfaction levels remaining essentially even (6% versus 7%).

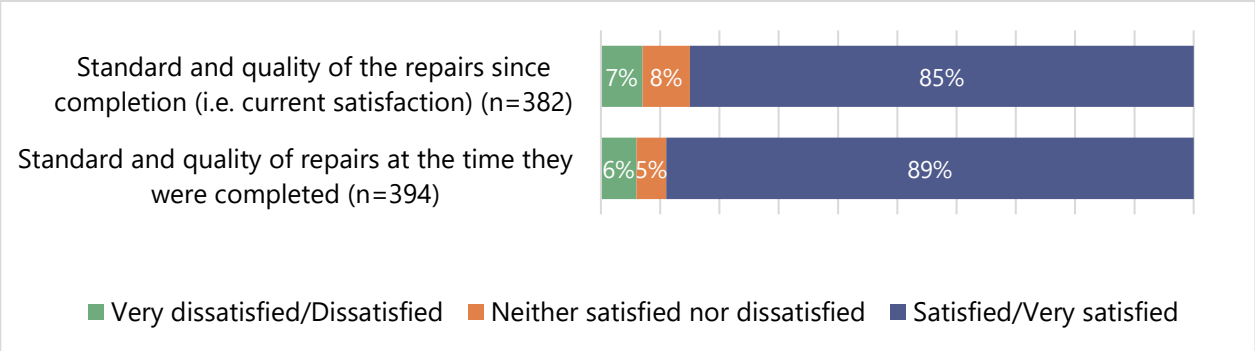

Figure 43. Claimant satisfaction with standard and quality of their repair work at the time of completion and at the time of taking the survey (n=382-394).

This sentiment was generally reflected in claimant interviews, with many stating their satisfaction while a few stating some level of dissatisfaction.

> *"[I was] completely satisfied, they did a really good job" (Claimant 5, Wellington City)*
>
> *"It was just a band aid job. I guess. It just felt like a real band aid job" (Claimant 1, Wellington City)*

Although satisfaction remained high overall, there were slight drops in satisfaction over time, with shifts generally from satisfied to neutral rather than to dissatisfied. Overall, satisfaction dropped by 3-13% across all groups, generally corresponding in neutral feelings.

Age showed relatively varied differences, with 40-49-year-olds experiencing the greatest drop in satisfaction of any age group (and the largest increase in dissatisfaction among any group overall). This group experienced an 11% reduction in satisfaction (90% to 79% satisfied), which translated into a 9% increase in dissatisfaction (6% to 15% dissatisfied) and a 2% increase in neutral feelings (Figure 44). This contrasts with more modest drops in satisfaction (2-8%) for other age groups. 60-64-year-olds also showed a notable drop in satisfaction (-8%), translating into a 5% increase in dissatisfaction and 2% increase in neutral feelings.

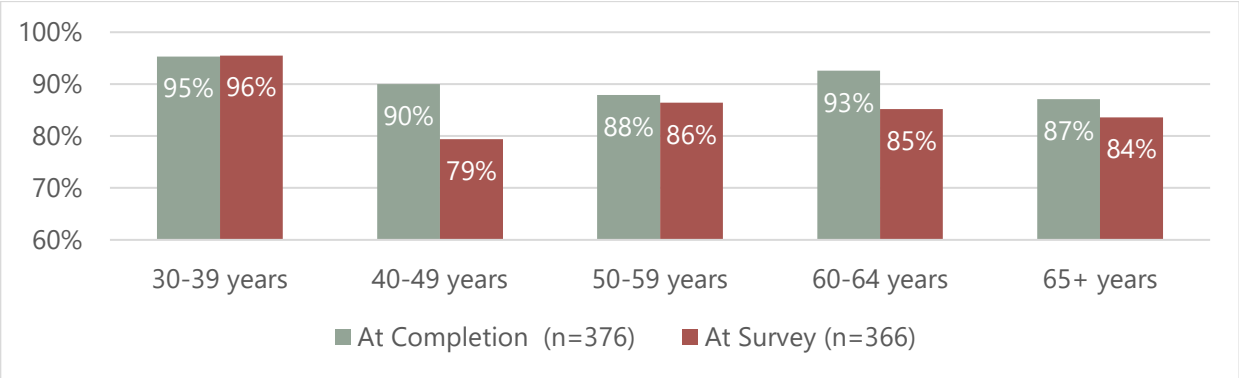

Figure 44. Rates of satisfaction (satisfied and very satisfied) with the standard and quality of repairs at the time of completion and at the time of taking the survey, by age (n=366-376) (note that this scale has been deliberately enlarged to more clearly show the differences across age groups).

Claimants with a **mortgage** also experienced a notable reduction in satisfaction (-10%, from 92% to 82%), reflected by a 7% rise in dissatisfaction and 3% rise in neutral feelings. This compares to mortgage-free claimants, who only experienced a 3% drop in satisfaction and, notably, a 2% reduction in dissatisfaction levels (7% to 5% dissatisfied), both of which translated into neutral feelings (+5%).

Income groups showed similar patterns, with each increasing in neutral satisfaction feelings between repair completion and survey response. The lowest-income group (<$30,000) had the largest shift, with a 13% increase in neutral feeling (from 84% to 71% satisfied, and 11% to 18% neutral), compared to increases of 2-4% in neutral feeling for higher-income groups. The largest income group (>$200,000) experienced the largest increase in dissatisfaction (+4%), though this was still modest.

Dwelling setting also showed modest differences. City and town claimants both experienced a decrease in satisfaction (down 4-8% respectively) and a corresponding rise in dissatisfaction (+1-6%), with town claimants having the most notable drop in satisfaction (from 90% to 81% satisfied). In contrast, rural claimant satisfaction did not change over time (85% satisfied/very satisfied) and the number of those who were dissatisfied actually slightly decreased (from 9% to 7%), translating into a modest 2% increase in neutral feeling.

Having **children** living at home didn't notably influence satisfaction levels with repair quality. Both groups had similar drops in satisfaction over time (-4% with children and -5% without children), while claimants with children experienced slightly greater increase in dissatisfaction (+4%) compared to those without children (+2%).

4.5 Impacts on claimant wellbeing from the claim settlement and repair process

Beyond repair outcomes, the claim and repair process takes a toll on the wellbeing of claimants, which may shape experiences and outcomes achieved. Impacts on individual wellbeing were measured among survey respondents, including mental and physical health effects on the everyday life of claimants, as well as effects from key interactions and other factors, including financial stress and concerns about repair quality and timeliness.

4.5.1 EFFECTS ON CLAIMANT MENTAL AND PHYSICAL WELLBEING

AT A GLANCE:

A majority of claimants experienced negative impacts from stress as a result of the claim and repair process, while fewer were negatively impacted by burnout, reduced energy, physical health challenges, and other mental wellbeing issues). Those in the lowest-income group (<$30,000) were most affected across all metrics, while middle-aged claimants (40-49-year-olds) and those with mortgages also showed notably elevated negative impacts.

Survey respondents were asked to evaluate the impact of five wellbeing-related issues on their everyday life resulting from the claim settlement and house repair process: stress, burnout, reduced energy levels, physical health impacts, and other mental wellbeing issues.

Stress was the most widespread issue, affecting 68% of claimants (Figure 45). Notably, stress was the only issue where a majority of claimants were affected (30-35% for the other four issues).

Of those who were impacted by stress, approximately one quarter (27%) indicated this had a moderate or major negative impact on their everyday life (compared to 12-16% moderate or major negative impact from the other four issues).

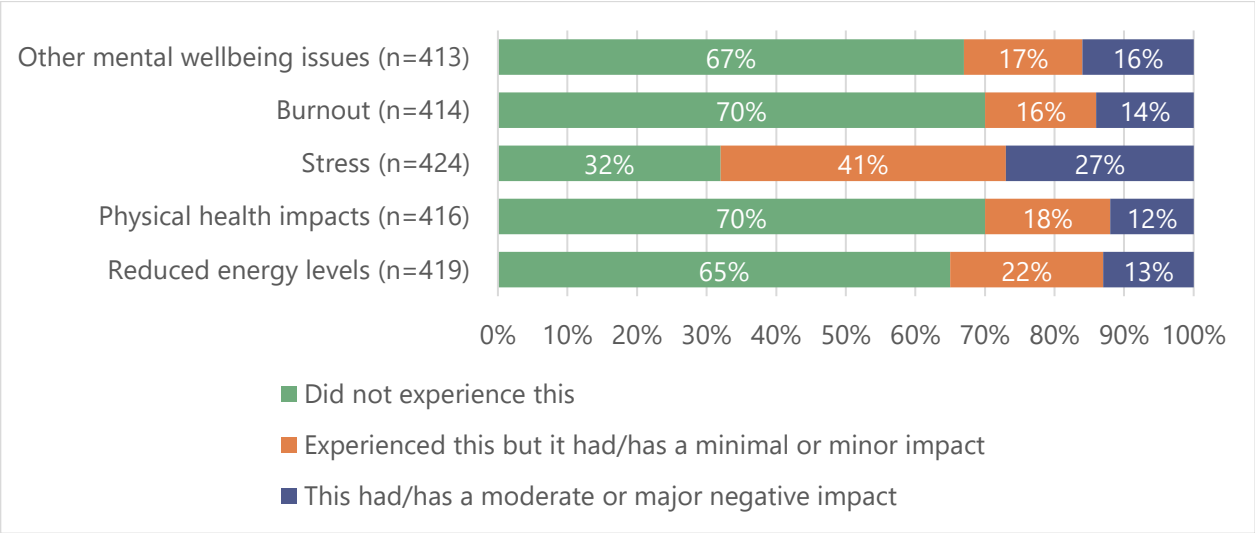

Figure 45. Reported impacts from the five wellbeing issues resulting from the claim settlement and repair process (n=413-424).

Interviews illustrated a diversity of personal circumstances and challenges which exacerbated impacts from these wellbeing issues, from managing full time work, childcare, and illness.

> *"...we thought 'Oh let's just take the money and get rid of it and move on'. Because if you don't do that you're stuck in the hole... and we've been in it for three years. And that was enough for us... it was causing health problems for my partner" (Claimant 1, Kaikōura District)*
>
> *"But it did take a lot of stress off us... at the time of the 2016 earthquake [my partner] was working full time. So [they] were having to organise people to come in and do stuff around [their] job. And there's really sort of no allowance for that" (Claimant 2, Marlborough District)*
>
> *"I laugh at it now, but it caused a lot of stress and anxiety" (Claimant 4, Marlborough District)*
>
> *"It was stressful. And not only that, my wife was not well" (Claimant 7, Wellington City)*

While impacts from wellbeing issues were experienced to a varied extent across all claimant groups, some circumstances notably stood out. In particular, **income** showed the most dramatic differences in impacts. Those in the lowest-income group (<$30,000) were consistently more likely to experience moderate or major negative impacts across all five wellbeing issues compared to higher-income groups (Table 8. Moderate/major negative impacts across the five wellbeing issues: <$30k income group versus other income groups). Claimants earning <$30,000 experienced significantly more stress than those earning >$200,000, with this difference being significant for claims up to $50,000.[18] Claimants from the same <$30,000 income group also experienced significantly more impacts from reduced energy levels compared to those earning

[18] $F(5, 392) = 2.31$, $p = 0.044$, $\eta_p^2=0.029$, controlling for claim value (significant covariate). For claims up to $50,000, those with income less than $30,000 were significantly more affected by stress than those with income more than $200,000 (U=140, p=0.033).

more than $60,000[19], and significantly more impacts from physical health issues compared to all other income groups[20] (both were significant for claim values <$50,000).

Table 8. Moderate/major negative impacts across the five wellbeing issues: <$30k income group versus other income groups.

WELLBEING ISSUE (MODERATE/MAJOR IMPACT EXPERIENCED)	<$30,000 INCOME (*N=23-24*)	ALL OTHER INCOME GROUPS (*N=329-338*)
Stress	46%	17-34%
Physical health	42%	7-13%
Reduced energy levels	38%	11-13%
Other mental wellbeing	29%	8-22%
Burnout	26%	10-19%

Age also influenced claimant wellbeing, with notable patterns for middle-aged and pre-retirement age claimants. Younger and middle-aged claimants (30-39 and 40-49-year-olds) experienced the greatest impacts from stress (Figure 46). These groups were most likely to experience moderate/major stress impacts (36% and 34% respectively). 40-49-year-olds experienced significantly more stress impacts compared to those aged 65+ years.[21] 40-49-year-olds also experienced significantly more impacts from other mental wellbeing issues than those aged 65+ years.[22]

[19] $F(5, 387) = 3.80$, $p = 0.002$, $\eta_p^2 = 0.047$, controlling for claim value (significant covariate). For claims up to $50,000, those with income less than $30,000 experienced significantly greater reductions in energy levels compared to those earning $60,000-$100,000 (U=413.5, p=0.001), $100,000-$200,000 (U=273, p<0.001), and $200,000 (U=114.50, p=0.002).

[20] $F(5, 385) = 5.67$, $p < 0.001$, $\eta_p^2 = 0.069$, controlling for claim value (significant covariate). For claims up to $50,000, those with income less than $30,000 experienced significantly more physical health impacts compared to those earning $30,000-$60,000 (U=239, p=0.002), $60,000-$100,000 (U=391.50, p<0.001), $100,000-$200,000 (U=273, p<0.001), and $200,000 (U=92, p<0.001).

[21] $F(5,398) = 3.65$, $p = 0.003$, $\eta_p^2 = 0.044$, controlling for claim value (significant covariate). For claims up to $50,000: those 40-49 years reported significantly more stress-related impacts than those 65+ years (U=2428.00), p=0.009).

[22] $F(5, 387) = 2.39$, $p = 0.038$, $\eta_p^2 = 0.030$, controlling for claim value (significant covariate). Those aged 40-49 years reported significantly more impact from mental wellbeing issues compared to those aged 65+ years, for claim values up to $50,000 (U=2547.5, p=0.066, approaching significance) and over $100,000 (U=24, p=0.031).

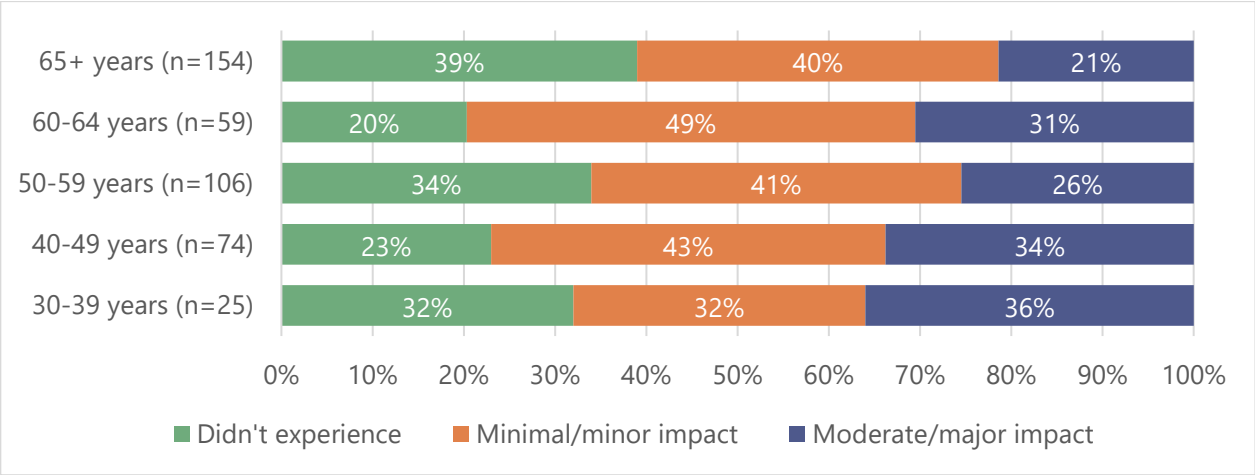

Figure 46. Impact from stress resulting from the claim settlement and repair process, by age group (n=418).

There was also a notable pattern among 60-64-year-olds relative to their immediate neighbouring age groups (50-59-year-olds and 65+ year-olds), with comparably elevated impacts from the wellbeing issues (Table 9). In particular, 60-64-year-olds experienced significantly more stress than those aged 65+ years.[23]

Table 9. Moderate/major negative impact on wellbeing issues, 60-64-year-olds compared to 50-59-year-olds and 65+ year-olds (n=306-319).

WELLBEING ISSUE (MODERATE/MAJOR IMPACT EXPERIENCED)	50-59 YEARS (N=101-106)	60-64 YEARS (N=59)	65+ YEARS (N=146-154)
Stress	26%	**31%**	21%
Reduced energy	13%	**19%**	9%
Other mental wellbeing issues	15%	**20%**	13%
Burnout	14%	**19%**	13%
Physical health	11%	**14%**	11%

Mortgage status also amplified impacts across all five wellbeing issues. Compared to mortgage-free claimants, those who had a mortgage were significantly more likely to experience moderate/major impacts from stress (33% versus 22% of mortgage-free claimants), reduced energy levels (18% versus 12%), burnout (17% versus 12%), other mental wellbeing issues (18% versus 15%), and physical health (14% versus 10%).[24] For all wellbeing issues except physical health, this difference was significant for claim values up to $50,000.

[23] $F(5,398) = 3.65$, $p = 0.003$, $\eta_p^2 = 0.044$, controlling for claim value (significant covariate). Those aged 60-64 years experienced significantly more stress impacts than those aged 65+ years, for claims up to $50,000 (U =1695.50, p =0.045) for claims between $50,001-$100,000 (U=45.5, p=0.034); for claims over $100,000 (U=35, p=0.046).

[24] $F(2,313) = 4.634$, $p = 0.010$, $\eta_p^2 = 0.023$, controlling for claim value (significant covariate). The relationship is significant for claim values less than $50,000 (U=5413.50, p=0.014).$F(2,310) = 6.7$, $p = 0.001$, $\eta_p^2 = 0.035$, controlling

Dwelling setting also showed modest yet consistent differences, with rural claimants more likely to experience impacts across all wellbeing issues, especially compared to city claimants (gaps of more than 4% for moderate/major impacts). Stress was most prominent, with rural claimants slightly more likely to be affected than town and city claimants (74% of rural claimants experienced some impact versus 65-67% of town and city claimants, respectively). This is likely a result of the greater extent of damage in rural areas from this event. However, one claimant from Hurunui District commented on the compounding challenging of juggling work while living in a rural location.

> *"When you're rural and don't work close to home, it's really hard trying to juggle work and being there when they wanted us to be there for assessors to come" (Claimant 3, Hurunui District)*

Having **children** also increased impacts on claimant wellbeing. This was most prominent for reduced energy levels (18% moderate/major negative impact versus 12% without children), burnout (17% versus 11%), and other mental wellbeing issues (this difference approached significance for claim values of up to $50,000).[25] One claimant specifically commented on the challenge of juggling repairs with childcare responsibilities, noting the stress, particularly for single parents.

> *"[the process] was long, drawn out, it was incredibly stressful. And for a one parent family, it was quite a lot of pressure… Just having to deal with everything on your own as well as work and raise kids" (Claimant 4, Wellington City)*

Claim value also showed some trend with wellbeing issues, with claimants who had a higher-value claim experiencing higher stress impacts than those with lower-value claims.[26]

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for claim value (significant covariate). The relationship is significant for claim values less than $50,000 (U=5418.5, p=0.007).

$F(2,307) = 4.252$, $p = 0.015$, $\eta_p^2 = 0.021$, controlling for claim value (significant covariate). The relationship is significant for claim values less than $50,000 (U=5220, p=0.004).

$F(2, 307) = 5.423$, $p = 0.005$, $\eta_p^2 = 0.028$, controlling for claim size (significant covariate). The relationship is significant for claim values less than $50,000 (U=5400, p=0.018).

$F(2,307) = 4.55$, $p = 0.002$, $\eta_p^2 = 0.034$, controlling for claim value (significant covariate). The relationship is approaching significance for claim values over $100,000 (U=92.5, p=0.096).

[25] $F(2, 347) = 2.35$, $p = 0.097$, $\eta_p^2 = 0\ .008$, controlling for claim value (covariate approaching significance). The relationship is approaching significance for claims up to $50,000 (U=8487.5, p=.067.

[26] $F(2, 407) = 3.601$, $p = 0.028$, $\eta_p^2 = .017$. Those with claim values over $100,000 and those with a claim value $50,000-$100,000 experienced significantly more stress than those with a claim less than $50,000 (U=5653.00, p=0.016 and U=6955.00, p=0.088, respectively).

4.5.2 WELLBEING IMPACTS FROM KEY INTERACTIONS AND OTHER FACTORS

As well as mental and physical health issues, claimants also faced challenges related to specific aspects of the claim settlement and repair process.[27] Survey respondents were also asked to indicate if they experienced any negative impacts from interactions with tradespeople and local/district councils, financial stress, and concerns over repair timeliness/delay and quality.

Most claimants reported no negative impacts across all areas (Figure 47). Financial stress was the most widespread, with 47% experiencing negative impacts compared to 27-41% for the other four areas. The following sections explore how these impacts varied across the individual and community factors.

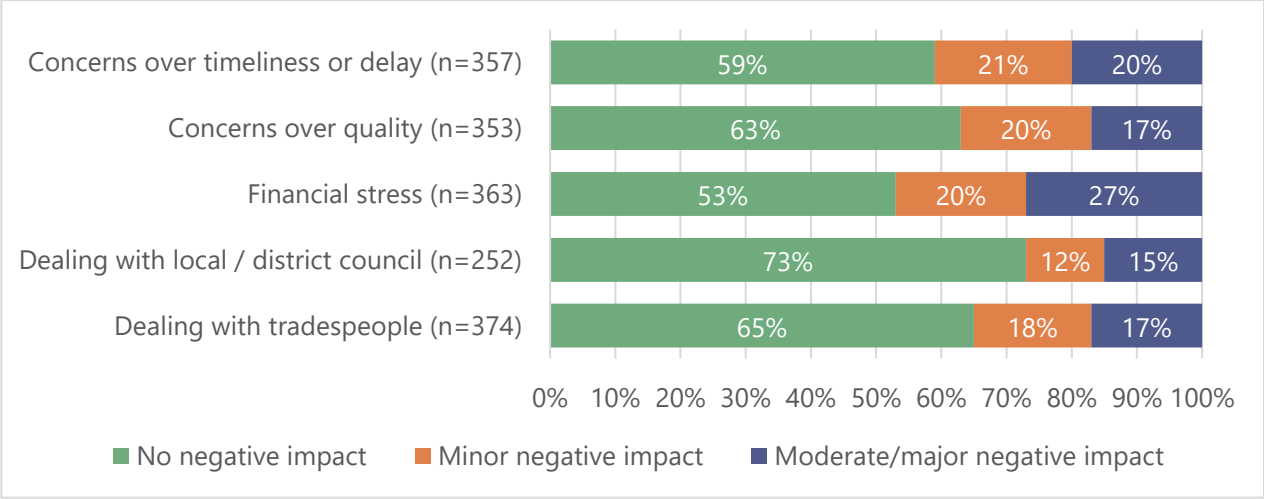

Figure 47. Negative impacts from interactions, repair concerns, and financial stress resulting from the claim settlement and repair process (n=252-374).

Financial stress

AT A GLANCE:

While most claimants didn't experience any negative impact because of financial stress resulting from the claim and repair process, one quarter were moderately or majorly negatively impacted. Claimants most affected included the lowest-income households (<$30,000), middle-aged claimants (40-49-year-olds), and claimants with a mortgage.

As noted, 47% of claimants experienced some negative impact from financial stress resulting from the claim and repair process. There was a clear relationship between financial stress and **claim value**. More than half (57%) of those with a claim value of >$100,000 experienced some

[27] Note that compared to the previous responses regarding impact on different wellbeing factors, these responses only provided four options to select: minor, moderate, major, or no negative impact.

negative impact, compared to 44-48% for those with lower-value claims. Those with claims over $100,000 also experienced higher rates of moderate or major negative impacts (38%) compared to those with lower-value claims (25-26%), reflecting the greater financial implications of more extensive damage.

Impacts from financial stress also varied by individual and community factors, especially relative to income and age (Table 10).

Table 10. Key highlights: financial stress impacts, most and least affected groups (moderate/major impact).

FACTOR (MODERATE/MAJOR IMPACT EXPERIENCED)	MOST AFFECTED	LEAST AFFECTED
Age	40-49-year-olds *(42%)*	65+ year-olds *(20%)*
Mortgage	Mortgage *(36%)*	No mortgage *(23%)*
Income	<$30,000 *(41%)*	$100-$200,000 *(18%)*
Dwelling setting	Rural *(34%)*	City *(23%)*
Children	Children *(31%)*	No children *(26%)*

Age showed the most notable influence. Middle-aged claimants showed the highest vulnerability, with 42% of 40-49-year-olds experiencing a moderate or major negative impact from financial stress (Figure 48). Claimants in this age group were significantly more likely to be impacted compared to claimants aged 65+ years, with this difference being significant for claim values of both <$50,000 and >$100,000.[28] More generally, the number of claimants who were affected by financial stress decreased with age (only 36% of 30-39-year-olds reported no negative impact versus 66% of 65+ year-olds). Of those who did experience negative impacts, 30-39-year-olds and 50-59-year-olds reported mostly minor negative impacts, while 40-49-year-olds and 60-64-year-olds experienced greater rates of moderate/major negative impacts.

[28] $F(5, 342) = 3.73$, $p = 0.003$, $\eta_p^2 = 0.052$, controlling for claim size. Those aged 40-49 years were significantly more likely to experience higher stress than those aged 65+ years, for claims values up to $50,000 (U=1742.50, p=0.006) and for claim values over $100,000 (U=4, p=0.002).

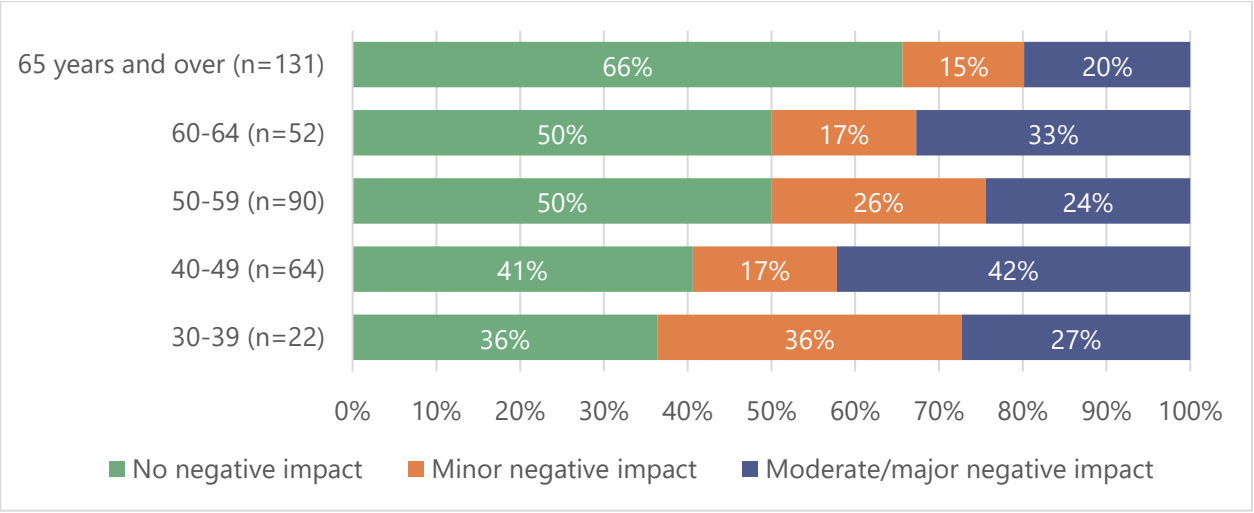

Figure 48. Impact on everyday life from financial stress resulting from the claim and repair process, by age group (n=359).

Mortgage status also had some influence on financial stress impacts. Claimants with a mortgage were significantly more likely to experience financial stress than those without a mortgage, with this difference being significant for claims <$50,000.[29] Those with a mortgage experienced higher rates of moderate or major negative impacts (36%) compared to mortgage-free claimants (23%). Some mortgaged claimants faced additional challenges that may have influenced or compounded financial stress, with one noting that their bank controlled access to settlement funds and required evidence of repair work:

> *"I had no choice [but to do repairs]… [the bank] would only release the money. If I had an invoice and they wouldn't release the money to me, they would release it to the invoices." (Claimant 5, Hurunui District)*

Income also showed clear differences. The number of claimants who experienced negative impacts from financial stress generally decreased as income increased (Figure 49). A majority of claimants earning less than $60,000 experienced some negative impact (including 39-41% moderate/major negative impact), while a minority of higher-income groups experienced negative impacts (18-24% moderate/major negative impact).

[29] $F(2, 266) = 6.443$, $p = .002$, $\eta_p^2 = .039$, controlling for claim value (covariate approaching significance). For claims up to $50,000: those with a mortgage reported more significant impacts than those without a mortgage (U=3676, p=0.007).

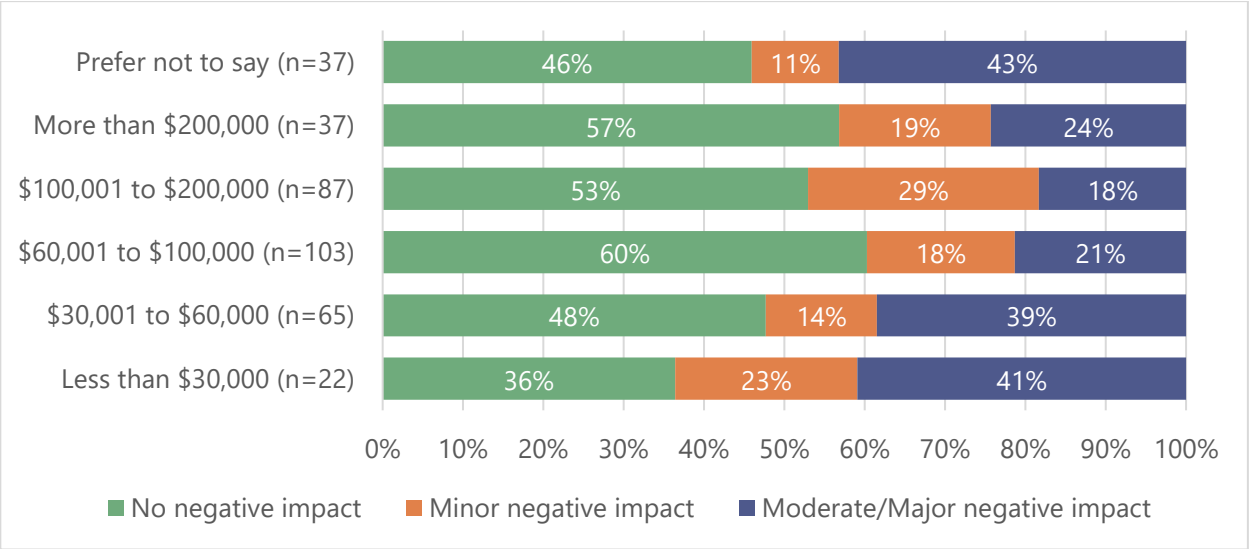

Figure 49. Negative impacts from financial stress, by income group (n=351).

Dwelling setting showed very modest patterns, particularly between rural and city claimants (Figure 50). Rural claimants were more likely to experience moderate or major negative impacts (34%) compared to town and city claimants (27% and 23% respectively), although this is likely to be influenced by the higher level of damage in rural areas in this event.

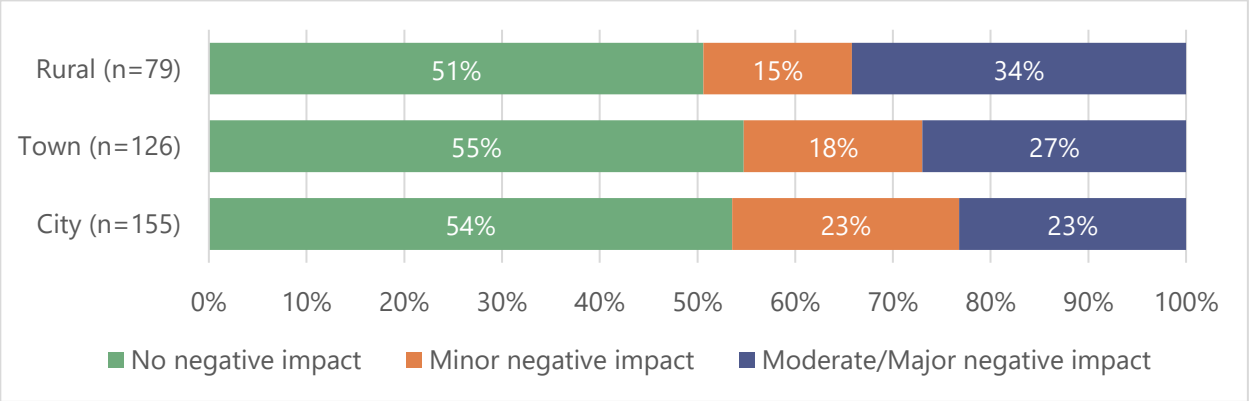

Figure 50. Negative impacts from financial stress, by dwelling setting (n=360).

Having **children** had a modest influence. Claimants with children were more likely to experience some negative impacts from financial stress (51% versus 45% without children), including higher rates of moderate or major impacts (31% versus 26% without children).

Impacts from repair concerns

AT A GLANCE:

Claimants who experienced negative impacts resulting from concerns about repair quality and timeliness affected a large minority of claimants. Lower-income households (<$30,000) were most impacted by timeliness concerns, while middle-aged claimants (40-49-year-+olds) and claimants with mortgages were most negatively impacted by concerns about repair quality.

Claimants were asked about negative impacts resulting from concerns over repair timeliness/delays and quality of work. Most claimants reported no negative impact from either of these concerns (Figure 51). Of those who did experience some negative impact, slightly more claimants were affected by concerns over repair timeliness or delays (41%) than quality concerns (37%), although this difference was very modest.

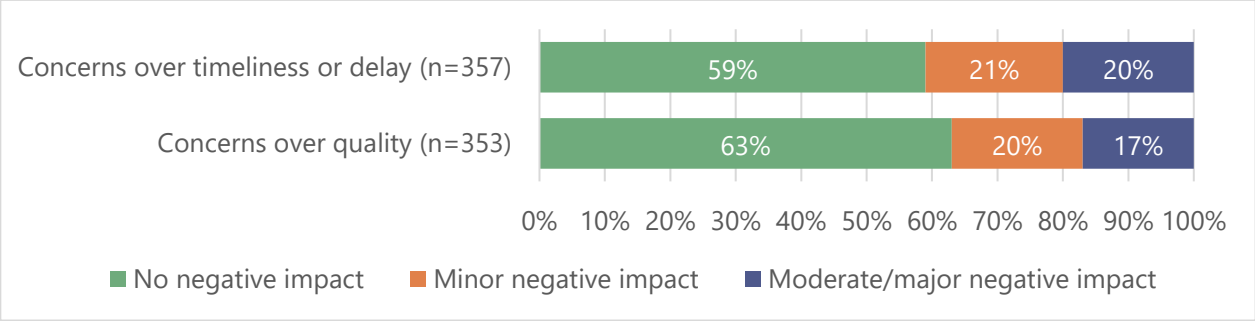

Figure 51. Negative impacts resulting from concerns about repair timeliness and quality (n=353-357).

Claim value showed the strongest relationship with concerns over timeliness. Those with claims of >$100,000 were significantly more likely to be negatively impacted by concerns over repair timeliness or delays (63% reported some negative impact, including 31% moderate/major impact, compared to 37-38% among claimants with smaller claim values, including 18-19% moderate/major impact).[30]

Table 11 and

Table 12 show the groups most and least affected by concerns about repair quality and timeliness/delay, relative to the overall number who reported moderate or major impacts from these two concerns.

[30] $F(2, 343) = 2.463$, $p = 0.087$, $\eta_p^2 = .014$. Those with claim values over $100,000, were significantly more likely to be negatively affected by concerns over timeliness or delay compared to those with claims <$50,000 (U=3973.50, p=0.007) and those with claims $50,000-$100,000 (U=702.50, p=0.027).

Table 11. Key highlights: repair quality concerns, most and least affected groups (moderate/major impact).

FACTOR (MODERATE/MAJOR IMPACT EXPERIENCED)	MOST AFFECTED	LEAST AFFECTED
Income	<$30,000 *(26%)*	$60-$100,000 *(12%)*
Mortgage	Mortgage *(20%)*	No mortgage *(14%)*
Age	40-49-year-olds *(27%)*	60-64 & 65+ year-olds *(12%)*
Dwelling setting	City *(20%)*	Rural *(12%)*
Children	Children *(19%)*	No children *(17%)*

Table 12. Key highlights: repair timeliness concerns, most and least affected groups (moderate/major impact).

FACTOR (MODERATE/MAJOR IMPACT EXPERIENCED)	MOST AFFECTED	LEAST AFFECTED
Income	<$30,000 *(47%)*	$60-$100,000 *(13%)*
Mortgage	No mortgage *(23%)*	Mortgage *(19%)*
Age	50-59-year-olds *(24%)*	30-39-year-olds *(10%)*
Dwelling setting	Rural *(21%)*	City & Town *(20%)*
Children	No children *(21%)*	Children *(19%)*

Income showed the most notable differences across individual and community factors, particularly in relation to concerns about repair timeliness/delays. Those earning <$30,000 were most affected (47% experienced moderate/major negative impact) compared to all other income groups (13-26% moderate/major negative impact).

For concerns about repair quality, the pattern was U-shaped for moderate or major negative impacts: the <$30,000 and $100-$200,000 income groups were most impacted (26% and 20%), while the $60-$100,000 income group was least impacted (12%) (Figure 52). Greater impacts on lower-income households may be explained by greater financial squeeze and less access to resources, while impacts on higher-income households may reflect heightened expectations for repair quality.

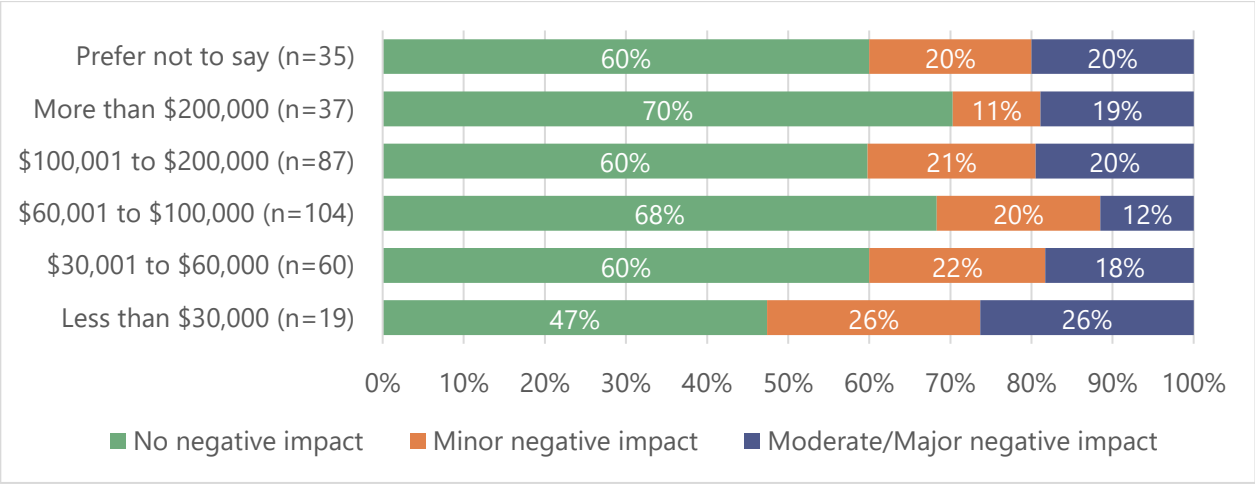

Figure 52. Negative impacts from concerns about repair quality, by income group (n=342).

Patterns from **mortgage** status were more notable for concerns about repair quality rather than timeliness/delay. Claimants with mortgages were more likely to experience some negative impact from quality concerns (43% versus 30% of mortgage-free claimants), with 20% experiencing moderate or major negative impacts compared to only 14% among mortgage-free claimants. In contrast, impacts from timeliness concerns were much more consistent: 43% of claimants in both groups experienced some negative impact, with claimants who had a mortgage only slightly more likely to experience moderate or major impacts (23%) compared to mortgage-free claimants (19%).

Age showed some variation with concerns over quality, with younger claimants most affected. 30-39 and 40-49-year-olds were most likely to experience moderate or major negative impacts from repair quality concerns (26% and 27% respectively), while 60-64-year-olds and 65+ year-olds were least impacted (12% moderate/major negative impact). For concerns over timeliness or delay, impacts were relatively consistent across most age groups (18-24% moderate/major negative impact for those aged 40 and older), with 30-39-year-olds being least affected (10% moderate/major negative impact).

For **dwelling setting**, there was a moderate difference in concerns over repair quality, but not about timeliness. City claimants were more likely to experience moderate or major negative impacts from concerns over repair quality compared to rural claimants (20% versus 12%). In contrast, impacts from concerns over timeliness were almost identical across all dwelling settings (20-21% moderate or major negative impact). This might reflect rural claimants being more likely to know or use trusted contractors, with a general acceptance across the board over delays impacting repair work (Section 4.2.2).

Whether claimants had **children** showed no notable differences, with moderate or major negative impacts very similar for both groups.

Impacts from interactions

AT A GLANCE:

While most claimants didn't experience negative impacts from interactions with both tradespeople and councils, those on lower-incomes, younger (between 30-49 years), and claimants with a mortgage experienced were more likely to be negatively impacted.

Claimants were asked about negative impacts experienced from key interactions throughout the claim settlement and repair process, with tradespeople and local/district councils.

The majority of claimants reported experiencing no negative impacts from these interactions (65% dealing with tradespeople and 73% dealing with councils) (Figure 53). Among claimants who reported negative impacts, most experienced only minor impacts (18% tradespeople and 12% councils). 17% of claimants reported experiencing moderate or major negative impacts from their interactions with tradespeople, while 15% reported the same for interactions with councils.

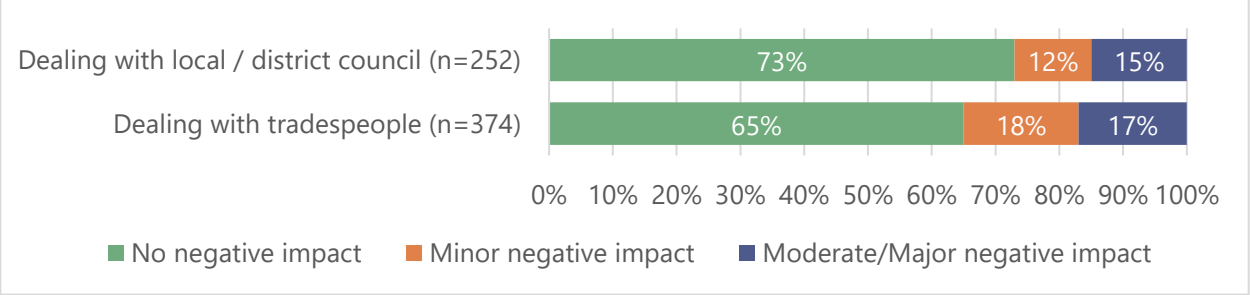

Figure 53. Negative impacts resulting from interactions with tradespeople and councils (n=252-374).

Claim value influenced impacts differently between tradesperson and council interactions. For tradespeople interactions, those with a claim value of >$100,000 were most affected (21% moderate/major negative impacts), followed by those with claims of >$50,000 (18% moderate/major negative impacts), while the middle claim value group ($50-$100,000) were least affected (11% moderate/major negative impacts). For council interactions, those with a claim value of >$100,000 were also most affected (24% moderate/major negative impacts), compared to lower-value claims (12-14% moderate/major negative impacts), likely reflecting greater involvement of councils in the repair process (via the consent process) for more extensive repairs.

Table 13 and Table 14

Table 14 show the groups most and least affected by interactions with councils and tradespeople, relative to the overall number who reported experiencing a moderate or major impact from these two interaction types.

Table 13. Key highlights: Impacts from interactions with councils, most and least affected groups (moderate/major impact).

FACTOR (MODERATE/MAJOR IMPACT EXPERIENCED)	MOST AFFECTED	LEAST AFFECTED
Income	<$30,000 *(40%)*	>$200,000 *(10%)*
Age	30-39-year-olds *(31%)*	60-64 & 65+ year-olds (*11%)*
Mortgage	Mortgage *(18%)*	No mortgage *(12%)*
Children	Children *(17%)*	No children *(14%)*
Dwelling setting	Rural *(16%)*	City & town *(14%)*

Table 14. Key highlights: Impacts from interactions with tradespeople, most and least affected groups (moderate/major impact).

FACTOR (MODERATE/MAJOR IMPACT EXPERIENCED)	MOST AFFECTED	LEAST AFFECTED
Income	<$30,000 *(33%)*	>$200,000 *(8%)*
Age	30-39 & 40-49-year-olds *(22%)*	60-64-year-olds *(14%)*
Mortgage	Mortgage *(21%)*	No mortgage *(16%)*
Children	Children *(19%)*	No children *(17%)*
Dwelling setting	Rural and town *(18%)*	City *(17%)*

Income showed the most notable differences across both types of interactions. For tradesperson interactions, the lowest-income group (<$30,000) was more likely to experience moderate or major negative impacts (33%) compared to other income groups (8-21%). For council interactions, with the <$30,000 income group similarly experienced the highest rates of moderate or major negative impacts (40%) compared to other income groups (10-17%).

Age also showed some modest differences, with younger claimants more impacted across both interaction types. For tradesperson interactions, 30-39 and 40-49-year-olds were most affected (22% moderate or major negative impacts), followed by 50-59-year-olds (20%). 60-64 and 65+ year-olds were slightly less impacted (14-15% respectively). Of all age groups, claimants aged 65+ years were the least likely to experience negative impacts (73% no impact), suggesting greater patience, positive relationships, or different expectations from life experience, as well as higher overall confidence in managing repairs (Section 4.3.1).

Claimants with a **mortgage** were also slightly more affected by interactions with both tradespeople (21% moderate/major impact versus 16% for mortgage-free claimants) and councils (18% moderate/major impact versus 12% for mortgage-free claimants). Mortgage-free

claimants were more likely to report no negative impact from either interactions (tradesperson interaction type (tradesperson interactions: 68% no impact versus 57% with a mortgage; council interactions: 76% no impact versus 66% with a mortgage). This is consistent with mortgage obligations amplifying challenges and concerns from the claim and repair process.

Both **dwelling setting** and whether claimants had **children** showed minimal differences.

Interview data also provided insight into another factor that might impact experiences: gender. One interviewee in particular emphasised their experience of gender-based challenges in dealing with tradespeople, which impacted their repair process.

> *"As a woman trying to engage with tradies and get them to turn up, there are some challenges there… you feel like a nag, and you feel like you're bothering them, and you feel like you're stalking them, and you're actually just wanting to pay them" (Claimant 4, Wellington City).*

4.6 Future considerations

This section considers the implications for insurance coverage and claimants' preferences for managing repairs in a future hypothetical recovery situation.

4.6.1 ONGOING INSURABILITY

AT A GLANCE:

Ongoing insurance coverage was near-universal, though it was slightly lower for those with higher-value claims, lower-income households, and rural claimants. The most common reason for no longer having insurance was because the house was demolished or because of incomplete repair work.

The capacity for properties to be repaired in future damage events depends upon those properties being insured. The decision to continue insuring after a damage event might be shaped by multiple factors, such as whether damage was able to be repaired and decisions to change, reduce, or drop insurance cover.

Survey data shows that ongoing insurance coverage of affected homes remained widespread following the 2016 earthquake event, with 94% of claimants indicating their property remained insured. Only 3% indicated their property was no longer insured, 2% (n=8) had partial insurance cover due to exclusions, and 1% (n=3) didn't know their insurance status (Figure 54).

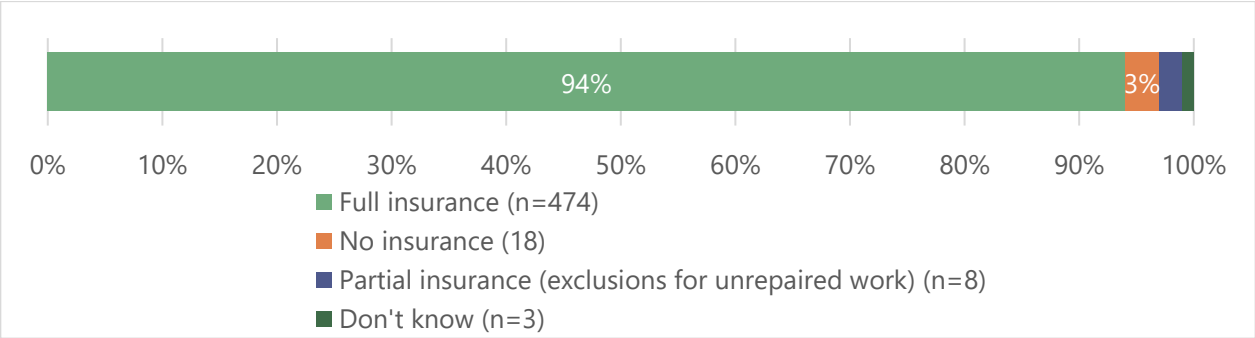

Figure 54. Insurance status of the affected property at the time of completing the survey (n=503).

While ongoing insurance cover remained widespread across most claimant groups, there were some notable differences based on claim value, income, and dwelling setting.

Claim value showed the most notable pattern. Ongoing insurance coverage was almost universal for homeowners with smaller claim values (98% for claim values up to $50,000, and 94% for $50-$100,000), but notably lower for homeowners with claim values over $100,000 (74% insured and 20% not insured, see Figure 55). This difference likely reflects the increased complexity of larger repairs and possible challenges completing all repair work., including decisions to not repair or sell the property 'as-is-where-is'.

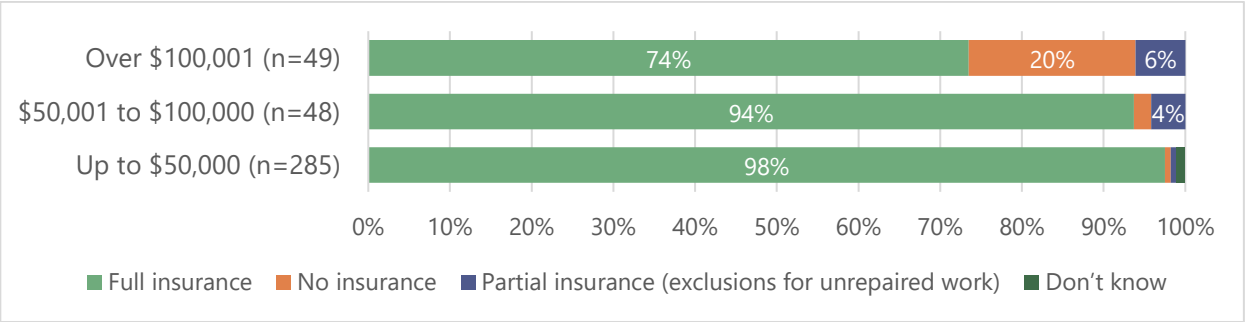

Figure 55. Insurance status of the affected property at the time of completing the survey, by claim value (n=382).

Among the individual and community factors, **income** also showed notable variation in ongoing coverage. Claimants with household incomes <$30,000 had the lowest ongoing coverage (82%), while those earning >$200,000 had universal coverage (100%).

Dwelling setting showed some modest differences, with rural claimants slightly less likely to have ongoing insurance cover (89%) compared to urban residents (96% city, 95% town). This likely reflects the greater extent of house damage experienced in rural areas from the 2016 earthquake, which is also consistent with the lower rate of insurability for those with higher-value claims (>$100,000).

Ongoing cover was also highest among claimants with a **mortgage** (98% versus 91% mortgage-free), likely reflecting lender requirements to maintain insurance. Insurance coverage rates were consistently high across all **age** groups (92-96%) and were similar regardless of whether claimants had **children** (95% with versus 94% without).

Although there was a very low number of claimants who indicated their property was no longer insured (n=19), the most common reasons were that the property was "written off/demolished" (21%) or incomplete repair work (21%). A further 16% indicated difficulty obtaining insurance.

4.6.2 PREFERENCES FOR MANAGING FUTURE REPAIRS

AT A GLANCE:

Among claimants who were cash settled from this event, most would prefer to manage repairs themselves in a future damage event (i.e., receive a cash settlement). Rural claimants, those with a mortgage, and those with a higher-value claim value were each significantly more likely to prefer managing their own repairs.

Respondents were also asked their preference for managing the repair of damage to their house in the event of a future hypothetical damage event, between managing the process themselves or having a third-party manage the process on their behalf (i.e., managed repair).

A majority of claimants indicated they would prefer to manage the process themselves (61%), while a large minority indicated a preference for a managed repair (40%) (Figure 56). Broken down by **claim value**, those with higher-value claims were significantly more likely to prefer managing the process themselves compared to lower-value claims: 74-77% for those with a claim value of >$50,000 compared to 56% for those with a claim value of <$50,000 (Figure 57).[31]

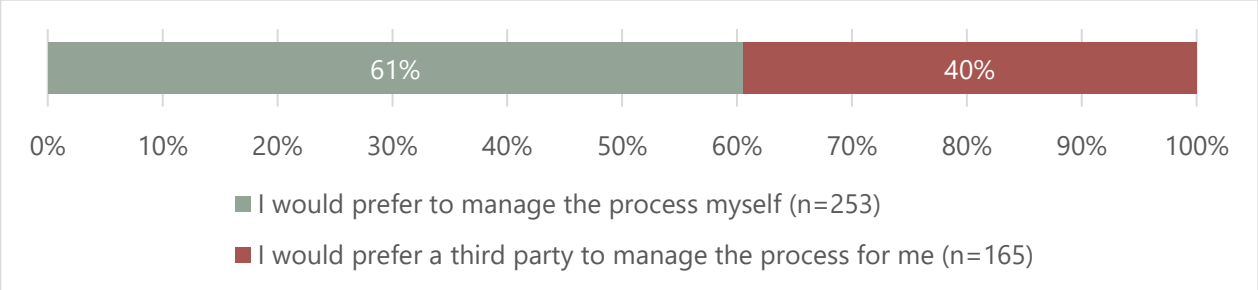

Figure 56. Claimant preference for managing repairs in a future damage event (n=418) (note that totals add to more than 100% because of rounding).

[31] Claim value – $F(2,147)=6.197$, $p=0.002$, $\eta_p^2=0.029$. Compared to those with claim values less than $50,000, those with higher-value claims were statistically more likely to prefer to manage their own repairs in the future (claim values $50,000-$100,000 ($U=6574.00$, $p=0.004$) and claim values >$100,000 ($U=6037.00$, $p=0.021$)).

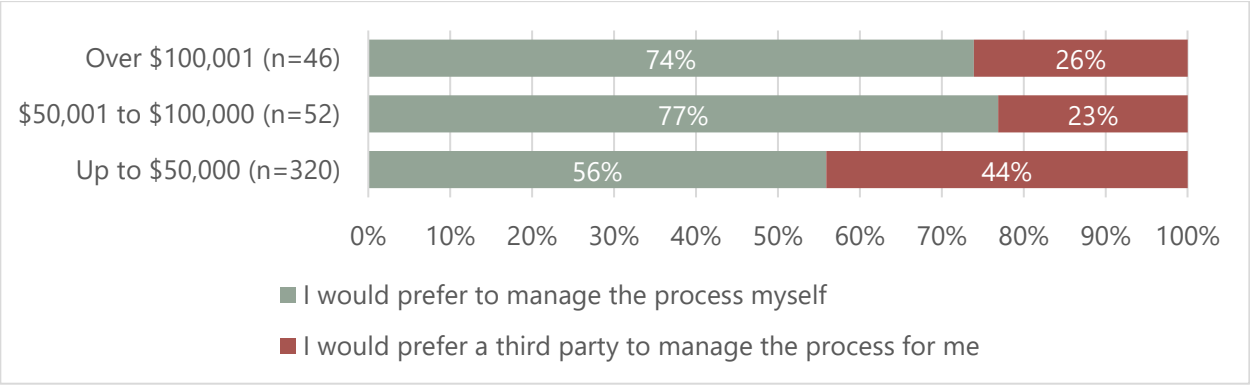

Figure 57. Claimant preference for managing repairs in a future damage event, by claim value (n=418).

Table 15 shows an overview of the groups most and least likely to manage their own repair process in a future damage event.

Table 15. Key highlights: Most and least likely to prefer a cash settlement in a future damage event.

FACTOR	MOST LIKELY TO PREFER CASH SETTLEMENT	LEAST LIKELY TO PREFER CASH SETTLEMENT
Dwelling setting	Rural *(81% cash settlement)*	City *(52% cash settlement)*
Age	50-59 years (*65% cash settlement)*	30-39 years (*52% cash settlement)*
Income	$60-$100,000 (*66% cash settlement)*	<$30,000 (*50% cash settlement)*
Mortgage	Mortgage (*65% cash settlement)*	No mortgage (*58% cash settlement)*
Children	Children (62*% cash settlement)*	No children (60*% cash settlement)*

Of the factors, **dwelling setting** showed the most notable difference. Rural claimants were significantly more likely to prefer managing future repairs themselves (81%) compared to claimants in towns and cities (52-60%).[32]

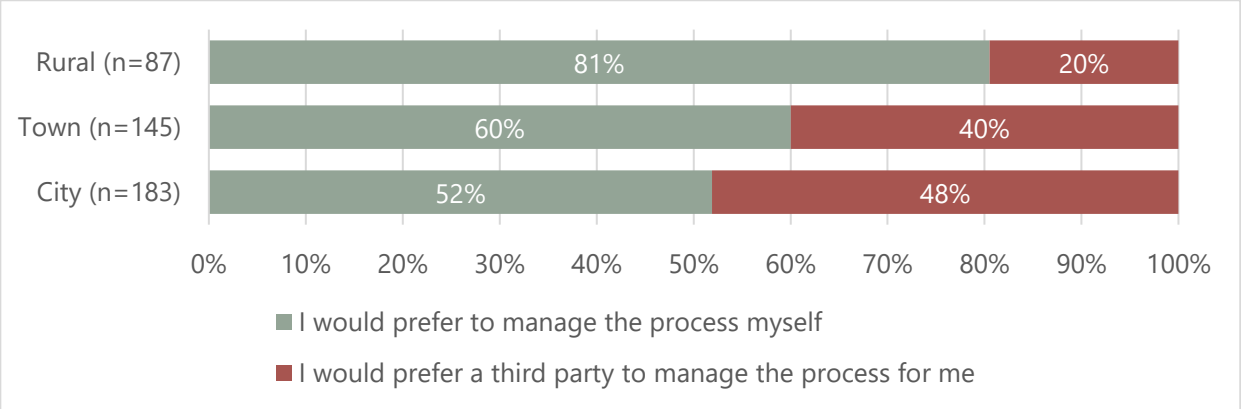

Figure 58. Claimant preference for managing repairs in a future damage event, by dwelling setting (n=415).

[32] F(3, 414) = 7.914, p=<0.001, η_p^2=0.055, controlling for claim size (co-variate, not significant). For claim values of up to $50,000: rural claimants were significantly more likely to signal a preference for managing future repairs themselves compared to city claimants (U=2789, p=0.001) and to town claimants (U=2062, p=0.001).

Preferences for cash settlement generally increased as **age** increased, with a majority across all age groups preferring a cash settlement (Figure 59). While younger claimants were least likely to prefer a cash settlement (52-57% for 30-39 and 40-49-year-olds), 50-59-year-olds were the most likely to prefer this option (65%).

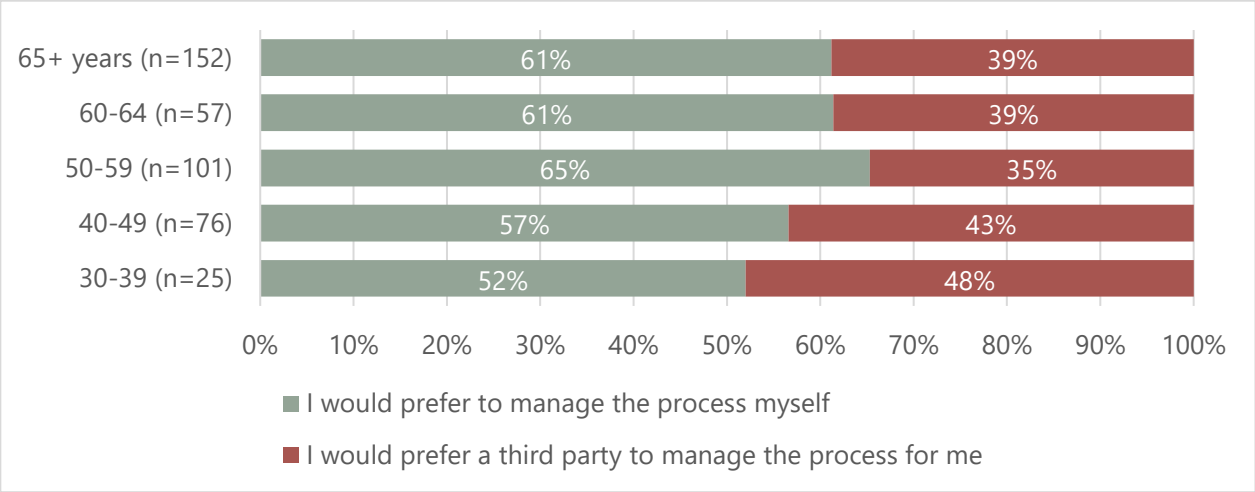

Figure 59. Claimant preference for managing repairs in a future damage event, by age (n=413).

Similarly, preferences for cash settlement generally increased as **income** increased, though this trend was less obvious compared to age. While the lowest-income households were least likely to prefer a cash settlement (50-56% for <$60,000), middle-income and highest-income households were most likely to prefer a cash settlement (66% for $60-$100,000 and 65% for >$200,000) (Figure 60).

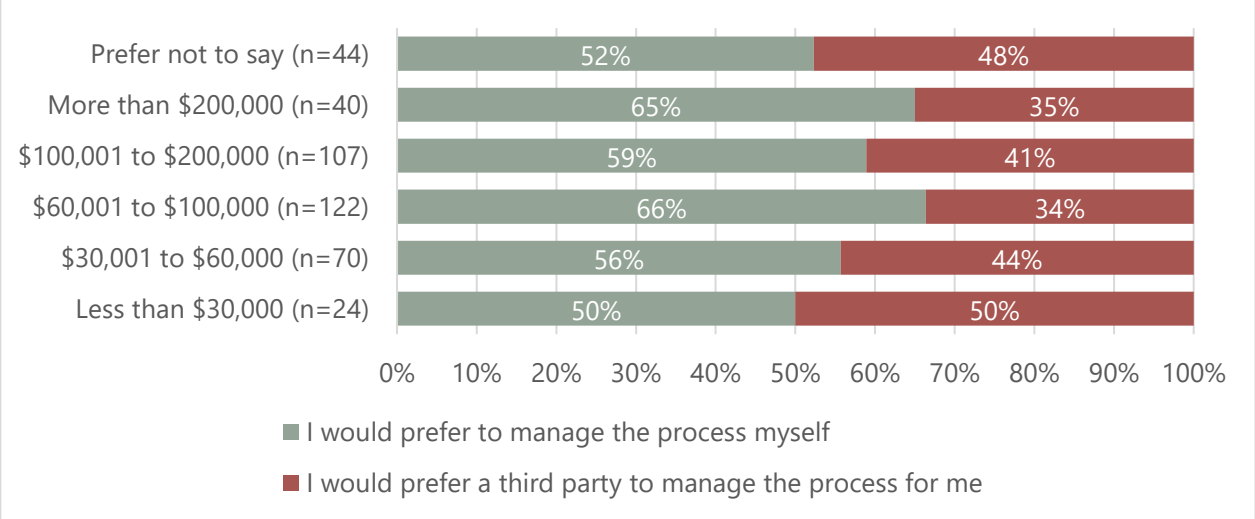

Figure 60. Claimant preference for managing repairs in a future damage event, by income group (n=407).

Claimants with a **mortgage** were significantly more likely to indicate a preference for managing their own repairs compared to mortgage-free claimants (65% manage themselves versus 58% of mortgage-free claimants).[33] Preferences were relatively equal based on whether claimants had **children** (60-62% cash settlement preference).

[33] Mortgage - $F(2, 320) = 5.604$, $p=0.004$, $\eta_p^2=0.034$, controlling for claim size (significant covariate). For claim values <$50,000 those with a mortgage were statistically more likely to indicate a preference for managing their own repairs in a future event than those without a mortgage, ($U=6177.00$, $p=0.064$).

5. The multi-unit building (MUB) experience

5.1 Overview

One of the unique dynamics of insurance claim settlement and repairs in urban environments is multi-unit buildings (MUBs). With multiple owners living in one structure, insurance settlement and repair of these buildings present some unique challenges and circumstances relative to standalone houses. This section provides a brief overview of key MUB experiences from the 2016 earthquake.

We interviewed representatives from four multi-unit apartment buildings in Wellington. The apartment buildings ranged from 27 to 64 units. Three of the buildings were under a Body Corporate structure, while one was under a Company Share Organisation model (Table 16). Additional interviews were also completed with wider stakeholders, including a Project Manager involved in MUB repairs, a Claims Case Manager, and a Building Consent Authority, all in Wellington.

We attempted to interview claimants living in MUBs who do not fall within these body corporate structures, for example, freehold townhouses and/or adjoined flats. However, we were ultimately unable to identify any.

Table 16. Interviewee profile of multi-unit apartment buildings and key stakeholders.

Interviewee Code	Management Structure	Interviewee Role
MUB1	Body Corporate	Body Corporate Chairperson
MUB2	Body Corporate	Body Corporate Chairperson
MUB3	Company Share Structure	Company Share Chairperson
MUB4	Body Corporate	Unit Owner-Occupier
CM		Claims Case Manager
BCA		Building Consent Authority
PM		Project Manager (working with Body Corporates)

5.2 The claims process

In multi-unit apartment buildings, the structure itself and all common areas are insured under a single policy with a single insurer, while individual unit owners are responsible for organising their own contents insurance. Anything not related to content damage (i.e., building damage) is accounted for in a single claim made on behalf of the owners by the body corporate or relevant governing body.

Of the four multi-unit apartment buildings represented in the interviews, most reported predominantly non-structural damage, including cracking, weathertightness issues, and damage to other internal surfaces.

The damage assessment process illustrated the challenges associated with assessing damage in these types of buildings, especially compared to typical standalone homes. The assessment process generally followed a consistent approach of internal and external damage being assessed independently.

Compared to typical standalone houses, the assessment process for multi-unit apartment buildings may require navigating a range of professionals and additional resources, such as scaffolding, due to the scale of the building. As the Claims Manager interviewed noted, potential external damage on taller buildings may be less visually apparent and will often require body corporates to organise professionals to inspect. This can lead to a longer overall process for assessing damage.

> *"…the higher the building is, the more likely that probably is gonna have more damage. But the problem is we can't actually quantify it because you don't have scaffolding… you can't go from the top floor and then episode down to just look at every single panel. So that will be fed back to the body corporate that they need to actually engage the right experts to present and quantify the extent of loss" – CM*

For internal unit assessments, body corporates generally coordinated with individual owners to gain access to the units and have the assessment completed.

Similar to standalone homes, disputes over the origin of damage and betterment were not uncommon for MUBs. For instance, one interviewee spoke about a dispute over whether a stairwell was damaged in an earlier earthquake, which was based on a comment made by a damage assessor. Another interviewee spoke of the need to pay for work to be done that contractors determined was related to pre-earthquake degradation.

> *"[the building consultant company we engaged] determined that some of the stain was 10 years old… so that ended up being our cost… only because the consultants insisted that it be done and wouldn't put the covering back on again unless that stained timber was all totally replaced" – MUB1*

> *"The person that was involved in doing the external claim, had operated on a single comment made by the internal assessor that the stairwell was damaged in the 2013 quake. Which it wasn't" – MUB2*

Overall, the claims process for these buildings differed from standalone homes primarily by scale, which created a bigger and potentially more complex job requiring additional expertise to identify.

5.3 The repair process

The repair strategies for multi-unit apartment buildings were varied, shaped by the unique structure and circumstances of each building. Among those interviewed, the approach to repairs followed a similar pathway, while varying slightly for internal repairs. The body corporate (or equivalent body for the company share model building) typically took a centralised approach to managing external and common-area repairs. Some also managed or assisted individual owners with managing repairs within individual units, while other owners managed their own unit repairs.

In any case, the body corporate or the equivalent body represents the claim for building damage on behalf of all owners (i.e., damage to the building exterior, common areas, and individual units other than that relating to individual contents policies). Settlement funds for individual units were generally divided among owners relative to the scope of repairs required for each unit, depending on the chosen repair strategy of individual buildings and owners.

The approach for completing internal unit repair work varied based on the circumstances and decisions of the building's governing body. One managed this work on behalf of most or all of the unit owners, while others left it up to individual owners to complete the work.

> *"We had to do the common areas anyway. So where we could get a painter to do some apartments and the corridor at the same time… it all worked out much better. The majority [of owners] were only too happy to let us organize the whole thing" – MUB1*

> *"As a body corporate, we got a group of contractors that we had sort of been using and said to people, you know, if you want to, here's the list, use these people. And most people did" – MUB2*

> *"The plan was that the owners were to be evicted for two months… This wasn't negotiable. This was decided by the body Corporate Management Committee… We were told that that was the way it had to be done and… as far as I know, nobody objected because we all wanted the work to be done." – MUB3*

In one building, damage to window seals required new windows to be installed, which provided an opportunity for some owners to voluntarily improve the quality of their units by installing double-glazed windows.

"A number of windows had corners damaged… we allowed owners to have double glazing in place of single glazing, which the owners paid for" – MUB1

Additional challenges sometimes arose beyond standard earthquake repair decision-making. One building highlighted delays and shifting priorities following the discovery of asbestos, followed more significantly by an engineering report showing the building was earthquake-prone (EPB), which led to a significant change in decision-making. The EPB status forced significant and strategic trade-offs to be managed, balancing legal EPB strengthening requirements with earthquake repair costs, against a backdrop of reduced building value (from the EPB notice) and inflated costs (from the prolonged process). This building ultimately chose to proceed with an option to strengthen above EPB status and leave some superficial damage in individual units.

"…superficial cracks and apartments will not be addressed. So people will have to do that themselves because… we're effectively… directing money from the insurance settlement to strengthening. So we can get rid of the [EPB notice] on the door" – MUB3

5.4 Managing the process

The earthquake repair process for multi-unit apartment buildings was often complex and overwhelming for the governing bodies of buildings that were involved in managing the process. This included navigating an often-unfamiliar landscape with limited or no prior relevant experience. A project manager who worked with multiple body corporates highlighted these challenges.

"We had body corporates that were pretty stuck and didn't really know how to navigate their way through the process or develop the scope for repairs… they're big buildings. People on body corporates don't really understand what needs to be done or where to start. So really, I think most of them were just frustrated with the process…. it's not something that they expect to have to do and the building management team, you know, [manage] maintenance at a small level, but not at a large construction level." – PM

The scale and complexity of managing repair work went well beyond the typical maintenance of governing bodies. A claims manager shared similar observations, commenting on how variation in size and experience of body corporates often leads to different levels of capability and involvement.

"If you look at a body corporate management company, a lot of the times they manage any minor issues… Once [you] start getting into [earthquake repairs], that's beyond, I think any scope their business would have ever been set up for… Probably the biggest challenge we always have is that the varying quality of the body corporate management company. [Larger companies] probably have a better understanding of relying on the expert that they need to. But the smaller companies, they are kind of, I guess in the space where they

want to… do more for their client. They tend to get involved in things that they're not an expert in" – CM

In most instances, an open-tendering process was held to manage the repair process. The claims manager also noted that while this process was typical, they recalled instances where body corporates sought to make decisions based on what was the cheapest up-front cost provided to them, despite potential challenges that arose from this.

"It's actually about which one fits the purpose and actually is going to repair your property that you think is reasonable… we have instances where [Body Corporates] just go, 'Well, this is the cheapest and this is what we will go with'… but when you do that, you find a huge amount of variations because [contractors] purposely might have lowered everything and taken out everything that they need to account for" – CM

The personal toll on body corporate representatives from managing the process was also evident, placing a significant personal burden on those who took on the responsibility. Some interviewees involved in managing the process described the role as challenging, time-intensive and often voluntary.

"It was a monstrous job… Terribly time consuming. Terribly painful in dealing with everybody and at any time of the night or day… I took it on because I considered it my job. And it cost me dearly to do it." – MUB1

"We're all volunteers. The amount of work that I have put in would, you know, blow any budget. If I was working as a contractor, I just would have blown it away. Massive amount of money, the amount of time and effort" – MUB3

These challenges were particularly notable for smaller buildings without dedicated facilities management resources, as one owner-occupier commented,

"I do know that people who live in smaller apartment blocks without a facilities management contract, I think the burden on the chairman and members of the body corporate just for running the property can be quite onerous" – MUB4

In some cases, engaging an external professional to manage the process was extremely useful. The same interviewee commented on the value of their body corporate appointing a project manager to work on behalf of the unit owners, contributing to trust in the process and allowing owners to be comfortably less involved in the overall process.

"I was quite keen to talk to you… because I think that what was done here was about as good as it could have been… particularly the appointment of a project manager working for the body corporate is distinct from a project manager working for the insurers… we felt that our interests were protected and that we could go largely hands off" – MUB4

Effective communication was a common and successful strategy for engaging with owners. Throughout the process, body corporates or equivalent bodies maintained communication with individual unit owners and generally actively involved them in decision-making, typically through group meetings or one-on-one conversations.

"[We had] individual discussions with each owner… it was put to them all that it was all part of one claim" – MUB1

"The body corporate held a special meeting to keep everybody up to date, so everyone knew what to do. And that was agreed to by all the owners" – MUB2

"We then ran a series of small group meetings. So I had [information about options] up on boards and in the foyer… [and] we had discussions" – MUB3

"We got emails about this, about the repair process. We got a stream of emails before the repairs were done about, you know, what was going to happen and when. So … I think we were kept very well informed" – MUB4

Despite this communication and involvement in the decision-making process, some owners struggled with uncertainty resulting from the process. One interviewee emphasised that the lack of certainty about the future causes frustration and that the prolonged process essentially puts people's lives on hold.

"We haven't really had any disgruntled owners. But we have had owners that are… definitely unhappy… Because essentially, you end up putting your life on hold… The future's unknown because you've got no fixed date" – MUB2

6. Discussion

The findings in this report show how individual, community, and dwelling characteristics influenced experiences, behaviours, and outcomes from the cash settlement and housing repair process following the 2016 Kaikōura/Hurunui earthquake. While most claimants completed their repairs and were satisfied with outcomes, experiences varied, notably across different groups. These variances provide useful insights for insurers, building consent authorities, and emergency managers on where greater support and/or quality assurance may be required.

6.1 Factors affecting claimant experiences and wellbeing

6.1.1 FINANCIAL PRESSURES

Financial constraints broadly shaped experiences across nearly every aspect of the claim and repair process. The lowest-income households, earning <$30,000 annually, reported worse outcomes and experiences, including reporting:

- insufficient settlements for completing repairs at more than double the rate of higher-income groups,
- the worst-reported contractor affordability challenges,
- the least satisfaction with professional services, and
- the most significant negative impacts across wellbeing issues.

While the sample size for this income group was relatively small, the patterns indicate that those with the least financial resources to navigate the claim and repair process generally experienced the greatest challenges.

Financial vulnerability extended beyond just low-income households. Claimants with a mortgage also showed amplified challenges compared to mortgage-free claimants, including:

- higher rates of settlement insufficiency, and
- significantly worse impacts on wellbeing.

For mortgage holders, insurance claims are often paid to their bank and then claimants are required to claim money back as repairs are completed (Eade, Brown, et al., 2023). It is possible that the impacts on mortgage holders are not only as a result of constrained finances but also through additional administrative burden and reduced autonomy associated with having to claim money back through the banks. Further research is needed to understand the cause-and-effect relationships behind these outcomes.

6.1.2 LIFE STAGE PRESSURES

The life stage of claimants also created notable pockets of vulnerability, potentially as a combination of financial obligations and competing demands from other responsibilities. In particular, 40-49-year-olds showed heightened challenges. These claimants experienced:

- elevated financial stress,
- found overall repair cost most important,
- were most affected by concerns related to repair quality, and
- showed the biggest drop in reported satisfaction with repair quality over time.

These trends likely reflect a combination of mortgage obligations, childcare costs, and work or other life pressures during this stage of life.

Those claimants who had children living with them at home faced similar pressures: elevated settlement insufficiency rates and more significant impacts on wellbeing. These trends indicate competing demands and pressures are likely shaping these experiences. As one single parent described, their process was "*long, drawn out, incredibly stressful… for a one parent family. It was quite a lot of pressure*".

Claimants approaching retirement age (60-64 years) also faced greater challenges compared to younger and older claimants, including being the most likely to report having an insufficient settlement for completing repairs and showing heightened impacts from stress and other wellbeing issues compared to 65+ year-olds. This potentially suggests a pre-retirement window in which financial planning, work pressures, and repair management compound.

The contrast between this group and claimants aged 65+ years is notable. Despite some conventional perceptions of vulnerability, 65+ year-olds were:

- most confident in managing repairs,
- found contractors the most affordable,
- experienced the lowest impacts to wellbeing from most issues, and
- were least likely to report negative impacts from interactions with professionals in the repair process.

This heightened resilience possibly reflects a combination of established relationships with contractors, life experience, heightened financial security among those who are mortgage-free, and greater time flexibility in retirement.

These life-stage trends show the dynamic nature of vulnerability, which isn't necessarily determined just by advancing age. For instance, a middle-aged claimant with a mortgage and children at home may face greater pressure than a mortgage-free claimant of retirement age.

6.1.3 CLAIMANT CONFIDENCE AND CAPABILITY

Financial resources and life stage pressures tell part of the story, but not all of it. Some claimants navigated challenges effectively while others struggled, driven by differences in capability and experience.

Confidence in managing the repair process varied notably across different groups, likely reflecting differences in life experience and capability. Older claimants, those in higher-income households, and claimants living in rural areas were more confident overall. Factors such as prior experience with construction or renovation, established and trusted networks of professionals, financial buffers, and greater time availability to manage the process likely contributed in some way to these trends. Interview data indicated this to some extent, with some noting personal backgrounds in construction or project management helping, compared to others who felt "utterly naïve about insurance" and found it "incredibly difficult" to know who to trust when engaging contractors. Lower-income, younger, and city claimants generally reported lower confidence, possibly resulting from more limited networks, experience, and financial buffers.

While rural claimants faced the greatest market constraints (contractor availability, affordability, and timeliness), they still reported outcomes similar to, or better than, those in more urban areas. Rural claimants were:

- most confident,
- showed strong trends of satisfaction over time, and
- were less impacted by financial stress despite more extensive damage occurring in rural areas from this event.

This might be somewhat explained by rural claimants having more trusted relationships with local contractors, more familiarity with or willingness to manage construction projects, and stronger networks within their communities. Interviews suggested that trusted networks were utilised across the board, but in different ways: rural claimants were more likely to wait for specific contractors they knew and trusted, while city claimants relied more on word-of-mouth to navigate the contractor market. Both approaches indicate how claimants mitigate risk when engaging repair contractors. The existing relationships among many rural claimants likely helped to reduce the overall risk and impacts on wellbeing somewhat. However, this resilience among rural claimants reflects their ability to cope with challenging situations rather than an absence of challenges.

Preferences for managing repairs in a future damage event provide some additional insight into the capability of claimants. While most claimants indicated a preference for managing their own repairs (i.e., cash settlement), low-income, younger, and city claimants were least likely to prefer a cash settlement. This generally aligns with the challenges related to capability, particularly confidence in managing the repair process. On the other hand, despite reporting some of the most significant impacts from managing their repairs, middle-aged claimants and claimants with a mortgage still prefer to manage their own repairs. This indicates that preferences likely don't just reflect capability, confidence or financial resources, but also a preference for greater

autonomy and control for managing the repair process, which may be particularly important for those juggling multiple, competing life demands.

6.1.4 SUSTAINED WELLBEING IMPACTS

The claim and repair process created sustained wellbeing impacts across most groups. While this is inevitable for any disaster, and these results show similar trends to wellbeing impacts following the Canterbury earthquakes (Eade, Brown, et al., 2023), understanding the nature of these impacts is crucial for informing who might need the most support and when.

Stress was by far the most widespread issue, affecting more than two-thirds of claimants (more than one-quarter of which experienced moderate or major negative impacts to their everyday life from stress). Impacts extended across multiple other wellbeing issues, including reduced energy, physical health challenges, burnout, or other mental wellbeing issues. Impacts from these wellbeing issues emerged from multiple places, including concerns about repair quality and timeliness, interactions with key stakeholders, and financial pressure, creating strain for some throughout the process.

The claimant groups that faced financial and capability challenges also generally had the worst wellbeing impacts. Lower-income households experienced the worst impacts across all wellbeing issues, with financial stress particularly notable. Middle-aged claimants (40-49-year-olds) also showed the highest stress and physical health impacts, while claimants approaching retirement age (60-64 years) showed elevated impacts compared to retirement-age claimants. Those with a mortgage and claimants who had children living with them also generally reported worse impacts, likely reflecting financial pressures and caregiving responsibilities and need to juggle multiple competing priorities, to some extent.

Sustained impacts to physical and mental wellbeing have real implications for successfully managing an insurance claim and subsequent repair process, including potential effects on decision-making, energy to manage or oversee work, and the capacity to identify or address potential repair quality concerns.

6.2 Factors affecting repair quality

As well as understanding how different groups experienced the insurance claim settlement and repair process, it is useful to understand how demographic factors might influence the quality of the repairs. Understanding these factors can help narrow down where additional support of quality assurance may be useful.

Achieving quality repairs was a near-universally valued factor by claimants when carrying out repair work, and notably more valued than the timing of repairs, suggesting a strong preference for doing repairs right over just doing them quickly. Still, some groups were more affected by concerns relating to these factors. For instance, middle-aged claimants (40-49 years), those in cities, those with a mortgage, those in low-income households (<$30,000), and those with high

claim values (>$100,000) were most impacted by concerns over repair quality. This could be because these groups are more motivated by high quality repairs or don't want to risk poorer-quality repairs, though it's not clear whether this is a cause or effect.

One factor that can shape repair decisions (and therefore quality outcomes) is the availability and affordability of contractors; an absence of available and affordable contractors may limit options claimants have in making repair decisions. Rural claimants faced the worst constraints overall, particularly with long wait times. For other groups, affordability was the most prominent challenge, with low-income households, middle-aged claimants, and those with mortgages more sensitive to contractor costs. These constraints were likely one factor shaping decisions of claimants to complete self-repairs and/or complete partial repairs only. Regardless of the driver, claimants undertaking repair work themselves without professional oversight or relevant experience raise potential quality concerns, especially when this work isn't simply minor and/or cosmetic. Financial pressure, life demands, and limited experience may lead to shortcuts or improper work being completed, simply by lack of knowledge or capacity to identify whether their work is adequate or not. Lower-income, younger, and mortgaged claimants were more likely to complete self-repairs.

Some claimants also chose to complete only partial repairs, with the lowest-income households and claimants aged 30-39 years most likely to choose this. This pattern likely suggests trade-off decisions were made based on cost constraints, especially given low-income households reported the worst contractor affordability, and potentially a greater willingness to live with some damage at an earlier life stage or with less financial resources. Competing demands from childcare responsibilities also shaped repair decision-making somewhat, with claimants who had children living with them more likely to delay starting repairs because it wasn't a priority or they were too busy, suggesting a potential trade-off between managing repairs and juggling family life, affecting both timing and capacity to do the work. Together, these findings highlight there is a myriad of reasons why claimants may choose to complete partial repairs only, including life being busy, cost, individual preferences/tolerances to live with damage, or otherwise. This raises potential challenges for future events, where inadequately repaired damage could be exacerbated and questions may arise over the insurability of damage, impacting the ability of claimants to ultimately complete any work needed.

Generally homeowners indicated high satisfaction with repair quality. While positive, subjective satisfaction should nonetheless be cautiously interpreted given most homeowners lack experience in identifying repair quality beyond visual and/or cosmetic elements (BRANZ, 2014; Controller and Auditor-General, 2015). Understanding the true quality of repair work is ultimately difficult to measure, particularly where there isn't always professional oversight, and relies heavily on homeowners making informed decisions around repair strategies. When combined with self-repair trends, especially among those who faced the greatest financial pressures, housing repair quality challenges may arise in the future if these repairs weren't completed to a proper standard, despite general satisfaction from homeowners.

Long-term issues related to housing repair quality also relate to survey findings on insurability. While overall ongoing insurance cover after this event was almost universal, it was lowest for claimants with a claim value of >$100,000 (and in rural areas, likely by extension of where the extensive damage was concentrated), on the lowest incomes, and who were mortgage-free (in contrast to nearly universal ongoing coverage by claimants with a mortgage, likely reflecting lender requirements to maintain insurance). Among those who lost or stopped coverage, the most common reasons were because the house was demolished, incomplete repairs, or difficulty obtaining insurance. While representing a small number overall, these findings suggest ongoing insurability is a challenge that may affect some claimants more than others, with lasting impacts for housing quality and future resilience.

6.3 Interplay between wellbeing impacts and housing quality

As these findings show, factors affecting claimant experiences, wellbeing, and housing repair quality outcomes often interact and reinforce each other. For instance, sustained wellbeing impacts, financial and life-stage constraints, and confidence or capability inherently affect choices about factors such as repair scope, contractor selection, and managing the process overall. Housing quality factors such as contractor constraints and self-repair decisions also reinforce underlying challenges of claimant capability and existing pressures. Groups who are more susceptible to poorer wellbeing outcomes, including lower-income households, mortgaged claimants, middle-aged claimants, and those with children, are also those who face greater risk of poor housing quality outcomes. For instance, financial pressures create elevated stress and may have partly shaped self-repair decisions, while limited experience created low confidence to manage the process and therefore more barriers to overcome.

6.4 Multi-unit buildings (MUBs)

Multi-unit apartment buildings (MUBs) presented some distinct challenges relating to the scale and governance of the structures. Body corporates or equivalent governing bodies managed claims, and often repairs, on behalf of multiple owners. The process, often taken on in a largely voluntary role by representatives of the body corporate, involved coordinating across different groups and managing collective decision-making. For many, this took a significant personal toll on wellbeing and was a highly time-consuming job. Some body corporates were more experienced and/or had access to greater expertise than others, which influenced the experience of navigating processes often unfamiliar to them or outside the usual scope of building management duties.

6.5 Limitations

There are some limitations that should be understood when interpreting the findings in this report. For instance, the sample of survey respondents had an imbalance in claim values across dwelling setting: most rural claimants had large claims (>$100,000) while most respondents, in urban environments, had smaller claims (<$50,000). This may limit the ability to fully distinguish patterns driven by dwelling setting from patterns driven by damage severity. Controlling for claim size in statistical analysis helped to mitigate this limitation somewhat, but additional data from other events would help to strengthen the understanding of this relationship.

The claimant survey and interview sample likely reflects response bias toward those with the time, capacity, and willingness to participate. Claimants interviewed were those who completed the survey and volunteered for an interview, potentially over-representing those who 'did the right thing' and with the time to complete the survey. Younger claimants were notably underrepresented, especially those aged 20-29 years, while older claimants were over-represented.

Interview insights into urban environments (i.e., Wellington) were limited by both low claim values in the city and limited interviewees from Wellington, potentially affecting the depth of understanding about challenges specific to city recovery experiences.

Additionally, this work focused on a single earthquake event. Insurance recovery processes span multiple hazard types, and claimant experiences with managing the process may differ for other events. Further research exploring experiences from other hazards would help address this, with the research team currently undertaking work to examine these experiences from an extreme weather perspective (results expected in October 2026).

There would be benefit in future research exploring the experiences of MUB claimants who aren't within a body corporate or adjacent governance structure (i.e., adjoined townhouses, flats, etc). As this type of intensified housing becomes more common in New Zealand, particularly in the main centres, understanding and anticipating the unique challenges and opportunities related to post-event claim and repair processes – including in relation to independently insured units, for instance – will be important for better understanding key challenges and relevant solutions to improve claimant experiences and housing repair outcomes.

7. Reflections for the future

As this work has shown, there are a range of circumstances that influence experiences and the potential vulnerability of claimants, which can often overlap with factors that influence or directly affect housing repair quality.

There are already many processes used by insurers for identifying and supporting claimants experiencing vulnerability throughout the process. These findings provide further insights that can support the development of processes and understandings about where vulnerability or other difficulties may arise, and therefore where priority may need to be given. Vulnerability emerged through multiple, often overlapping factors, including financial capacity, capability and experience, life stage pressures, and competing demands. While lower-income households faced more sustained challenges overall, middle-aged claimants, with a mortgage, and with childcare responsibilities also showed notable pressures and challenges. In contrast, the generally more positive experiences for 65+ year-olds are particularly notable (relatively speaking), given age may often be a key factor in identifying the potential vulnerability of an individual (Eade, Brown, et al., 2023). For insurers, targeted support can better help claimants to navigate the process successfully and confidently, such as support for assessing settlement sufficiency when presented with offers and understanding processes for requesting top-ups where appropriate.

For councils and building consent authorities (BCAs), certain claimant profiles present elevated quality concerns or risks. For instance, homeowners completing self-repairs who have the least experience and confidence and/or may be doing it more out of necessity than choice pose a particular risk to housing quality, especially for work that is more complex or requires consenting. Targeting advice that helps homeowners navigate the repair process, including repair strategy and building consent requirements, as well as proactive identification of who may pose risks to housing quality outcomes, may help to address these issues before they create potential long-term housing stock problems. Emergency managers may also find relevance from these findings, in understanding the diverse needs of affected homeowners to target appropriate support, recognising sustained wellbeing impacts across a long-term recovery process and different information needs for different groups at various stages to support these people.

While this work indicates a generally high preference for autonomy over managing repair work (with most preferring a cash settlement in a future damage event), high rates of repair completion, and high satisfaction with completed work, cash settlements also raise potential challenges that directly affect claimant wellbeing and housing repair quality. The cash settlement model requires a level of confidence and capability to navigate the process, including to understand settlement adequacy, select contractors, and manage the process. Those with experience, networks, greater financial capability, and time generally fared better, while those with less of these aspects faced greater challenges. The nature and extent of vulnerability is likely to look different for many in disaster recovery than in business-as-usual insurance contexts, given the complex and traumatic nature of disasters. Understanding this complexity will better

enable nuanced and responsive support to claimants from a raft of experiences and backgrounds, who are facing an inherently challenging period, to best ensure quality housing repair outcomes.

Multi-unit buildings also present some distinct challenges for building owners to navigate in the claim and repair process. Aside from the scale and complexity of damage, experiences are also broadly shaped by the size and experience of MUB governing bodies, with those who have less experience or capacity to navigate the process often facing greater difficulty with potential impacts on final repair outcomes. Looking to the future, a need for greater support to manage the process after future events was raised. The project manager interviewed suggested a need for additional guidance and support for body corporates to navigate an unfamiliar and challenging process. They noted the usefulness of this for providing an overview of what to expect and for managing expectations, particularly for less experienced and/or smaller bodies, including what the process might look like and which professionals they should be engaging for the process.

8. Outputs and dissemination

Conference Presentation and Poster

- QuakeCoRE Annual Meeting: Day Two Summary (quakecore.nz/2025-quakecore-annual-meeting-day-two/)
- Conference Poster (resorgs.org.nz/wp-content/uploads/ResOrgs_Claims_Comparison_Poster.pdf)

Practitioner brief

- Project summary (included at front end of report) for insurers, building consent authorities, and emergency / recovery managers to be disseminated early 2026, via NEMA e-bulletin, BCA group, ICNZ, QuakeCoRE newsletter, Illuminate Weekly.
- Project summary and full report to be distributed among steering group members to share with their networks in early 2026 (NZCRS, ICNZ and private insurance organisations, Treasury, NHC).

9. Publications, communications, and engagement

Project webpage

resorgs.org.nz/our-projects/crisis-recovery-and-disaster-reconstruction/post-disaster-insurance-claims-settlement/the-role-of-community-context-on-insurance-claim-settlement-outcomes/

Project social media posts

- ResOrgs LinkedIn post 2025 (linkedin.com/feed/update/urn:li:activity:7371701524449722368)
- ResOrgs LinkedIn post 2024 (linkedin.com/feed/update/urn:li:activity:7242321501784289280)
- ResOrgs LinkedIn post 2023 (linkedin.com/feed/update/urn:li:activity:7137893399499591681)

Media release

New research maps recovery pathway after Kaikōura earthquake (12 September 2024) NHC (naturalhazards.govt.nz/news/new-research-maps-recovery-pathway-after-kaikoura-earthquake)

Steering Group and Ongoing Research

We engaged a steering group of industry and research professionals to guide this research and provide feedback along the way, including some who were also on the steering group for our earlier Public Inquiry research. We also engaged a researcher who had completed research on cash settlement experiences of claimants in Australia.

Following on from this work, the research team has secured funding to understand homeowner experiences from the claim and repair process following recent extreme weather events, to be completed in late 2026.

10. References

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Appendix 1: Claimant survey

Kaikōura Claims Settlement Survey

Welcome

Kia ora

You are invited to participate in a survey on insurance claim settlement and residential repair process following the 2016 Kaikōura/Hurunui earthquake. This study is being conducted by Resilient Organisations in collaboration with Tonkin + Taylor and Kestrel Group. Before you decide to participate, please read this page explaining why the research is being done and what we would like from you. **Once you are ready to begin the survey click the 'Next' button at the bottom of the page.**

Why have you received this invitation?

You are invited to participate in this research because you were a homeowner who made an insurance claim following the Kaikōura/Hurunui earthquake. EQC has provided your email address (and only your email address) to us for this research. EQC has provided this information in accordance with EQC Act (S31A 2A) and we (Resilient Organisations) have an obligation to EQC to ensure your email information will be protected and only used for the purposes of this survey.

Your participation is voluntary (your choice). If you decide not to participate, there are no consequences. Your decision will not affect your relationship with EQC, any member of the research team and their organisations, or anyone else.

What is the purpose of this research?

This research aims to determine the benefits and impacts of cash settlement of insurance claims following the 2016 Kaikōura/Hurunui earthquake. The information from this study will help to address recommendations 5.1.3 and 5.1.4 set out in the 2020 Report of the Public Inquiry into the Earthquake Commission related to the process of settling claims and impacts of cash settlement on the quality of housing:

- [5.1.3] Conduct a detailed assessment of the impacts of cash settlement of claims in the example of the Kaikōura/Hurunui earthquake, including the longer-term impact on quality of the housing stock.
- [5.1.4] Incorporate the findings of the detailed assessment of cash settlement for the Kaikōura/ Hurunui earthquake into a larger and ongoing study that tests the advantages and disadvantages of cash settlement, the results of which could be drawn on when deciding the best response to future natural disaster events.

Are there any benefits from taking part in this research?

The information gathered will potentially benefit communities recovering from future disaster events. The research has been commissioned to follow on from the Public Inquiry process so there is a direct link between this research and government action.

What is involved in participating?

If you choose to take part in this research, please complete the online survey that follows this information page. The survey involves answering a series of questions regarding the cash settlement and repairs process covering topics including your earthquake damage, the claims process, repair process, your experience dealing with other stakeholders (insurers, contractors), experiences with subsequent house sales (if applicable), insurability and overall satisfaction with the process. Completing the survey should take around 15-20 minutes.

We are also looking to interview homeowners about their experience and would love for you to participate. At the end of the survey, you will be asked if you would be willing to be contacted for an interview. If you would like to participate, you will be able to provide your contact information in a separate form, that will **not** be linked to your survey response.

Are there any risks involved in this research?

To protect against any risk around disclosing information about your insurance claim settlement, the survey is anonymous, and your identity will not be evident at any stage. We have undertaken the following measures to ensure your anonymity:

- there are no identifiable questions in the survey,
- no IP addresses are tracked.

It is important to note that your responses will be anonymous. In no way can your responses be linked to your insurance claim information.

What will happen to the information you provide?

All data will be stored on password-protected files on a secure server. All data will be destroyed ten years after completion of the study/publication of the study.

What will happen with the research findings?

Results and recommendations will be provided to EQC following this research to aid in meeting the recommendations set out in the 2020 Report of the Public Inquiry into the Earthquake Commission. And as a public entity, EQC is required to make the report available to the public. Results may also be published in peer-reviewed, academic journals, presented during conferences or seminars to wider professional and academic communities. It is also likely that information will be shared with the public via media coverage. You will not be identifiable in any publication. A summary of the results will be sent to all participants who request a copy.

We will send a summary of the research to you at the end of the study if you request this. If you provide an email address for this purpose, it will not be linked with your survey responses.

What if you change your mind during or after the study?

You are free to withdraw at any time. To do this, simply close your browser window or the application (app) the survey is presented on. Any information you have entered up to that point will be deleted from the data set. As this is an anonymous survey it will not be possible to withdraw your information after you have completed the survey.

Who can you contact if you have any questions or concerns?

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The research team takes ethics seriously. The review of the project ethics has been jointly conducted by the research team and their external reviewer Will Allen and Associates. If you have a complaint about this research, please contact Dave Brunsdon, Project Director, Kestrel Group (db@kestrel.co.nz, +64 (0)21 679 338).

What happens next?

If you would like a PDF version of this information sheet, please email Sophie Horsfall.

Please read the following statement of consent and start the survey below.

Statement of consent

I have read the study information and understand what is involved in participating. By completing the survey and submitting my responses, I consent to participate.

Kaikōura Claims Settlement Survey

Section 1: Property information

After answering a question please click the 'Next' button. You can use the 'Prev' button to return to past questions (please do not use your browser back button).

* 1. Did a residential property you own incur earthquake damage as a result of the Magnitude 7.8 at 12:02am on the 14th of November 2016, also known as “the Kaikōura Earthquake”?

- ◯ Contents damage only
- ◯ Land damage only
- ◯ Damage to one property (e.g., housing damage, contents, land, auxiliary buildings)
  Please have this property in mind when answering the rest of the survey
- ◯ Damage to multiple properties (e.g., housing damage, contents, land, auxiliary buildings)
  Please select one of your damaged properties (consider a residential building, not an outbuilding or a multi-storey building) and answer all of the following questions with that one property in mind. If you can, choose a property that you have or intend to repair (rather than rebuild).
- ◯ No

Kaikōura Claims Settlement Survey

Section 1: Property information

* 2. Which of the following best describes the property damaged in the earthquake? (select one)

- ◯ Separate detached house (e.g., single family home, homestead)
- ◯ Semi-detached dwelling (e.g., dwellings joined via a shared wall (i.e., garage, side wall) such as townhouses or flats)
- ◯ Joined dwelling in a building of three or more storeys (e.g., residential unit in an apartment building)
- ◯ Other (please specify)

Kaikōura Claims Settlement Survey

Section 1: Property information

3. Please indicate the occupancy of the damaged property (select one).

- ◯ Owner occupied
- ◯ Leased/rented
- ◯ Other (please specify)

4. Which of the following statements best describes the setting of your damaged property? (select one)

- ◯ Urban community - town (e.g., up to 20,000 people)
- ◯ Urban community – city (e.g., greater than 20,000 people)
- ◯ Rural (e.g., farm, lifestyle block, homestead)
- ◯ Other (please specify)

5. Where is/was the damaged property located?

- ◯ Greater Christchurch (Christchurch City, Selwyn, Waimakariri)
- ◯ Hurunui district
- ◯ Kaikōura district
- ◯ Marlborough district
- ◯ Wellington region
- ◯ Other (please specify)

6. What is the approximate size (sqm, square meters) of your house?

- ◯ Under 100sqm
- ◯ Between 100 and 199sqm
- ◯ Between 200 and 299sqm
- ◯ Over 300sqm

* 7. Have you made an insurance claim for the damaged property?

Select the option that best applies to you.

- ◯ I do not have insurance
- ◯ I have not made a claim
- ◯ I am currently in the claims process, yet to settle
- ◯ I made a claim, but my claim was not successful
- ◯ I made a claim and the insurer carried out the repair
- ◯ I accepted a cash settlement and have received the money
- ◯ I have reopened my claim
- ◯ Don’t know
- ◯ I’d rather not say

In claims process

8. Why are you currently in the insurance claims process?

- ( ) The claims process has been too confusing
- ( ) My insurer and I have not come to an agreement on claim value
- ( ) There is a dispute/disagreement over policy wording
- ( ) It's not a priority for me at the moment
- ( ) The damage was only recently found
- ( ) The damage is major/complex
- ( ) I have only just bought the property
- ( ) No reason
- ( ) Not applicable
- ( ) Other (please specify)

* 9. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- [ ] House damage (structural – i.e., foundations, walls, etc.)
- [ ] House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- [ ] House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- [ ] Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- [ ] Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- [ ] External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- [ ] Contents damage
- [ ] Other (please specify)

Decided to not make a claim

* 10. Why did you decide not to make a claim?

- ◯ I decided to sell my property
- ◯ I do not have insurance
- ◯ The damage was not covered by my insurance
- ◯ There was only minimal damage
- ◯ I discovered damage after the claim period closed (within 3 months of the earthquake)
- ◯ I do not want to say
- ◯ Other (please specify)

Managed repair

11. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- [ ] House damage (structural – i.e., foundations, walls, etc.)
- [ ] House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- [ ] House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- [ ] Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- [ ] Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- [ ] External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- [ ] Contents damage
- [ ] Other (please specify)

12. Please indicate the value of your initial claim(s) or settlement(s) (including GST) for damage to property (excluding land, contents, and driveways):

- ( ) Up to $10,000
- ( ) $10,001 – $50,000
- ( ) $50,001 - $100,000
- ( ) $100,001 - $200,000
- ( ) $200,001 and over
- ( ) My claim has not been settled yet
- ( ) Don’t know
- ( ) Prefer not to say

13. Was your house assessed as:

- ( ) Rebuild
- ( ) Repairable
- ( ) No damage
- ( ) Don’t know

14. What year were your repair or rebuild works completed?

- ◯ 2016
- ◯ 2017
- ◯ 2018
- ◯ 2019
- ◯ 2020
- ◯ 2021
- ◯ 2022
- ◯ Repairs/rebuild are still being completed

15. How satisfied were you with the following aspects of the managed repair/rebuild process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
The professional services (e.g. building contractors and tradespeople) that worked on my repair/rebuild	◯	◯	◯	◯	◯	◯	◯
Standard and quality of repairs/rebuild **at the time they were completed**	◯	◯	◯	◯	◯	◯	◯
Standard and quality of the repairs/rebuild **since completion (i.e. current satisfaction)**	◯	◯	◯	◯	◯	◯	◯
The length of time for repairs/rebuild to be completed	◯	◯	◯	◯	◯	◯	◯

* 16. Did the repair/rebuild work require remediation (e.g., the repair work itself was not up to standard and needed to be reworked at a later date)?

- ◯ Yes
- ◯ No
- ◯ I don't yet know, still in the process of repairs/rebuild

Managed repair

17. Why was remediation required? (tick all that apply)

- [ ] Repairs/rebuild were incomplete
- [ ] Unacceptable standard of repair/rebuild quality
- [ ] Other (please specify)

18. What types of remediation works were further required? (tick all that apply)

- [ ] House damage (structural – i.e., foundations, walls, etc.)
- [ ] House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- [ ] House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- [ ] Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- [ ] Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- [ ] External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- [ ] Other (please specify)

19. Who paid for the remediation work? (tick all that apply)

- [ ] Contractor
- [ ] Insurer
- [ ] Myself
- [ ] Work is still not done
- [ ] Other (please specify)

20. Are there any particular issues you'd like to mention (e.g. material delays, availability of contractors etc)?

This section may be difficult to reflect on. It may raise issues that cause distress when thinking back, but the results from this survey will assist in reducing any future trauma during earthquake/disaster recovery. If you are affected by these questions, please call the Earthquake Support Line 0800 777 846 to receive some support.

21. What level of impact has each of the following issues had or continues to have on your everyday life as a result of the managed repair/rebuild process?

	Did not experience this	Experienced this but it had/has a minimal impact	This had/has a minor negative impact	This had/has a moderate negative impact	This had/has a major negative impact
Reduced energy levels	○	○	○	○	○
Physical health impacts	○	○	○	○	○
Stress	○	○	○	○	○
Burnout	○	○	○	○	○
Other mental wellbeing issues	○	○	○	○	○

Other (please specify)

22. To what extent have the following interactions and factors had or continue to have on your everyday life as a result of the managed repair/rebuild process:

	No negative impact	Minor negative impact	Moderate negative impact	Major negative impact	Don't know	N/A
Dealing with private insurer(s)	○	○	○	○	○	○
Dealing with damage assessors	○	○	○	○	○	○
Dealing with tradespeople	○	○	○	○	○	○
Dealing with local / district council	○	○	○	○	○	○
Financial stress	○	○	○	○	○	○
Concerns over quality	○	○	○	○	○	○
Concerns over timeliness or delay	○	○	○	○	○	○

Other (please specify)

* 23. If you experienced a future damage event and repairs were required to your property, what would be your preferred method for undertaking the work?

- ◯ I would prefer to manage the process myself
- ◯ I would prefer a third party (e.g., insurer, government entity or their agent) to manage the process for me

Section 2: Insurance process

24. What type(s) of earthquake damage did you claim on your insurance? Select all that apply.

- [ ] House damage (structural – i.e., foundations, walls, etc.)
- [ ] House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- [ ] House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, chimneys etc.)
- [ ] Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- [ ] Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- [ ] External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- [ ] Contents damage
- [ ] Other (please specify)

25. Please indicate the value of your initial claim(s) or settlement(s) (including GST) for damage to property (excluding land, contents, and driveways):

- ( ) Up to $10,000
- ( ) $10,001 – $50,000
- ( ) $50,001 - $100,000
- ( ) $100,001 - $200,000
- ( ) $200,001 and over
- ( ) My claim has not been settled yet
- ( ) Don’t know
- ( ) Prefer not to say

26. What was your house assessed as?

- ( ) No damage
- ( ) Repairable
- ( ) Rebuild
- ( ) Don’t know

27. What year was your initial claim settled?

- ◯ 2016
- ◯ 2017
- ◯ 2018
- ◯ 2019
- ◯ 2020
- ◯ 2021
- ◯ 2022
- ◯ My claim has not been settled yet

Section 3: Repairs process

* 28. Which option most accurately describes the extent of repair work you undertook or are planning to undertake on your property? (select one)

- ◯ I do not intend to do any repairs or rebuild the damaged property
- ◯ I am undecided whether I will undertake repairs
- ◯ I chose to/am planning to do partial earthquake repairs
- ◯ I chose to/am planning to complete the earthquake repairs as per my insurance assessment
- ◯ I chose to/am planning to rebuild my property on the same site as per my insurance assessment

Do not intend to undertake rebuild/repairs

29. Thinking about your decision not to repair or rebuild, or your hesitation to begin repair works, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/repair process is too confusing	○	○	○	○	○	○	○
I am not confident in managing repairs/a rebuild by myself	○	○	○	○	○	○	○
I do not have suitable alternative accommodation	○	○	○	○	○	○	○
I have insufficient insurance funds	○	○	○	○	○	○	○
I have insufficient personal funds	○	○	○	○	○	○	○
I am still deciding how much to spend	○	○	○	○	○	○	○
I am still deciding on the extent of repairs or scope of the rebuild that I want to complete	○	○	○	○	○	○	○
I am still planning my repairs or rebuild	○	○	○	○	○	○	○
The cost of tradespeople is too high	○	○	○	○	○	○	○
The cost of materials is too high	○	○	○	○	○	○	○
The availability of trades people is scarce	○	○	○	○	○	○	○
For health or age reasons	○	○	○	○	○	○	○
I don’t have the energy at the moment	○	○	○	○	○	○	○
It’s not a priority for me at the moment / I am too busy	○	○	○	○	○	○	○
I have other financial priorities	○	○	○	○	○	○	○

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The damage is minor	◯	◯	◯	◯	◯	◯	◯
Other personal reasons	◯	◯	◯	◯	◯	◯	◯

Other (please specify)

* 30. Are you, or someone else, currently living in the unfinished/damaged property?

- ◯ I was/am living in the unfinished/damaged property
- ◯ Someone else was/is living in the unfinished/damaged property
- ◯ No one was/is living in the unfinished/damaged property
- ◯ Prefer not to say

Section 3: Repairs process

31. How much damage were/are you intending to repair?

	No repairs	Some repairs	All repairs	N/A
House damage (structural – i.e., foundations, walls, etc.)	○	○	○	○
House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)	○	○	○	○
House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)	○	○	○	○
Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)	○	○	○	○
Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)	○	○	○	○
External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)	○	○	○	○

Other (please specify)

32. Are there any particular reasons why you are only doing partial repairs?

* 33. Indicate the current state of the repairs.

- ◯ I have completed repairs
- ◯ I am currently undertaking repairs
- ◯ I haven’t started but intend to undertake repairs
- ◯ I would rather not say
- ◯ Don’t know

Kaikōura Claims Settlement Survey

Section 3: Repairs process

34. From the time you received your claim settlement money, how long did it take for your repairs to be completed?

- ◯ Less than 3 months
- ◯ Between 3 – 6 months
- ◯ Between 6 – 12 months
- ◯ Between 12 – 24 months
- ◯ Longer than 24 months
- ◯ Rather not say/ do not remember
- ◯ Not applicable

35. How confident did you feel/do you feel in managing the earthquake repair process?

- ◯ Not confident at all
- ◯ Not very confident
- ◯ Slightly confident
- ◯ Mostly confident
- ◯ Very confident
- ◯ Not applicable

36. Did you get or do you need a building consent for your repairs?

- ◯ Yes, a building consent
- ◯ No, I have a building consent exemption
- ◯ No
- ◯ Don’t know

37. Who undertook the project management, physical works, design, and consenting for the repair of your property? Select all that apply.

	Design and specification *(e.g. structural, geotechnical, architectural)*	Building consent application	The project management *(e.g. overseeing the project)*	The physical repairs
Myself	☐	☐	☐	☐
Friends / family (with experience in building/renovations)	☐	☐	☐	☐
Friends / family (with no or little experience in building/renovations)	☐	☐	☐	☐
Suitably qualified /experienced contractors/consultants (e.g., tradespeople, building firm engineer, architect)	☐	☐	☐	☐
Not applicable	☐	☐	☐	☐

38. To what extent do you agree or disagree with the following statements in relation to engaging professional services and tradespeople for earthquake repairs?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
There was a suitable number of building contractors and tradespeople to choose from	○	○	○	○	○	○	○
I was able to engage building contractors and tradespeople within a suitable time frame	○	○	○	○	○	○	○
The building contractors and tradespeople I engaged were affordable	○	○	○	○	○	○	○
There was a suitable number of design professionals to choose from	○	○	○	○	○	○	○
I was able to engage design professionals within a suitable time frame	○	○	○	○	○	○	○
The design professionals I engaged were affordable	○	○	○	○	○	○	○

* 39. How did the initial scope of the insurance claim (i.e., the earthquake damage and required repairs initially assessed by insurance assessors) compare to the actual earthquake damage and repairs required?

- ◯ There was less earthquake repair work required than the initial insurance claim scope
- ◯ The extent of earthquake repair completed was about the same as the initial insurance claim scope
- ◯ There was more earthquake repair work required than the initial insurance claim scope
- ◯ I don’t know the extent of the earthquake repair required

Section 3: Repairs process

40. Have you reopened your insurance claim due to this increased scope?

- ◯ Yes, the claim is being reassessed
- ◯ Yes, the claim has been approved/settled
- ◯ Yes, but the claim was denied
- ◯ No

41. Do you have any other comments on the repair scope? If yes, please describe below.

* 42. Did the initial repair work, based on the insurance scope, require remediation (i.e., the repair work itself was not up to standard and needed to be reworked at a later date)?

- ◯ Yes
- ◯ No
- ◯ I don’t yet know, still in the process of repairs

Section 3: Repairs process

43. Why was remediation or rework of repairs required? (tick all that apply)

- ◯ Repairs were incomplete
- ◯ Unacceptable standard of repair quality
- ◯ Other (please specify)

44. What types of remediation works were further required? (tick all that apply)

- ☐ House damage (structural – i.e., foundations, walls, etc.)
- ☐ House damage (non-structural – i.e., roof, plasterboard, cladding, flooring, windows, etc.)
- ☐ House damage (ancillary – i.e., hot water cylinder, heat pump, water/power connections, etc.)
- ☐ Auxiliary buildings/features (i.e., garages, main accessways that are integral to the building etc)
- ☐ Land damage (i.e., cracks, subsidence/changes in land level, liquefaction)
- ☐ External damage not covered by the EQC Act (i.e., driveways, paths, swimming pools, etc.)
- ☐ Other (please specify)

45. Who paid for the remediation work? (tick all that apply)

- ☐ Contractor
- ☐ I got a further amount from my insurer/EQC
- ☐ Myself
- ☐ Work is still not done
- ☐ Other (please specify)

46. When carrying out repairs, how important were each of the following factors?

	Not at all important	Slightly important	Fairly important	Important	Very important	Don't know	N/A
Certainty in cost	○	○	○	○	○	○	○
Overall cost	○	○	○	○	○	○	○
Quality	○	○	○	○	○	○	○
Duration of the repair process	○	○	○	○	○	○	○
Ability to start repairs when I wanted	○	○	○	○	○	○	○
Confidence in builder	○	○	○	○	○	○	○
Confidence in architect or engineer	○	○	○	○	○	○	○

Other (please specify)

47. How satisfied were you with the following aspects of the repair process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
The professional services (e.g. building contractors and tradespeople) that I engaged	○	○	○	○	○	○	○
Standard and quality of repairs/rebuild **at the time they were completed**	○	○	○	○	○	○	○
Standard and quality of the repairs **since completion (i.e. current satisfaction)**	○	○	○	○	○	○	○
The length of time for repairs to be completed	○	○	○	○	○	○	○

48. Are there any particular issues you'd like to mention (e.g., material delays, availability of contractors etc)?

49. Did you use or seek out any support during the repairs process? If so, please describe.

50. Is there any support you did not have but would have made the repairs process easier? If yes, please describe

Section 4: Cost

* 51. The money I received from my initial claim settlement was:

- ◯ Insufficient to complete insurer-assessed earthquake repair work
- ◯ Sufficient to complete insurer-assessed earthquake repair work
- ◯ In excess of the insurer-assessed earthquake repair work
- ◯ It is hard to say because the scope of repairs changed
- ◯ Don't yet know, still in the process of repairs
- ◯ Prefer not to say

Section 4: Cost

52. Why were the funds insufficient to complete insurer-assessed earthquake repair work? (tick all that apply)

- [ ] Repair scope was larger than assessed
- [ ] Further damage was discovered when repairs were being undertaken
- [ ] Inflationary pressures (e.g., cost changes to materials or labour)
- [ ] Time taken to secure builders/start the repairs
- [ ] Changes to repair strategy
- [ ] Building regulation changes
- [ ] Other (please specify)

53. Have you re-opened your insurance claim to get a top-up or submitted a new claim to cover the increased cost of repair?

- ◯ Yes, I re-opened or submitted a new claim
- ◯ No, but I plan to submit a new claim
- ◯ No, I did not re-open or submit a new claim and do not plan to
- ◯ I was not aware that I was able to reopen my claim for a further top-up

54. What did your settlement include costs for? (tick all that apply)

	Yes	No	Don't know	N/A
Professional services (e.g., engineer, Geotech, architect)	◯	◯	◯	◯
Project management	◯	◯	◯	◯
Contingency	◯	◯	◯	◯

55. The cost of my repair work, compared to the original cash settlement value, was/is:

- ◯ Much lower (e.g., more than $100k less)
- ◯ Lower (e.g., $51-100k less)
- ◯ Somewhat lower (e.g., $26-50k less)
- ◯ Slightly lower (e.g., $10-25k less)
- ◯ About the same (e.g., less than $10k and up to $10k more)
- ◯ Slightly higher (e.g., $10-25k more)
- ◯ Somewhat higher (e.g., $26-50k more)
- ◯ Higher (e.g., $51-100k more)
- ◯ Much higher (e.g., more than $100k)
- ◯ Don’t know
- ◯ Not applicable

56. Do you know of any particular item, or piece of work (e.g. material costs, labour, professional services etc), that cost more or less than allowed for in the claim?

Section 5: Personal impact/cirucumstance

This section may be difficult to reflect on. It may raise issues that cause distress when thinking back, but the results from this survey will assist in reducing any future trauma during earthquake/disaster recovery.
If you are affected by these questions, please call the Earthquake Support Line 0800 777 846 to receive some support.

57. Please indicate the level of impact each of the following issues had or continues to have on your everyday life as a result of the insurance claim and repair process:

	Did not experience this	Experienced this but it had/has a minimal impact	This had/has a minor negative impact	This had/has a moderate negative impact	This had/has a major negative impact
Reduced energy levels	○	○	○	○	○
Physical health impacts	○	○	○	○	○
Stress	○	○	○	○	○
Burnout	○	○	○	○	○
Other mental wellbeing issues	○	○	○	○	○

Other (please specify)

58. To what extent have the following interactions and factors had or continue to have on your everyday life as a result of the insurance claim and repair process?

	No negative impact	Minor negative impact	Moderate negative impact	Major negative impact	Don't know	N/A
Dealing with tradespeople	○	○	○	○	○	○
Dealing with local / district council	○	○	○	○	○	○
Financial stress	○	○	○	○	○	○
Concerns over quality	○	○	○	○	○	○
Concerns over timeliness or delay	○	○	○	○	○	○

Other (please specify)

* 59. If you experienced a future damage event and repairs were required to your property, what would be your preferred method for undertaking the work?

- ◯ I would prefer to manage the process myself
- ◯ I would prefer a third party (e.g., insurer, government entity, or their agent) to manage the process for me

Section 7: House sales

* 60. Have you sold the property in question?

- ◯ Yes
- ◯ No

Section 7: House sales

61. What was your reason for selling? (Tick all that apply)

- [ ] Claims settlement process was too challenging
- [ ] Difficulty managing repair/rebuild process
- [ ] Lack of confidence in ability to repair/rebuild property
- [ ] Lack of energy to go through repair/rebuild
- [ ] Financial reasons
- [ ] Moving out of region
- [ ] Simply moving house
- [ ] Other (please specify)

62. Was your earthquake damage claim legally assigned to the new owners?

- ◯ Yes
- ◯ No
- ◯ Don’t know
- ◯ Rather not say

* 63. What was the state of the earthquake damage when you sold your property?

- ◯ Unrepaired ('as is, where is')
- ◯ Completed some repairs in the Scope of Work
- ◯ Completed most repairs in the Scope of Work
- ◯ Completed all repairs in the Scope of Work

Section 7: House sales

* 64. Was any of the claim value transferred to the new owners?

- ◯ All of it
- ◯ None of it
- ◯ Some of it (some repairs completed)
- ◯ Don't know
- ◯ Some of it (no repairs completed)
- ◯ Prefer not to say
- ◯ Other (please specify)

Intend to repair but have not started yet

65. Thinking about why you have not started the repair process, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/repair process is too confusing	○	○	○	○	○	○	○
I am not confident in managing the repairs	○	○	○	○	○	○	○
I do not have suitable alternative accommodation	○	○	○	○	○	○	○
I have insufficient insurance funds	○	○	○	○	○	○	○
I have insufficient personal funds	○	○	○	○	○	○	○
I am still deciding how much to spend	○	○	○	○	○	○	○
I am still deciding on the extent of repairs that I want to complete	○	○	○	○	○	○	○
I am still planning my repairs	○	○	○	○	○	○	○
The cost of trades people	○	○	○	○	○	○	○
I have already spent some/all of the insurance funds	○	○	○	○	○	○	○
The availability of trades people	○	○	○	○	○	○	○
For health or age reasons	○	○	○	○	○	○	○
I don’t have the energy at the moment	○	○	○	○	○	○	○
It’s not a priority for me at the moment / I am too busy	○	○	○	○	○	○	○
I have other financial priorities	○	○	○	○	○	○	○
Other personal reasons	○	○	○	○	○	○	○

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
No reason	○	○	○	○	○	○	○

Other (please specify)

Kaikōura Claims Settlement Survey

Section 6: Insurability

* 66. Is your property still insured?

- ◯ Yes
- ◯ No
- ◯ Partially (exclusions for unrepaired work)
- ◯ Don’t know

Section 6: Insurance

67. Why is your property not insured?

- ◯ Incomplete repair work
- ◯ The premium costs too much
- ◯ Difficulty getting insurance
- ◯ Don’t know
- ◯ Other (please specify)

68. Do you have any other comments regarding insurance?

Section 7: Mortgage

* 69. Do you have a mortgage on the property in question?

- ◯ Yes
- ◯ No

Section 7: Mortgage

70. Has the claim settlement, repairs process, or insurability impacted your mortgage?

- ◯ Yes
- ◯ No
- ◯ Don’t know

71. If yes, please explain how your mortgage was impacted:

Section 8: Rebuild

* 72. Please indicate the current state of your rebuild:

- ◯ I have completed a rebuild
- ◯ I am currently undertaking a rebuild
- ◯ I haven’t started but intend to undertake a rebuild
- ◯ I would rather not say
- ◯ Don’t know

Section 8: Rebuild

73. From the time you received your claim settlement money, how long did it take for your rebuild to be completed?

- ◯ Less than 12 months
- ◯ Between 12 – 24 months
- ◯ 24 -36 months
- ◯ Longer than 36 months
- ◯ Rather not say
- ◯ Not applicable

74. How confident did you feel/do you feel in managing the earthquake rebuild process?

- ◯ Not confident at all
- ◯ Not very confident
- ◯ Slightly confident
- ◯ Mostly confident
- ◯ Very confident
- ◯ Not applicable

75. Who undertook the project management, physical works, design, and consenting for the rebuild of your property? Select all that apply in each column.

	Design and specification (e.g. structural, geotechnical, architectural)	Building consent application	The project management (e.g. overseeing the project)	The physical repair
Myself	☐	☐	☐	☐
Friends / family (with experience in building/renovations)	☐	☐	☐	☐
Friends / family (with no or little experience in building/renovations)	☐	☐	☐	☐
Suitably qualified /experienced contractors/consultants (e.g., tradespeople, building firm engineer, architect)	☐	☐	☐	☐

76. To what extent do you agree or disagree with the following statements in relation to engaging professional services and tradespeople for your earthquake rebuild?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
There was a suitable number of building contractors and tradespeople to choose from	○	○	○	○	○	○	○
I was able to engage building contractors and tradespeople within a suitable time frame	○	○	○	○	○	○	○
The building contractors and tradespeople I engaged were affordable	○	○	○	○	○	○	○
There was a suitable number of design professionals to choose from	○	○	○	○	○	○	○
I was able to engage design professionals within a suitable time frame	○	○	○	○	○	○	○
The design professionals I engaged were affordable	○	○	○	○	○	○	○

* 77. Did the rebuild require remediation (i.e., the rebuild work itself was not up to standard and needed to be reworked at a later date)?

- ○ Yes
- ○ No
- ○ I don't yet know, still in the process of rebuilding

Section 8: Rebuild

78. Please explain why remediation was required:

79. When carrying out your rebuild, how important were each of the following factors to you?

	Not at all important	Slightly important	Fairly important	Important	Very important	Don't know	N/A
Certainty in cost	○	○	○	○	○	○	○
Overall cost	○	○	○	○	○	○	○
Quality	○	○	○	○	○	○	○
Preventing future damage (e.g., higher seismic design requirements)	○	○	○	○	○	○	○
Duration of rebuild process	○	○	○	○	○	○	○
Ability to start rebuild when I wanted	○	○	○	○	○	○	○
Confidence in builder	○	○	○	○	○	○	○
Confidence in architect or engineer	○	○	○	○	○	○	○

Other (please specify)

80. How satisfied were you with the following aspects of the rebuild process?

	Very dissatisfied	Dissatisfied	Neither satisfied nor dissatisfied	Satisfied	Very satisfied	Don't know	N/A
Dealings with my local/district council	○	○	○	○	○	○	○
The professional services (e.g. building contractors and tradespeople) that I engaged	○	○	○	○	○	○	○
Standard and quality of rebuild at the time they were completed	○	○	○	○	○	○	○
Standard and quality of the rebuild since completion	○	○	○	○	○	○	○
The process of rebuild	○	○	○	○	○	○	○
The length of time for rebuild to be completed	○	○	○	○	○	○	○

81. Did you use or seek out any support during the rebuild process? If so, please describe.

82. Is there any support you did not have but would have made the rebuild process easier?

83. The money I received from my claim settlement was:

- ○ Not enough to complete rebuild
- ○ Sufficient to complete rebuild
- ○ More than needed to rebuild
- ○ I chose to spend more than my insurance claim value
- ○ I chose to spend less than my insurance claim value
- ○ I don't yet know, still in the process of rebuilding
- ○ Prefer not to say

84. The cost of my rebuild, compared to the original cash settlement value, was/is:

- ◯ Much lower (e.g., more than $100,000 less)
- ◯ Lower (e.g., $51,000-$100,000 less)
- ◯ Somewhat lower (e.g., $26,000-$50,000k less)
- ◯ Slightly lower (e.g., $10,000-$25,000 less)
- ◯ About the same (e.g., less than $10,000 and up to $10,000 more)
- ◯ Slightly higher (e.g., $10,000-$25,000 more)
- ◯ Somewhat higher (e.g., $26,000-$50,000 more)
- ◯ Higher (e.g., $51,000-$100,000 more)
- ◯ Much higher (e.g., more than $100,000)
- ◯ Don’t know
- ◯ Not applicable

85. If your rebuild cost was lower than allowed for in your original claim settlement, please indicate reasons why (e.g. material costs, labour, professional services, insufficient sum insured, reduced size of property)?

Not started rebuild

86. Thinking about why you have not started the rebuild process, to what extent do you agree or disagree with the following statements?

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
The building/rebuild process is confusing	○	○	○	○	○	○	○
I am not confident in managing a rebuild	○	○	○	○	○	○	○
I do not have suitable alternative accommodation	○	○	○	○	○	○	○
Concerned about rebuilding in the same place (e.g. earthquake risk)	○	○	○	○	○	○	○
I have insufficient insurance funds	○	○	○	○	○	○	○
I have insufficient personal funds	○	○	○	○	○	○	○
I am still deciding how much to spend	○	○	○	○	○	○	○
I am still deciding on the scope of the rebuild that I want to complete	○	○	○	○	○	○	○
I am still planning my rebuild	○	○	○	○	○	○	○
The cost of trades people	○	○	○	○	○	○	○
The availability of tradespeople	○	○	○	○	○	○	○
For health or age reasons	○	○	○	○	○	○	○
I don’t have the energy at the moment	○	○	○	○	○	○	○
It’s not a priority for me at the moment	○	○	○	○	○	○	○
I have other financial priorities	○	○	○	○	○	○	○
Other personal reasons	○	○	○	○	○	○	○

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know	N/A
No reason	○	○	○	○	○	○	○

Other (please specify)

Kaikōura Claims Settlement Survey

Section 9: Demographics

The following section contains demographic questions that will enable the researchers to better understand the context of the survey results.

87. Which age group do you belong to?

- ◯ Less than 18 years
- ◯ 18-19 years
- ◯ 20-24 years
- ◯ 25-29 years
- ◯ 30-34 years
- ◯ 35-39 years
- ◯ 40-44 years
- ◯ 45-49 years
- ◯ 50-54 years
- ◯ 55-59 years
- ◯ 60-64 years
- ◯ 65 years or over

88. Which best describes the combined annual income of your household (before tax) at the time of the event?

- ◯ No income
- ◯ Less than $30,000
- ◯ $30,001 to $60,000
- ◯ $60,001 to $100,000
- ◯ $100,001 to $200,000
- ◯ More than $200,000
- ◯ Don’t know
- ◯ Prefer not to say

89. How many children under the age of 18 were living in the same property as you at the time of the event?

- ◯ None
- ◯ 1
- ◯ 2
- ◯ 3
- ◯ More than 3

You have reached the end of the survey. If you wish to revisit any of the previous questions please use the PREV button to navigate back through your answers. If you are ready to submit please press the NEXT button.

You will be taken to another survey, where you can input your contact details if you would like to receive a copy of the findings and/or indicate your willingness to be interviewed for this project.

Thanks for your time.

Apartment dwellers

90. We are aware that those that live in multi-unit dwellings may be facing some specific earthquake repair and insurance challenges. This survey does not address these challenges. It will be the subject of future research by ourselves or others.

Is there anything you would like to tell us now about your experiences managing earthquake repairs in a multi-unit building?

If you are willing to be contacted for an interview please follow visit https://www.surveymonkey.com/r/claims_apartment to input your contact details.

This is to ensure your survey results remain anonymous.

Thank you for your time.

Unsuccessful claims / did not make claim or not insured

91. Why was your claim unsuccessful?

- ◯ Damage was not covered by my insurance
- ◯ My insurance was not valid (e.g. unpaid premium, have not met terms and conditions of policy)
- ◯ Outside the claim period for the event (3 months after the event)
- ◯ Other (please specify)

92. Have you or do you plan to repair earthquake damage?

- ◯ Yes, fully
- ◯ Yes, partially
- ◯ No

* 93. Have you sold the property in question?

- ◯ Yes
- ◯ No

94. What was your reason for selling? (Tick all that apply)

- [ ] Difficulty managing repair/rebuild process
- [ ] Lack of confidence in ability to repair/rebuild property
- [ ] Lack of energy to go through repair/rebuild
- [ ] Financial reasons
- [ ] No insurance
- [ ] Moving out of region
- [ ] Simply moving house
- [ ] Other (please specify)

95. What was the state of the earthquake damage when you sold your property?

- ( ) Unrepaired (As is where is)
- ( ) Some repairs completed
- ( ) All earthquake damage repaired

Thank you

96. Our research focuses on successful insurance claims for building damage, so we do not need any further input from you at this stage.

If you have any other comments you would like to share, please include them below.

Thank you for your time.

We are resilience & risk experts

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GET IN TOUCH

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