

# RESIDENTIAL RED ZONE SURVEY

(OF THOSE WHO ACCEPTED THE CROWN OFFER)

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RECOVERY AUTHORITY

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# INTRODUCTION AND BACKGROUND



## INTRODUCTION

This report has been prepared for the Canterbury Earthquake Recovery Authority (CERA). It presents results from a survey of former residential red zone property owners, and their adult household members, who accepted the Crown offer for the purchase of their properties and have concluded the sale and purchase process (or processes) with the Crown.

The purpose of the research was to:

1. Determine the extent to which the Crown's recovery objectives have been met
2. Understand what the wellbeing outcomes have been for property owners and those who were living in the areas zoned red
3. Help communities, local authorities and the Government respond to similar situations in the future.

The Crown's recovery objectives mentioned above were to:

<b>CERTAINTY</b>	Provide certainty of outcome for home-owners as soon as practicable
<b>CONFIDENCE</b>	Create confidence for people to be able to move forward with their lives Create confidence in decision-making process
<b>BEST INFORMATION</b>	Use the best available information at the time to inform decisions
<b>SIMPLE PROCESS</b>	Have a simple process in order to provide clarity and support for land-owners, residents and businesses in those areas

*Source: CERA Residential Red Zone Offer Recovery Plan, July 2015*

This particular research project needed to be concluded before CERA's disestablishment in April 2016 so that the information could be included in a lessons and legacy evaluation project.

It is hoped that further research will be conducted that will include other residential red zone property owners once any outstanding matters have been concluded, to ensure the broader impacts of the government's overall policy response to the 2010-2011 Canterbury earthquakes are understood. Future research might be undertaken, for example, to measure the outcomes for those whose properties were zoned red but who did not accept the Crown offer.

The survey was conducted, using an online methodology, during October and November 2015. Potential respondents were contacted using the contact information held by CERA for former residential red zone property owners who accepted the Crown offer for their properties. Community groups were also asked to promote the survey within their networks.

Nielsen would like to thank all those who completed this survey, especially given that some of the questions required respondents to recall their experiences around the very difficult and challenging times following the 2010-2011 Canterbury earthquakes.

Nielsen would also like to sincerely thank the reference group, consisting of representatives from a number of local government and community groups, who helped develop this research.

## BACKGROUND (AS PROVIDED BY CERA)

### THE RESIDENTIAL RED ZONE CROWN OFFER PROCESS

The 4 September 2010 Darfield Earthquake caused extensive land damage including widespread liquefaction. Between 4 September 2010 and late 2012, the greater Christchurch region experienced 15,000 aftershocks with every major aftershock generating additional liquefaction and further damage to residential housing and land in affected areas. This additional damage was most severe during the 6.3 magnitude earthquake on 22 February 2011, which also caused cliff collapses, land slips and the release of large boulders across the Port Hills.

After the 22 February 2011 earthquake, communities in severely affected flat land areas faced a long wait for the restoration of sewerage, power and water. Each significant aftershock caused more land settlement, further damage to buildings, and new jets of contaminated water, sand and silt welled up into gardens and through damaged homes. In hillside suburbs, a number of properties were damaged by, and remained at risk from, landslide and rock roll.

The level of damage in these areas had the potential to significantly affect residents' health and wellbeing. After the February 2011 earthquake, property owners in these areas were facing protracted negotiations with their insurers, and the prospect of living on damaged land, with damaged infrastructure for long periods. It was clear from geotechnical data and the condition of the land that the damage that had occurred meant area-wide solutions would likely be required to remediate land damage.

In June 2011, the Government announced an emergency social policy response to provide these communities with certainty and the ability to move forward with confidence. The response included an area-wide process for categorising properties, which resulted in properties in the worst affected areas being 'zoned red'.

Residential properties in the flat land were zoned red where the land was so badly damaged that it was unlikely that it could be rebuilt on for a prolonged period. The criteria for defining areas as residential red zone were:

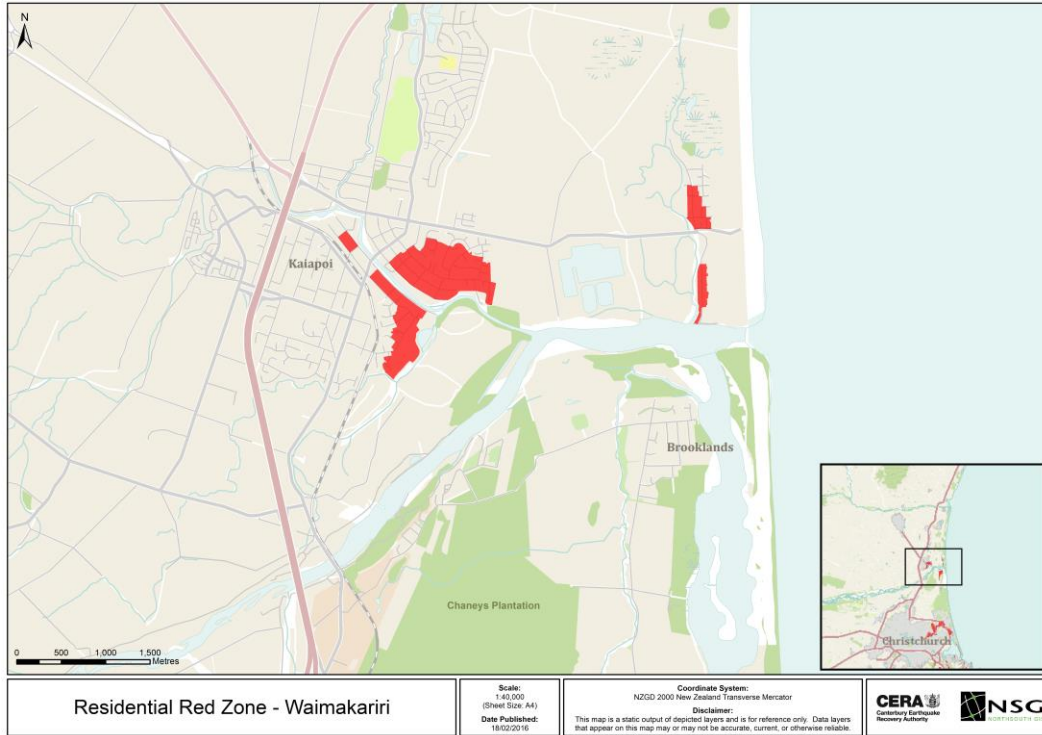
- There is significant and extensive area-wide land damage;
- The success of engineering solutions may be uncertain in terms of design, its success and possible commencement, given the ongoing seismic activity; and
- Any repair would be disruptive and protracted for property owners.

In the Port Hills, properties were zoned red on the basis that they faced an unacceptable life risk caused by the earthquakes and associated cliff collapse, rock roll and land slippage.

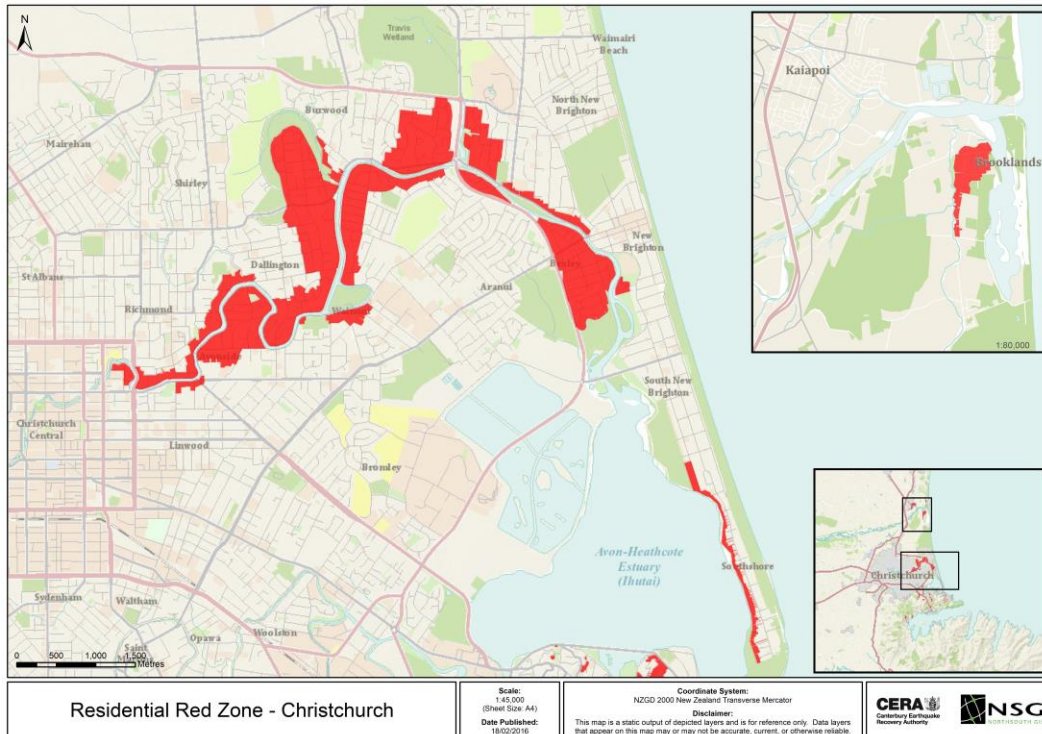
In total, 8,060 residential houses in greater Christchurch were eventually 'zoned red'. Of these, 7,346 were in flat land areas and 714 were across the Port Hills.

The areas which were zoned red are illustrated on the following three maps:

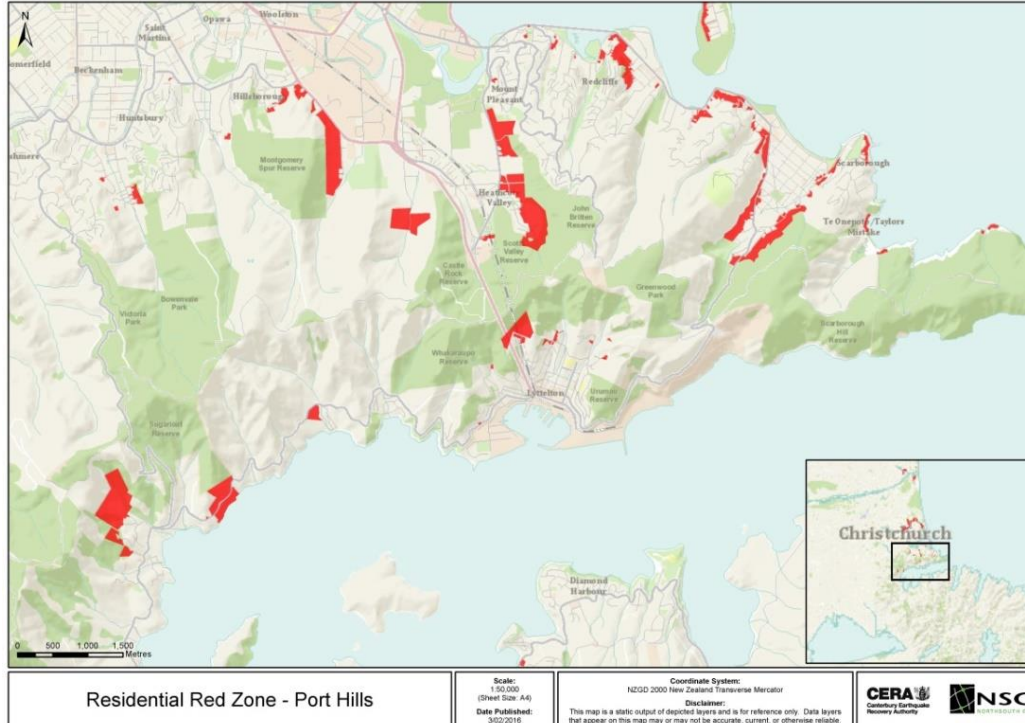
**WAIMAKARIRI DISTRICT FLAT LAND RESIDENTIAL RED ZONES:**



**CHRISTCHURCH FLAT LAND RESIDENTIAL RED ZONES:**



## PORT HILLS RESIDENTIAL RED ZONES:



In August 2011, as part of this emergency social policy response, the Government made voluntary offers to purchase insured residential red zone properties at 100 per cent of the 2007/2008 rating valuation. Insured property owners had two options:

- Option 1 – they could sell the property for the 2007/08 rateable value for the land and improvements, and assign all insurance claims to the government
- Option 2 – they could sell the property for the 2007/2008 rateable land only, and recover the insured value of the house from their insurance provider.

Owners of insured-commercial properties, uninsured improved properties or vacant land (the latter which could not be insured) in the flat land residential red zone were initially offered 50% of the 2007/2008 rateable land value, with no offer being made for the improvements on the property. No initial offers were made to owners of these properties in the Port Hills. After the Supreme Court ruled in March 2015 that the Crown should revisit these offers, a Recovery Plan process was undertaken which resulted in new offers being made to owners of uninsured-improved properties and owners of vacant land at 100% of the 2007/2008 rateable land value only. Owners of insured-commercial properties were provided with two options, similar to those offered to owners of insured-residential properties.

The zoning of properties on the Port Hills took longer than for the flat land areas due to the difficulty of establishing the level of life risk posed by rock roll, cliff collapse and land movement. Owners of insured-residential properties in the Port Hills were eligible for Crown offers for their insured residential properties in August 2012. In December 2013 a zoning review was completed. The review considered

new information about the risk lines and looked at whether the zoning criteria had been consistently applied and boundary lines had been drawn sensibly.

The final date for accepting the Crown offer was 10 December 2015. At that time owners of 7,720 of 8,060 properties in the residential red zone had accepted the offer. The final settlement date for these properties was 26 February 2016.

The residential red zone and Crown offer policies were designed to provide certainty, simplicity and confidence to property owners in severely damaged areas, and reduce the risk of delays and uncertainty impacting on property owners' health and wellbeing.

### **SUPPORTS IN PLACE FOR RESIDENTIAL RED ZONE PROPERTY OWNERS**

The implementation of these policies required individual property owners to make complex, life-changing decisions. To do this, owners needed support to understand the voluntary Crown offers, the different options available to them and the settlement process. This created an urgent need to engage with residential red zone communities to communicate and explain the Crown offers, to understand community needs and to provide support throughout offer and settlement processes.

The CERA Contact Centre managed offer and settlement processes with individual property owners and responded to requests for information, support and referrals. The Contact Centre also undertook outbound calls, proactively connecting with residents to ensure they had the information they needed to make a decision on the Crown offer.

Where appropriate, residential red zone property owners were connected with social support services such as the Earthquake Support Coordination Service, which was operated by the Ministry of Social Development.

Community meetings began the day after the first flat land zoning decision announcements were made, and continued through into 2012. At these meetings, senior CERA management (including the Chief Executive), insurers, and technical and legal experts collectively explained the rationale behind the zoning decisions and the next steps. Community meetings were followed with more intensive workshops, where experts responded to specific questions from residents face-to-face.

Earthquake Assistance Centres opened in Avondale and Kaiapoi to provide communities with ongoing access to advice from CERA, EQC, private insurers, Community Law Canterbury, the relevant local authorities and other support as needed.



# KEY FINDINGS



## INTRODUCTION

The following summary of results focuses on high-level indicators from the research.

The definitions below provide important context for interpreting the results.

- The respondents for this survey are a sample of ‘former residential red zone property owners who accepted the Crown offer and some household members aged 18 or over’. To make this report easier to read, we use the following terms:
  - Former owners – only those respondents who were sole or joint owners of the property zoned red
  - All respondents – this includes both those respondents who were former owners **and** those respondents who were living in the same household as the former owner-occupiers
- ‘Greater Christchurch’ includes the Christchurch City Council, Selwyn District Council and Waimakariri District Council areas.
- To provide context for the findings, where possible comparisons have been made to the CERA Wellbeing Surveys. The CERA Wellbeing Survey has been conducted every six months between September 2012 and September 2015 measuring the progress of earthquake recovery. It is a survey of 2,500 greater Christchurch residents aged 18 or over.

## CROWN RESPONSE: THE EXTENT TO WHICH THE CROWN’S RECOVERY OBJECTIVES HAVE BEEN MET

The four recovery objectives are outlined below, followed by the results that measure the extent to which they have been met based on the personal experiences of the former owners. In general the balance of opinion in most areas is positive rather than negative.

### 1. CERTAINTY

Provide certainty of outcome for home-owners as soon as practicable

Based on the views of those surveyed, the Crown offer process gave certainty of outcome to 79% of those property owners who accepted the Crown offer, enabling them to move forward more quickly. The great majority (82%) are of the opinion that, for them, having an offer was a better scenario than not having one.

### 2. CONFIDENCE

Create confidence for people to be able to move forward with their lives  
Create confidence in decision-making process

The Crown’s response gave confidence to the majority of property owners surveyed, with 70% feeling confident **at the time** that accepting the Crown offer was the best thing to do and 66% **remaining confident** (with the benefit of hindsight) that they did in fact make the right decision.

However, of those surveyed the level of confidence expressed in the agencies involved is polarised (38% of former owners agree they had confidence while 33% disagree).

**3. BEST INFORMATION**

Use the best available information at the time to inform decisions

Six in ten (61%) owners believe that they were provided with the best possible information at the time to help them make decisions about the Crown offer. Some 22% disagree with this statement, mainly due to the perceived quality of the information received.

**4. SIMPLE PROCESS**

Have a simple process in order to provide clarity and support for land-owners, residents and businesses in those areas

The Crown's response provided a clear process for the majority of property owners surveyed, with 68% finding the red zoning and Crown offer process clear and 73% feeling they were given sufficient time to make their decision.

As illustrated below, when former owners considered their own personal experiences, they responded more positively than when respondents were asked to consider the impact on all red zone property owners generally. This suggests that perceptions of the impact were less positive than the reality for the majority of property owners.

<b>% AGREE FROM A <u>PERSONAL</u> PERSPECTIVE</b>	<b>% AGREE FROM A <u>GENERAL</u> PERSPECTIVE</b>
ACCEPTING THE CROWN OFFER GAVE ME THE CERTAINTY I NEEDED TO BE ABLE TO MOVE FORWARD WITH MY LIFE <b>79%</b>	GAVE PEOPLE IN THE RESIDENTIAL RED ZONE CERTAINTY ABOUT THEIR PROPERTY AS SOON AS WAS POSSIBLE <b>65%</b>
I WAS PROVIDED WITH THE BEST POSSIBLE INFORMATION AT THE TIME TO HELP ME MAKE DECISIONS ABOUT THE CROWN OFFER <b>61%</b>	PROVIDED THE BEST INFORMATION TO HELP PEOPLE MAKE DECISIONS <b>43%</b>
THE RED ZONING AND CROWN OFFER PROCESS WAS CLEAR <b>68%</b>	PUT A CLEAR PROCESS IN PLACE TO PROVIDE CLARITY AND SUPPORT FOR PEOPLE IN THE RED ZONES <b>49%</b>

Base: Former residential red zone property owners who accepted the Crown offer (n=2038)

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2094)

It must also be acknowledged that, while the majority of respondents expressed a positive view, a minority of respondents felt they experienced a difficult and stressful process. Work needs to be done to identify how the process could have been improved for this group. For example, the Crown offer process was particularly difficult when joint decision-makers were in disagreement.

## THE CIRCUMSTANCES OF HOUSEHOLDS FROM THE RESIDENTIAL RED ZONE

The results in this section refer only to the owner-occupied households (i.e. those who lived in the red zone property as opposed to landlords who rented their property out or owners of vacant land).

### WHERE OWNER-OCCUPIED HOUSEHOLDS HAVE RESETTLED:

The majority (86%) of respondents remain in greater Christchurch.

- 54% in Christchurch City
- 22% in Waimakariri District
- 10% in Selwyn District

Some 4% are living in Canterbury but have left greater Christchurch. The remaining 10% have left the region (with 8% relocating elsewhere in New Zealand and 2% moving overseas).

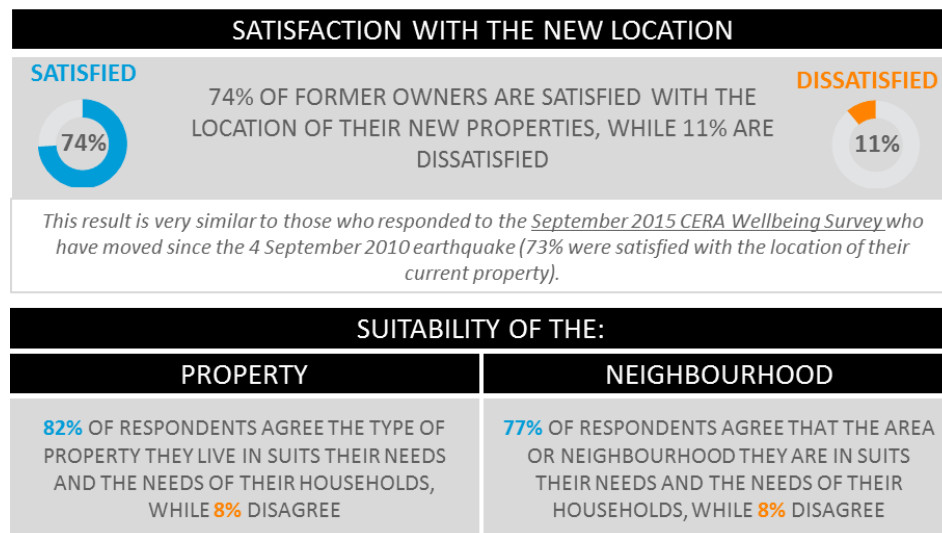
In total, 8% of respondents have left greater Christchurch and indicate that they are unlikely to return.

### SATISFACTION WITH CURRENT PROPERTIES:

The majority (93%) of former owner-occupiers have purchased the home they are currently living in.

- 51% have a larger property, 38% have a similar sized property and 11% have a smaller property
- 58% purchased an existing home and 37% purchased or built a new home

The majority of respondents are satisfied with the location of their new properties and consider that the type of property and their neighbourhood meets the household's needs. More details are provided below:



The aspects dominating choice of new location were affordability, absence of earthquake damage and safety from natural disasters. Nearly a quarter (23%) were influenced in choice of location by the opportunity to build a new home.

The aspects that were less influential (compared with when the choice was made to purchase in the residential red zone) were convenience to the natural environment as well as other considerations of convenience (for work, schools, amenities and facilities).

## GENERAL WELLBEING INDICATORS

Three indicators were included in this survey of former residential red zone respondents and in the CERA Wellbeing Survey of greater Christchurch residents.

Across these three indicators the same pattern is evident. That is, results are slightly less positive among former red zone respondents than residents across greater Christchurch as a whole. However, results are more neutral rather than negative.

INDICATOR:	FORMER RED ZONE RESPONDENTS	GREATER CHRISTCHURCH RESIDENTS
<b>QUALITY OF LIFE</b>		
% RATED GOOD + EXTREMELY GOOD	74%	77%
% RATED POOR + EXTREMELY POOR	7%	6%
<b>LEVELS OF STRESS</b>		
% NEVER + RARELY	23%	27%
% ALWAYS + MOST OF THE TIME	22%	20%
<b>WHO-5 WELLBEING INDEX*</b>		
Mean	13.9	14.1

\*World Health Organisation 5 item index: The WHO-5 is scored out of a total of 25, with 0 being the lowest level of emotional wellbeing and 25 being the highest level of emotional wellbeing.

## EARTHQUAKE-SPECIFIC IMPACTS

### NEGATIVE IMPACTS

The extent to which respondents continue to experience negative impacts as a result of the earthquakes has diminished with time.

The table below compares the most prevalent issues at the time when the Crown offers were first made to the most prevalent issues now.

#### The most prevalent issues having a strong negative impact (% of respondents impacted to a moderate or major extent)

AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE		NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE	
DEALING WITH EQC/INSURANCE MATTERS IN RELATION TO PERSONAL PROPERTY AND HOUSE	75%	FEELINGS OF SADNESS OR RESENTMENT ABOUT NEEDING TO MOVE FROM YOUR RED ZONE PROPERTY	46%
MAKING DECISIONS ABOUT HOUSE DAMAGE, REPAIRS AND RELOCATION	75%	A SENSE OF GUILT ABOUT BEING ABLE TO MOVE FORWARD WITH YOUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	22%
BEING IN A DAMAGED ENVIRONMENT AND / OR SURROUNDED BY CONSTRUCTION WORK	63%	ADDITIONAL FINANCIAL BURDENS	21%

When the Crown offers were first made, former red zone respondents were considerably more likely than residents of greater Christchurch to have been strongly impacted by a range of negative impacts (using comparisons to the CERA Wellbeing Survey). The survey responses show there are now few differences between former red zone respondents and greater Christchurch residents.

The most significant difference is that a higher proportion of former red zone respondents are still experiencing additional financial burdens, while other greater Christchurch residents are more strongly impacted by living in a damaged environment and/or being surrounded by construction work.

#### Key differences between respondents and greater Christchurch residents as a whole (% of respondents impacted to a moderate or major extent)

	FORMER RED ZONE RESPONDENTS	GREATER CHRISTCHURCH RESIDENTS
ADDITIONAL FINANCIAL BURDENS	21%	10%
BEING IN A DAMAGED ENVIRONMENT AND / OR SURROUNDED BY CONSTRUCTION WORK	15%	20%

## POSITIVE IMPACTS

As was the pattern when considering negative impacts, five years on from the 4 September 2010 earthquake, the proportions of respondents still strongly experiencing many of the positive impacts have decreased. However, they have not diminished to the same level as the negative impacts suggesting that, when positive impacts are felt, the effects may be more enduring.

The table below compares the most prevalent issues at the time when the Crown offers were first made to the most prevalent issues now.

### The most prevalent issues having a strong positive impact (% of respondents impacted to a moderate or major extent)

AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE		NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE	
HELPING FAMILY, FRIENDS AND THE COMMUNITY	46%	RENEWED APPRECIATION OF LIFE	36%
RENEWED APPRECIATION OF LIFE	42%	IMPROVED QUALITY OF HOUSE	36%
PRIDE IN ABILITY TO COPE UNDER DIFFICULT CIRCUMSTANCES	38%	SENSE OF RELIEF ABOUT BEING ABLE TO MOVE FORWARD WITH YOUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	34%
SENSE OF RELIEF ABOUT BEING ABLE TO MOVE FORWARD WITH YOUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	38%	TANGIBLE SIGNS OF PROGRESS	29%

Other points of note are:

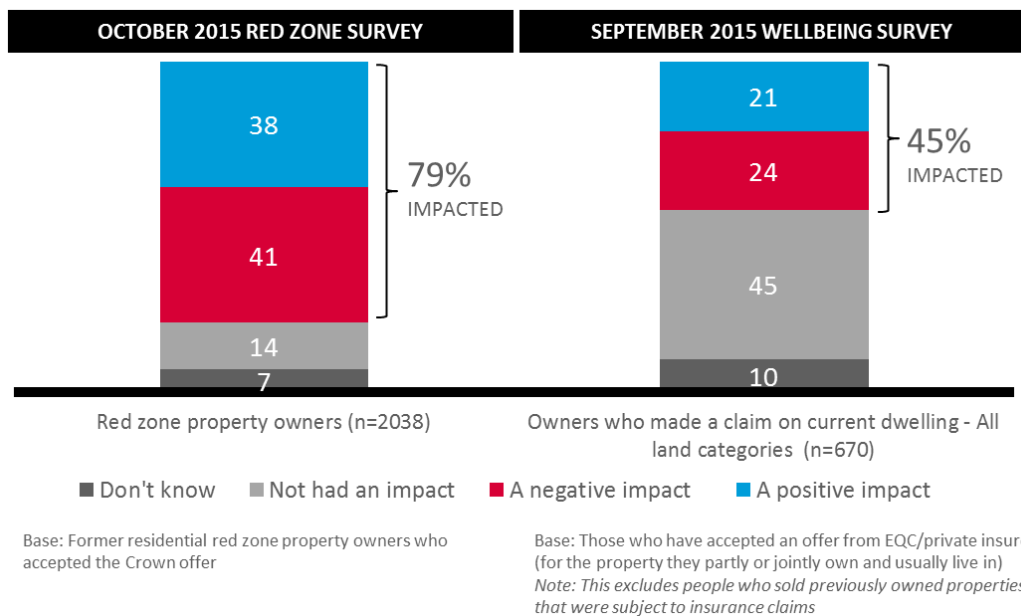
- For two aspects, the proportion of respondents strongly experiencing positive impacts has increased over time. These are having an improved quality of house and seeing tangible signs of progress.
- 34% of respondents continue to feel a sense of relief about being able to move forward with their lives more quickly than others due to their property being zoned red.
- Five years on from the 4 September 2010 earthquake, a higher proportion of respondents who were living in the red zone are still experiencing positive impacts when compared with the greater Christchurch population as a whole (as sourced from the September 2015 CERA Wellbeing Survey).

## FINANCIAL IMPACTS

After considering the ways in which they have been impacted, 79% of former owners believe they have been impacted financially as a result of the earthquakes and subsequent events (i.e. their property being zoned red and accepting the Crown offer). Four in ten (41%) say the impact has been negative, while 38% say the impact has been positive.

As context for this result, a similar question was asked in the CERA Wellbeing Survey that was conducted in September 2015. Here, property owners whose properties were damaged but not zoned red and who had accepted an offer from EQC and/or a private insurer were asked a similar question in relation to the overall financial impact of accepting the offer.

While these results are not directly comparable (as they were asked in different surveys with different contexts) this analysis suggests that a considerably smaller proportion of green zone property owners who had accepted insurance offers believe their overall financial position had been impacted by accepting the insurance offer. However, the ratio of positive to negative impact is consistent.



Perceptions of the fairness of the value of the offer were also measured (information about the Crown offer is available in the 'background' section). Opinions were mixed, with 43% believing the offer was fair or more than fair, while 54% felt the offer was less than fair.





Six in ten (62%) respondents incurred additional costs associated with accepting the Crown offer (or the settlement of their claim with their insurance company) that were not covered by the money they received from the Crown (and/or their insurer). This is higher in comparison to other property owners in the region whose properties were damaged but not zoned red and who had accepted an offer from EQC and/or a private insurer (as sourced from the September 2015 CERA Wellbeing Survey).

### RED ZONE RESPONDENTS

**62% INCURRED ADDITIONAL COSTS**

The main costs were legal fees and moving costs

### GREATER CHRISTCHURCH RESIDENTS

(Source: September 2015 CERA Wellbeing Survey)

**46% INCURRED ADDITIONAL COSTS**

The main costs were additional building costs

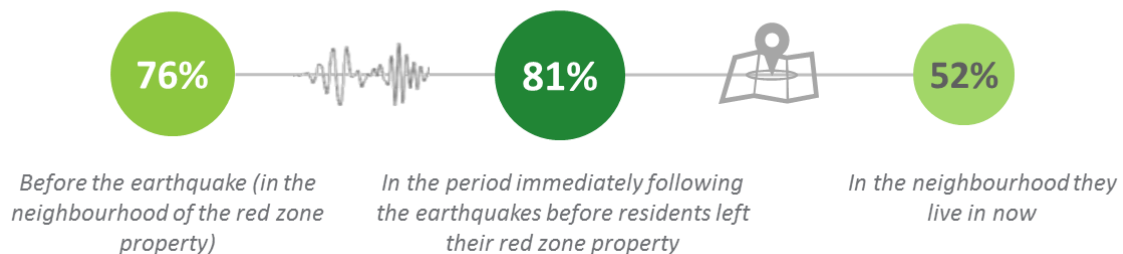
## COMMUNITY CONNECTEDNESS

When respondents were asked to reflect on the sense of community they had felt in the neighbourhood where their zoned red property was, they recalled high levels of connectedness (76% of respondents agreed that they had felt a sense of community). This sense of community appeared to have been heightened immediately following the earthquakes.

Just over half (52%) of respondents report feeling a sense of community where they are living now. This is comparable to results found among other greater Christchurch residents (in the September 2015 CERA Wellbeing Survey 46% of residents indicated that they feel a sense of community with others in their neighbourhood).

The hardest aspects of moving for respondents appear to be related more to having to leave their old community behind, rather than concerns about getting re-established elsewhere. The informal actions of new neighbours (such as making an effort to welcome and meet newcomers to their area) helped to make connections and become part of new communities. The most prevalent factor that made it harder to make connections was a lack of shared experience in relation to having a property zoned red.

Sense of connectedness over time:



## MOST AFFECTED GROUPS ACROSS ALL INDICATORS

Throughout the research, it was evident that particular sub-groups of respondents (most or all of which are inter-related) were more likely to express negative views or describe negative experiences than others. These sub-groups were:

- Those living with a health condition or disability
- Those with lower household incomes (less than \$30,000)
- Those who feel the overall financial impact of accepting the Crown offer and moving homes had been detrimental
- Those who received zoning confirmation later than others
- Households with joint decision-makers who had disagreed about whether or not to accept the Crown's offer
- Those who are unhappy with the type of property and/or the location of their new home.

# METHODOLOGY AND NOTES TO THE REPORT



## METHODOLOGY

The survey was designed to ensure that as many former owners and the other household members of red zone properties as possible were given the opportunity to participate in the survey.

It was conducted online and was carried out between 15 October and 26 November 2015, a survey period of six weeks.

### CONTACTING FORMER OWNERS

The contact list used was the database of former residential red zone property owners who had accepted the Crown offer for their properties. This was the most comprehensive database available and ahead of fieldwork, CERA made all reasonable attempts to make sure this contact list was as up to date as possible. This included:

- Collecting missing email addresses (if a phone number was available CERA called to see if an email address was able to be provided)
- Correcting any email addresses (checks were done on the database prior to fieldwork to identify and correct any mistakes in standard email domains e.g. @hotmail.com).

Any undeliverable emails that bounced back were referred to staff in CERA's contact centre who looked to see if there was an obvious error that could be fixed, or alternatively attempted to get the correct email address if there was a phone number available.

In addition to the database, representatives of community groups who participated in the reference group for the survey's development were asked to help promote the survey through their networks. Former owners were asked to contact Nielsen or CERA in order to take part in the research if they had not received an email invite and Nielsen organised for a survey link to be sent to them.

### CONTACTING OTHER HOUSEHOLD MEMBERS

It was more challenging to contact other members of the households as there was no database or list available. The survey was set up like the New Zealand census, with a household survey and cascading individual surveys, intended to reach these household members through the former property owners.

The former owner of the property was instructed to complete the survey in its entirety with the knowledge that at the end of the survey they would be given the opportunity to invite the other members of the household who were living in the red zone property to also complete the survey (note: this applied only for former owner-occupiers, not landlords).

At the end of the survey, the owner was asked to list the other members of their household at the time of the 4 September 2010 earthquake and was asked whether they would be willing to send the survey on to those aged 18 and over. An individual link was automatically created for each individual to be copied and pasted into an email and sent on by the owner. The former owner needed to be the one to contact the other household members due to the ethical limitations of providing someone else's email address for research purposes.

The former owner was sent a reminder within a week to ask them to remind any household members to take part in the survey if they wished to do so.

### **THE FIELDWORK PROCESS FOR THOSE ON THE CERA DATABASE**

An email was sent from John Ombler, Acting Chief Executive of CERA to notify former owners about the upcoming survey. The email expressed the importance of learning from people's experiences of the zoning decisions and Crown offer process to help the Government, local authorities and communities in responding to any similar situations that might arise in the future. The email also expressed that the survey was voluntary, confidential and gave former owners the choice to opt out of receiving the survey should they wish to.

A week later, Nielsen sent an email invitation to those who had not opted out containing a personalised survey link. The email reinforced the messages provided in the first email from CERA.

These communications were followed by up to two email reminders from Nielsen and one from CERA. A Nielsen 0800 number and an email address were available for any queries.

Respondents were advised that they could stop the survey at any time if they found it upsetting. They were also encouraged to seek support if so. Contact details were provided for the Canterbury Support Line. Throughout the entire process respondents had the opportunity to opt out of completing the survey.

### **RATIONALE FOR AN ONLINE APPROACH**

An online approach was used for this research for the following reasons:

- The email contact details on the database were the most comprehensive and up to date contact details available (being five years on from the 4 September 2010 earthquake any postal addresses or phone numbers were likely to be out of date).
- The questionnaire was complex, with some terminology and questions tailored to certain sub-groups (for example, those who owned rental properties, those who were living at the property, those who had dwellings under construction or owned vacant land and those with multiple properties). The online method ensured that this logic was applied automatically without needing to give overly detailed instructions to respondents, thus reducing the burden on respondents and improving the quality of response.
- An online approach meant that former owners could complete the survey in their own time, in as many sittings as they liked.
- Some contacts on the database were for representatives of the property rather than the former owners themselves, so this method made it simple for the contact people to forward the survey on to the former owner.
- The online approach made it possible for former owner-occupiers to forward a survey invitation to any others who were living in the household with the owner-occupier at the time of the earthquakes, giving them the opportunity to take part.

## QUESTIONNAIRE DESIGN

A structured questionnaire was designed in collaboration with CERA and in consultation with local council and community representatives. This first phase of the consultation was a one day workshop and the second phase was an online forum that took place over a week.

The draft questionnaire was tested in depth with 10 former owners. On the basis of this testing, further refinements were made to the questionnaire before the survey was launched to ensure clarity and ease of understanding. The full process that was followed is illustrated below:



There were two parts to the questionnaire.

### PART 1: THE HOUSEHOLD COMPONENT

The household component of the questionnaire was completed by the former property owner (if there were joint or multiple owners, the property owners could complete this section together). This section included:

- Facts about the red zone property
- Personal perceptions of the Crown offer process
- Information, advice and support accessed by the owners when the Crown offers were made
- Financial impacts of the Crown's response.

### PART 2: THE INDIVIDUAL COMPONENT

The person who completed the household component was then invited to participate in the second part of the research, the individual component, which focused on wellbeing outcomes. Former property owners who were living in the red zone property in September 2010 were also given the opportunity to forward the individual survey to any adults aged 18 years or over who had been living in the household at the time of the earthquakes. This section included:

- Psycho-social health and wellbeing indicators
- Decisions about where to move (owner-occupiers only)
- Community connectedness and suitability of the new property and area
- Negative and positive impacts caused by the earthquakes
- Support services accessed
- Perceptions of the Crown offer process (from a general perspective)
- Demographic questions.

Each part of the survey (part 1 and part 2) is estimated to have taken approximately 15 minutes. A copy of the questionnaire is included in Appendix 2.

## RESPONSE RATE

### FORMER OWNERS

As noted in the background to this report, the final date for accepting the Crown offer was 10 December 2015. At that time owners of 7,720 of 8,060 properties in the residential red zone had accepted the offer.

At the time of the research, the Crown had concluded the offer and settlement processes with owners of 7,085 residential properties who had accepted the offer, and this formed the basis of the sample frame. This included owner-occupied dwellings and rental properties, as well as a small number of uninsured improved properties and vacant land.

The difference of 635 properties includes commercial premises, retirement villages, Housing New Zealand owned houses, properties that were re-zoned to green and properties whose owners had signed their agreement since the extract of the sample frame and the closing of the survey.

Taking into account that some owners owned multiple properties and the availability of email addresses, 4907 former owners (representing the 5190 residential properties) received an invitation to take part in the survey. In total, 2038 of these former owners chose to take part in the survey, resulting in a response rate of 42%.

### OTHER HOUSEHOLD MEMBERS

An additional 192 household members took part in the survey (completing just the individual component of the survey). While this is a smaller number than hoped for, it is perhaps not surprising as it relied on the former property owners knowing the contact details of others living in their household at the time of the earthquakes, former owners being willing to forward the survey to these people, and these people choosing to take part.

Of those who were given the opportunity to participate (that is the former owner indicated that they would send a customised link), the response rate was 28%. However, only a third (35%) of other household members who were aged 18 and over and eligible to take part were given the opportunity to complete the survey by the owner.

## NOTES TO THE REPORT

The intention of this report is to provide a high level overview of the survey's results and to point out particular areas of interest. Given the large quantity of detailed data, some judgement has been made by the authors in determining the results to highlight. Data tables from this research are available as a separate appendix to this report, which allow for further analysis by experts and interested parties. These tables provide a breakdown of responses to all questions as well as additional sub-group analysis.

### DEFINITIONS:

- The respondents for this survey are a sample of 'former residential red zone property owners who accepted the Crown offer and some household members aged 18 or over'. To make this report easier to read, we use the following terms:
  - Former owners – only those respondents who were sole or joint owners of the property zoned red
  - All respondents – this includes both those respondents who were former owners **and** those respondents who were living in the same household as the former owner-occupiers.

Therefore, it is important that any results are taken in context of the group they represent as illustrated in the base description below each chart or table.

- 'Greater Christchurch' includes the Christchurch City Council, Selwyn District Council and Waimakariri District Council areas.
- To provide context for the findings, comparisons have been made to other research where possible. These are mainly the CERA Wellbeing Surveys and the 2014 Quality of Life survey. Any caveats or notes around comparability are outlined throughout the report and must be taken into account when interpreting the results.
  - The CERA Wellbeing Survey was conducted every six months between September 2012 and September 2015. It is a survey of 2,500 greater Christchurch residents aged 18 or over.
  - The Quality of Life survey is currently conducted every two years by a group of city councils. The most recent survey took place between 9 June and 28 July 2014 with 488 surveys completed by Christchurch City residents aged 18 or over.

Additional definitions can be found in the glossary (refer to Appendix 3).



## STATISTICAL NOTES:

- For each question, the number of respondents providing an answer to that question forms the base for analysis. A small number of respondents chose not to answer every question, which accounts for some slight variations.
- When differences are commented on they are statistically different (at a 95% confidence interval).
- The maximum margin of error (95% level of confidence) for the former owners is  $\pm 1.8$ . This is based on the sample achieved of 2,038 from a total population of 7,085 (the total number of properties whose owners had concluded the process with the Crown at the time of the survey).
- At CERA's request the following rules have been applied to ensure results add exactly to 100% (rather than 99% or 101% which can occur due to rounding):
  - If results add to 101% - round down the result that has been rounded up the most
  - If results add to 99% - round up the result that has been rounded down the most.For those results charted in the report, the combined percentages are based on the rounded number shown in the charts, not the unrounded figures in the data tables.
- Results have not been weighted.

## LIMITATIONS OF THE RESEARCH

- The scope of this research includes those who have concluded the Crown offer process and therefore not those who have chosen not to accept the Crown offer or those who are still in the process.
- Those for whom the database contained no current contact details and who were not able to be reached via the survey promotions were not able to take part.
- Only a small number of other household members took part in the survey (n=192). This was a response rate of 28% of those who were given the opportunity to participate (that is the former owner indicated that they would send them their customised link). However, only a third (35%) of these other household members who were aged 18 and over and eligible to take part were given the opportunity by the former owner. In addition, if the former owner did not take part themselves then the other household members were also excluded from the survey.

# THE SAMPLE ACHIEVED



## INTRODUCTION

The CERA database was the best available sample source from which to contact former property owners who accepted the Crown offer and who had concluded the Crown offer process.

There are no statistics that allow us to directly compare the profile of the 2038 households represented in the survey with the total population of red zone households whose owners accepted the Crown offer. This is due to the specific boundaries of the red zone areas and the scope of the research primarily contacting property owners.

The best available statistics are from:

- CERA's records about when the Crown offer was made to property owners, when it was accepted and the option that was chosen.
- The 2006 Census that provides a profile of households living in meshblocks, which contain red zone properties. Meshblocks are the smallest geographic unit for which statistical data is collected and processed by Statistics New Zealand. This is indicative only as the residential red zone properties do not directly correspond with the Statistics New Zealand meshblocks and renters are included in the Census but excluded from this research.

These data sources have been used in this first section to evaluate how those who responded to the survey may differ from the total population of owners who accepted the Crown offer.

There are seven indicators used for this evaluation:

- Location of the residential red zone property
- When the owner received confirmation of their property's zoning
- The length of time between the property's zoning and the Crown offer being accepted by the owner
- Crown offer option chosen
- Occupancy of the property
- Number of people in the household
- Proportion of households with dependent children.

Based on this evaluation, we believe the survey response can be considered a good representation of households in the residential red zone.

## REPRESENTATIVENESS OF THE SAMPLE

The first four indicators are compared to the full CERA database. These comparisons indicate that the survey sample is a good representation of households, with minor skews towards former owners of properties in Christchurch city and towards those who chose to accept Option 1.

	CERA DATABASE (n=7085)	SAMPLE ACHIEVED (n=2038)
<b>Location of the red zone properties represented in the survey (%)</b>		
Christchurch city	86	90
Waimakariri District	14	10
<b>When zoning confirmation was received (%)</b>		
June 2011	65	65
August to December 2011	18	15
January to May 2012	9	10
June to December 2012	8	9
During 2013	0	1
<b>Length of time between zoning confirmation and the offer being accepted (%)</b>		
Less than three months	21	21
Three to six months	26	24
Six to 12 months	30	30
More than 12 months	23	25
<b>Crown offer option selected (%)</b>		
Option 1	23	30
Option 2	74	69
Uninsured improved property	1	0
Not applicable, vacant land	2	1

Three other indicators are about the occupancy of the property for which the most accurate source to compare is the Statistics New Zealand 2006 Census.

From this comparison we can see that the households represented in this survey are a good reflection of the population, with the exception that smaller one person households may be under-represented and larger households may be over-represented.

	STATISTICS NZ CENSUS 2006	SAMPLE ACHIEVED (n=2038)
<b>Occupancy of the property (%)</b>		
Owner-occupied	81	84
Rental or other	19	16
<b>Whether have dependent children (%)</b>		
Yes	30	31
No	70	69
<b>Household size (%)</b>		
One	27	14
Two	36	38
Three	15	18
Four or more	22	30

# RECOVERY OBJECTIVES:

## THE CROWN'S RESPONSE TO THE LAND DAMAGE



## INTRODUCTION

This section of the report looks at perceptions of the Crown's response to the land damage from the Canterbury earthquakes.

In the survey, we asked respondents to consider the Crown's response through two lenses:

- From a **personal** perspective: how the Crown's response impacted on the respondent specifically (asked only of former owners).
- From a **general** perspective: perceptions of how the land zoning and Crown offer process was felt to impact generally on residents whose properties were zoned red (asked of all respondents).

The intent of starting with personal experiences and moving on to general perceptions was to encourage respondents to make a distinction between their general impressions (based on observation or knowledge of others' situations, media coverage etc.) and their own personal experiences.

The survey questions were designed to measure perceptions in the context of the Crown's recovery objectives, which were as follows:

CERTAINTY	Provide certainty of outcome for home-owners as soon as practicable
CONFIDENCE	Create confidence for people to be able to move forward with their lives Create confidence in decision-making process
BEST INFORMATION	Use the best available information at the time to inform decisions
SIMPLE PROCESS	Have a simple process in order to provide clarity and support for land-owners, residents and businesses in those areas

*Source: CERA Residential Red Zone Offer Recovery Plan, July 2015*

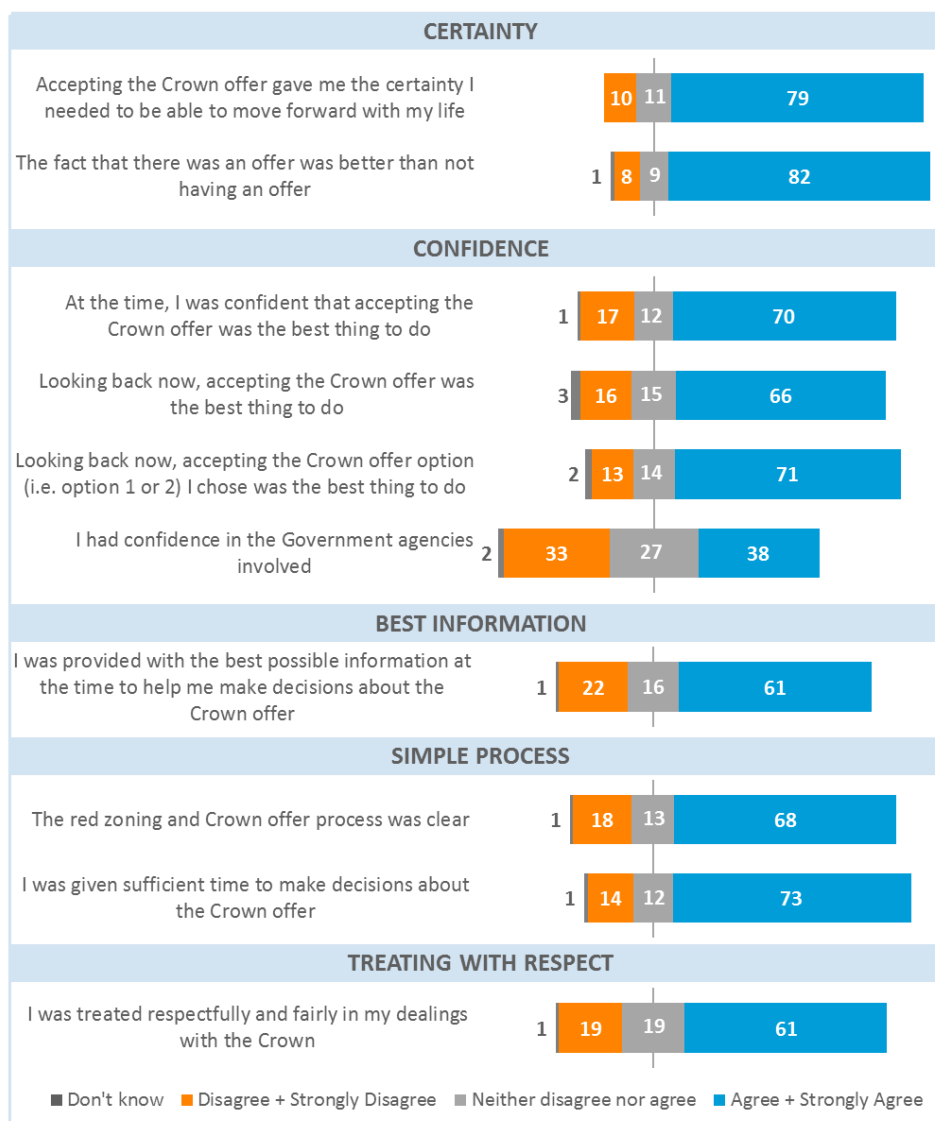
Having given feedback on these specific objectives one by one, respondents were also asked for their overall view on the Crown's response. They were asked to put themselves in the position of the Crown and to imagine that another disaster comparable in size and scale to the Canterbury earthquakes hit a city in New Zealand. They were required to indicate whether or not they would have responded in the same way to this new disaster as the Crown responded to the Canterbury earthquakes (that is, implement zoning and offer to purchase properties). If respondents indicated they would have responded differently, they were then asked to explain what they would have done.

## PERCEPTIONS OF HOW WELL THE CROWN'S RESPONSE MET THE RECOVERY OBJECTIVES: A PERSONAL PERSPECTIVE

Former residential red zone property **owners** were asked to indicate how much they agreed with the statements outlined below from *their own personal experience and perspective*. This was designed to measure the recovery objectives set by the Crown.

Across the statements, the balance of opinion among former owners is positive rather than negative, although for some statements responses are polarised. These findings are discussed in more detail over the next few pages.

### Personal experience of Crown's response: Level of agreement (former owners only) (%)



Q: To what extent do you agree or disagree with each of the following statements

Base: Former residential red zone property owners who accepted the Crown offer (n=2038; 'Looking back now, accepting the Crown offer option (i.e. option 1 or 2) I chose was the best thing to do' only asked of those who had an insured dwelling on their property n=2019)



## CERTAINTY

The objective relating to **certainty** of outcome was again the most positively rated, with eight in ten (79%) agreeing that accepting the offer gave them the certainty to move forward with their lives. In addition, the great majority (82%) are of the opinion that, for them, having an offer was a better scenario than not having one.

Some former owners commented on these sentiments elsewhere in the questionnaire. Some examples are below:



*"In most countries in the world where your land becomes uninhabitable through earthquakes - too bad! We are very thankful to the NZ Government for making this generous offer available."*

*"The process gave us certainty and let us get on with things."*

*"A very fair process that provided dignity and certainty."*

*"I think in the huge event we were faced with we had the best offer that no other country has and those who had no insurance have been treated incredibly fairly."*

*"We were lucky to have been supported by the Government in our disaster. It could have been worse and I would not have wanted to have owned a house in New Orleans when Hurricane Katrina hit. They got nothing really."*

## CONFIDENCE

To understand the extent to which former owners felt **confidence** in the decision to accept the Crown offer, they rated how confident they had felt that they were making the best decision **at the time**, as well as **looking back with the benefit of hindsight**. Seven in ten (70%) agree that they had confidence at the time and almost as many (66%) express confidence now that they had made the best decision.

Some comments that illustrate this confidence include:



*"Time was an issue, however, not a problem for us as it was a long process and our house turned red a long time after the process first began. A good decision in hindsight."*

*"We were pleased with the process, and in hindsight we think we did the right thing by accepting the Government offer. Once we found our new home everything flowed smoothly."*

*"There was a fair bit of stress involved but that was usually lack of communication. In hindsight it was the best that could've happened."*

*"...I guess in hindsight we were grateful for the Crown offer and an escape route but at the time it felt like our home was being ripped away from us and that we had no assistance in moving forward especially when it came to dealing with our insurer. The Crown offer was quite simple take option 1 or option 2."*

When looking at confidence in decisions made, broken down by those who selected Option 1 or Option 2, key findings are:

- 71% of all owners agree that, in retrospect, choosing the option they had was the best thing to do, while 13% disagree that this had been the case. There is a variation in response among those who chose each option, with 75% agreement among those who chose Option 2 and 61% agreement among those who chose Option 1.
- As a general observation, those who accepted Option 2 are slightly more likely to agree with the indicators relating to confidence that the best decision had been made.

Similar to results seen earlier (when respondents gave their general impressions of confidence in the decision-making processes), the level of confidence expressed in the agencies involved among all former owners is polarised (38% of former owners agree they had confidence in the agencies involved, while 33% disagree).

A similar question is asked of the general population in the CERA Wellbeing Survey to measure respondents' confidence in the decisions made by the agencies involved in the earthquake recovery. This question specifically asks whether these agencies had made decisions that were in the best interests of greater Christchurch. While question wording and context varies so that results are not directly comparable, they nevertheless suggest that the confidence in the agencies involved felt by owners of properties zoned red may possibly have been higher than the level of confidence expressed by greater Christchurch residents generally.

	Former red zone respondents (n=2038)	Greater Christchurch residents (n=2428)
<b>Express confidence in the agencies involved</b>	38%	26%
<b>Lack confidence in the agencies involved</b>	33%	39%

**Base:** **RRZ:** Former residential red zone property owners who accepted the Crown offer; **Greater Christchurch:** Residents of greater Christchurch aged 18+ who took place in the September 2015 CERA Wellbeing Survey  
*\* Results are indicative only due to differences in the question wording and context*

## BEST INFORMATION

Six in ten (61%) former property owners believe that they were provided with the best possible information at the time to help them make decisions about the Crown offer. Some 22% disagree with this statement, mainly due to the perceived quality of the information received (this is looked at more closely later in this section).

There is a strong relationship between how the information received is rated and the level of confidence felt in the agencies involved. Those who express a lack of confidence are also considerably more likely to rate the information received unfavourably.



*"Information booklet was clear and helpful. As was the whole process although the time it took to get the decision on the land zoning was long and drawn out and it was stressful waiting."*

*"The information pack re the Crown offer was helpful and clear. However, we did not have a choice and felt pressured to settle for fear of the unknown."*

*"Initial information on land was not accurate, so we were unable to make a decision for a long time. Inaccurate information regarding continuation of services."*

*"On all information received from the many meetings I attended at no time did I come away with any clarity on how to proceed because of conflicting reports from all sectors."*

*"Totally inconsistent information given."*

## SIMPLE PROCESS

Seven in ten (68%) former property owners agree that the zoning process and the Crown offer **process** were clear. The proportion in agreement is very similar, irrespective of whether Option 1 or Option 2 was chosen.

Three quarters (73%) feel that they were given sufficient time to make decisions about the Crown offer.

Below are some comments made by former owners who rated the process positively:



*"The process was clear and simple for us."*

*"I found the information and paper work was very clear and it was made very easy and simple for us to understand and complete at a very stressful time."*

*"The Crown offer was very clear that it was the government valuation price offered. Very happy that we were able to extend the settlement dates (and the crown understood the difficulties people were having and extended it further)."*

## TREATING WITH RESPECT

Six in ten (61%) owners feel that they had been treated respectfully and fairly in their dealings with the Crown, while 19% disagree.

Some former owners made comments elsewhere in the questionnaire that illustrate how they were or were not treated fairly. Below are a few examples:



*"Our experience with the process was very considerate and respectful. We felt we had been listened to especially when we had questions which were answered to our satisfaction."*

*"Through the whole ordeal I believe we were treated fairly and with respect and consideration..."*

*"Felt pressured to comply and do not think we were treated respectfully or with any rights."*

*"It may have been more respectful if the red zone announcement was made to those property owners firstly, rather than most of us hearing via the media, especially when we were promised to be kept informed in the first instance. Hearing via a third party was VERY disappointing on CERA's part."*

Other patterns of response of note:

- Two thirds (65%) of the former owners who took part in this research had the zoning of properties confirmed in June 2011. Of the remainder, 15% did not receive confirmation of their property's zoning until later in 2011, a further 10% did not receive confirmation until May 2012. One in ten (9%) received confirmation between June and September 2012, and the final 1% received confirmation in December 2013. There is a strong relationship between the timing of the confirmation of zoning decisions and how positively the Crown's response is rated. In general, the earlier owners received confirmation, the more likely they were to rate each aspect positively.

- Eight in ten (79%) former owners responding to the survey had not made decisions around the Crown offer in isolation but had involved others, such as a partner or family members, in these decisions. In the great majority of cases (92%), parties were in agreement over the decisions made. However, for the 8% who were not in agreement, experiences around the Crown's response across all aspects were significantly less positive. The largest variations relate to confidence, as outlined below:

**Largest variations: Comparing owners who were in agreement with partner/family and owners who were not in agreement (%)**

<b>% AGREE</b>	<b>ALL FORMER OWNERS (n=2038)</b>	<b>OWNERS WHO WERE IN AGREEMENT (n=1479)</b>	<b>OWNERS WHO WERE NOT IN AGREEMENT (n=128)</b>
Looking back now, accepting the Crown offer was the best thing to do	66	72	13
Looking back now, accepting the Crown offer option (i.e. Option 1 or 2) I chose was the best thing to do	71	76	21
At the time, I was confident that accepting the Crown offer was the best thing to do	70	75	24
I was given sufficient time to make decisions about the Crown offer	73	78	30

*Base: Former residential red zone property owners who accepted the Crown offer*

## PERCEPTIONS OF HOW WELL THE CROWN'S RESPONSE MET THE RECOVERY OBJECTIVES: A GENERAL PERSPECTIVE

Respondents were also asked to indicate how much they agreed with the statements outlined below in general in terms of how the Crown's response impacted on all residents whose properties were zoned red.

Former property owners rate the Crown's response more positively when answering from the perspective of their own personal experiences rather than from a general perspective about the impact of the Crown's response on all residents whose properties were zoned red. Results that are directly comparable are shown below:

### Key differences in agreement from a personal versus general perspective (%)

% AGREE FROM A <u>PERSONAL</u> PERSPECTIVE (ANSWERED BY FORMER OWNERS)	% AGREE FROM A <u>GENERAL</u> PERSPECTIVE (ANSWERED BY RESPONDENTS)
ACCEPTING THE CROWN OFFER GAVE ME THE CERTAINTY I NEEDED TO BE ABLE TO MOVE FORWARD WITH MY LIFE <b>79%</b>	GAVE PEOPLE IN THE RESIDENTIAL RED ZONE CERTAINTY ABOUT THEIR PROPERTY AS SOON AS WAS POSSIBLE <b>65%</b>
I WAS PROVIDED WITH THE BEST POSSIBLE INFORMATION AT THE TIME TO HELP ME MAKE DECISIONS ABOUT THE CROWN OFFER <b>61%</b>	PROVIDED THE BEST INFORMATION TO HELP PEOPLE MAKE DECISIONS <b>43%</b>
THE RED ZONING AND CROWN OFFER PROCESS WAS CLEAR <b>68%</b>	PUT A CLEAR PROCESS IN PLACE TO PROVIDE CLARITY AND SUPPORT FOR PEOPLE IN THE RED ZONES <b>49%</b>

Base: Former residential red zone property owners who accepted the Crown offer (n=2038)

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2094)

This supports an observation made during the consultation process around the design of this survey, which was that people whose properties were zoned red wanted to talk about people who they perceived had experienced more difficulties during the Crown process than they themselves had experienced.

The diagram on the following page illustrates the level of agreement expressed with each of six statements in general in terms of how the Crown's response impacted on all residents whose properties were zoned red. As seen with the results from former owners' personal perspective, the balance of opinion is positive rather than negative, although for some statements responses are polarised.

### **CERTAINTY**

Results indicate that the Crown's response delivered relatively well in terms of providing certainty. Nearly two-thirds (65%) agree that the response gave people the certainty to be able to move forward with their lives. A similar proportion feel that the response gave people in the residential red zone certainty about their property as soon as was possible (62%).

### **CONFIDENCE**

Two statements were included to measure the recovery objective relating to confidence and they show mixed results. While the majority agree that the Crown's response was the best response possible in the circumstances (57%), opinions are polarised as to whether the Crown's response gave people confidence in the decision-making process (39% agreed, while 31% disagreed).

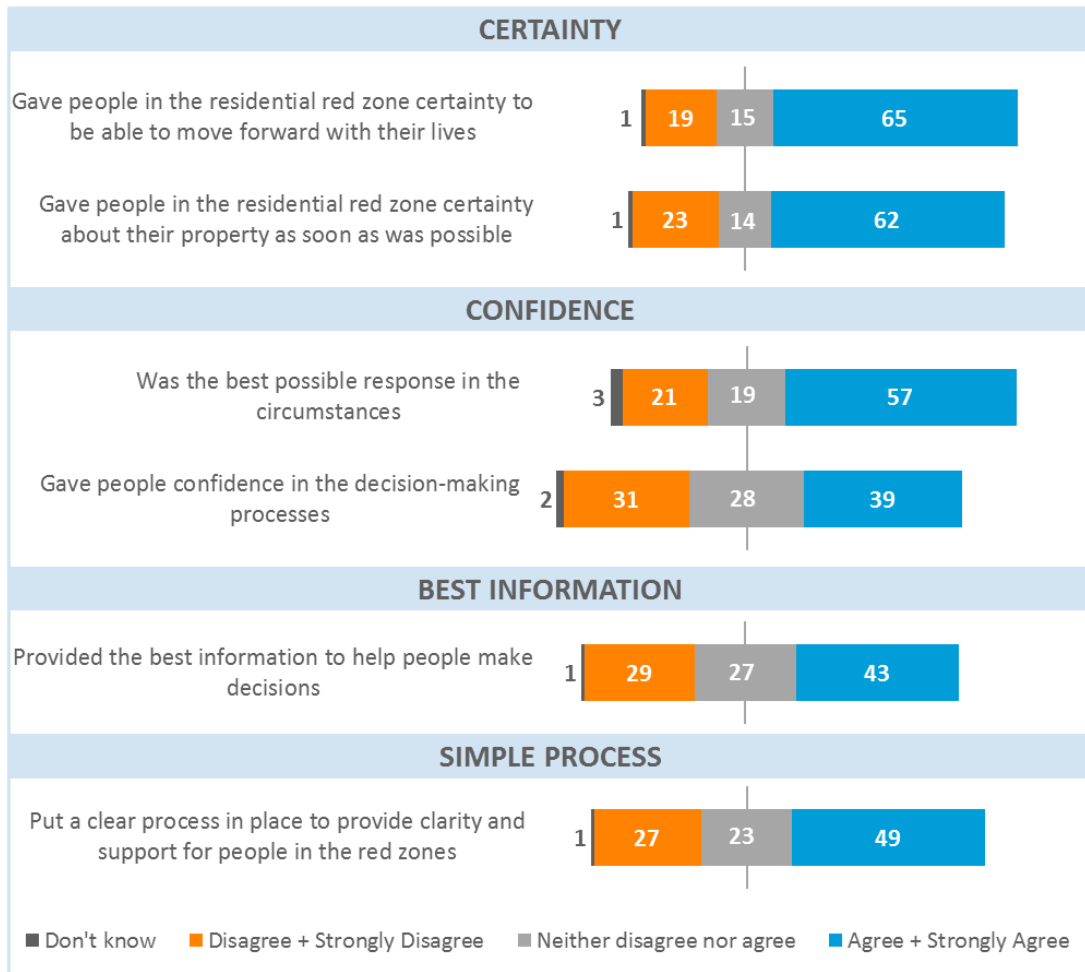
### **BEST INFORMATION**

Opinions of the quality of information provided to help people make decisions are also polarised, with over four in ten (43%) agreeing that the best information had been provided and 29% disagreeing that this had been the case. This area is looked at more closely later in this report.

### **SIMPLE PROCESS**

Putting a simple process in place that provided clarity and support for people in the red zone was the fourth recovery objective. The balance of opinion is positive in relation to this objective with half (49%) agreeing that the Crown's response delivered to this objective and 27% disagreeing.

### General impression of Crown's response: Level of agreement (%)



Q: To what extent do you agree or disagree that the Crown's response

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2094)

Across the indicators, the following patterns of response are evident:

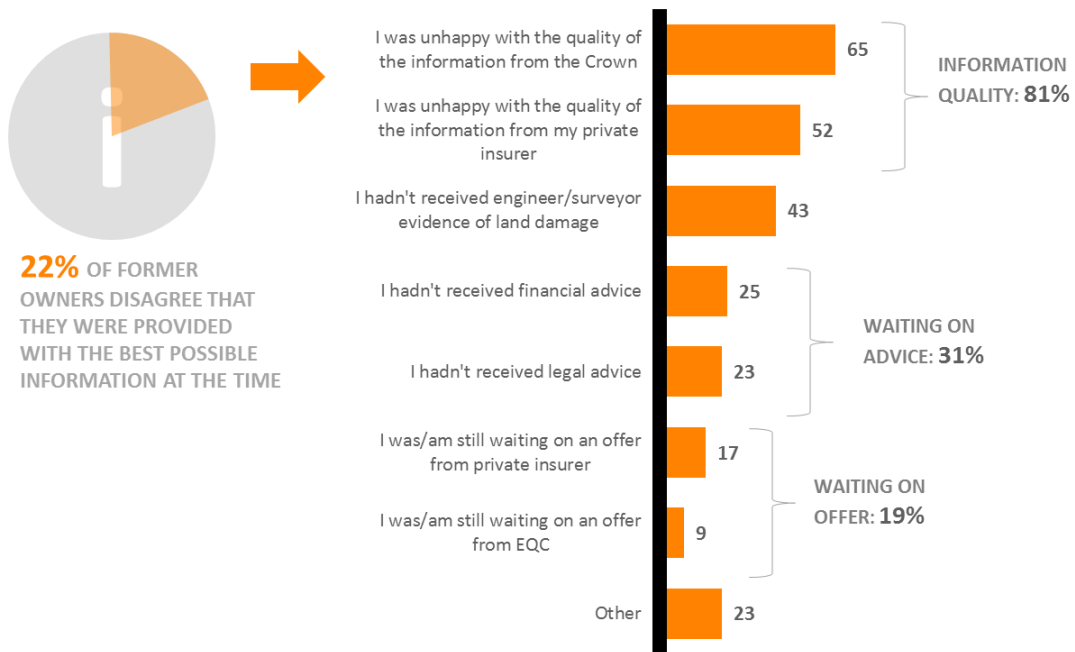
- Owners of residential red zone properties located in Waimakariri District at the time of the earthquakes provided less positive ratings than owners of residential red zone properties in Christchurch city
- Owners of residential red zone properties who had been living at that property for a long amount of time (more than 11 years) provided more positive ratings
- The level of agreement with each statement did not differ significantly between those who accepted Option 1 and those who accepted Option 2.

## QUALITY OF THE INFORMATION PROVIDED TO ASSIST DECISION-MAKING

As noted earlier, 22% of former owners disagree that they were provided with the best information to help them make decisions about the Crown offer. These people were asked to further explain why they felt this way, by choosing from a list of possible reasons and/or by writing an explanation in their own words.

Of this group, 65% were unhappy with the quality of the information received from the Crown (this equates to 14% of all former owners) and 52% were unhappy with the information received from private insurers (or 12% of all former owners).

### Reasons for disagreeing that former owners were given the best information at the time to help them make decisions (%)



*Q: To what extent do you agree or disagree with each of the following statements: I was provided with the best possible information at the time to help me make decisions about the Crown offer*

Base: Former residential red zone property owners who accepted the Crown offer (n=2038)

*Q: For what reasons do you disagree that you were provided with the best possible information to help you make your decision?*

Base: Former residential red zone property owners who accepted the Crown offer and disagreed that they were provided with the best possible information to help make their decision (n=455)

Note: Only responses over 3% are shown



Some former owners commented later in the survey that information was missing for them. The themes that emerged indicated that former owners wanted honest, transparent and factual information. They also wanted more collaboration and more consistent messaging from the agencies involved. The following comments have been selected to illustrate respondents' views:

*"Communication in the early stages was not good and caused some considerable anguish. We received an email informing us that our property was Red Zoned, then several days later we were told that that was incorrect. Then some months later it was White Zoned. Finally it was Red Zoned. A real roller coaster for our emotions! It would have been better to wait to inform us until the authorities were sure."*



*"There didn't seem to be consistent information between the agencies. I was sometimes given opposing advice from people which made it a stressful process."*

*"No one really knew the criteria for the Crown offer and each time you spoke to a person at the Official places, each person had different information on what we were supposed to do. No one really knew how the system worked properly."*

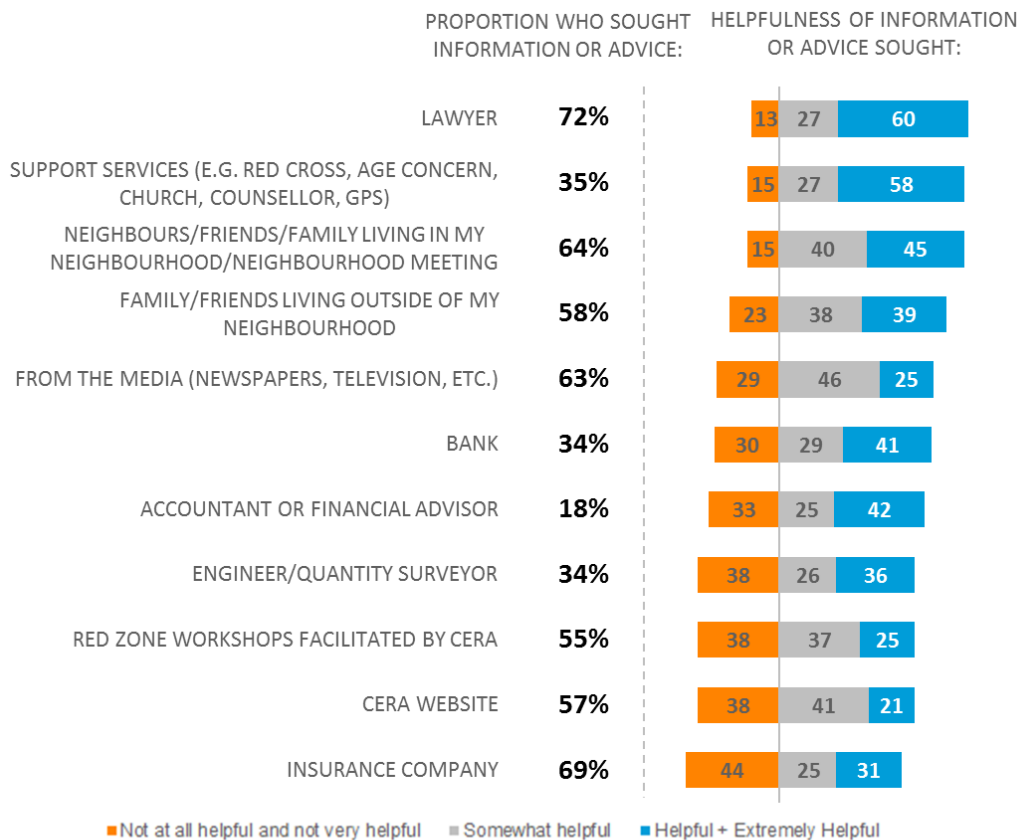
*"Staff were very helpful where possible. A lot of conflicting information for them to process at times, but treated us well and to the best of their ability at the time. Lots of different agencies interpreting things differently. Need to reduce the number of agencies making decisions."*

## WHERE OWNERS SOUGHT ADVICE OR INFORMATION ABOUT WHETHER TO ACCEPT THE OFFER AND WHICH OPTION TO ACCEPT

The chart below shows the proportion of former owners who sought information or advice from each of the services or channels listed, as well as the helpfulness of the information or advice sought.

Lawyers were the most common sources of information (72% of former owners sought advice or information from a lawyer) and the most highly rated in terms of how helpful the advice or information they provided was.

Sources of information and advice and the perceived helpfulness (%)



*Q: Below are a number of sources where you may or may not have sought advice or information about whether to accept the offer <and whether to accept option 1 or 2>. For each of those you did seek advice or information from, please tell us how helpful each source was.*  
 Base: Former residential red zone property owners who accepted the Crown offer (n=2038)

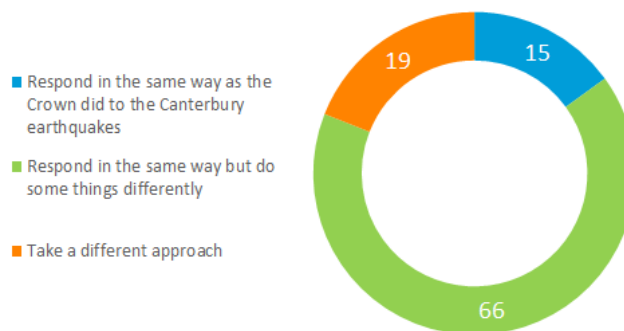
## RECOMMENDED APPROACH IN FUTURE EVENTS

Respondents were asked to imagine that another disaster the size and scale of the Canterbury earthquakes hit a city in New Zealand tomorrow and created as much damage to residential areas as that which occurred in greater Christchurch's residential red zones.

They were asked to imagine that they were the Crown and they could decide whether or not to respond by implementing land zoning decisions and by offering to purchase residential properties in the worst affected areas.

Eight in ten (81%) indicate that they would respond in this way, although the majority would also take the opportunity to do some things differently (with 66% saying the latter). One in five (19%) feel they would take a different approach altogether.

How respondents would respond to a similar event in the future (%)



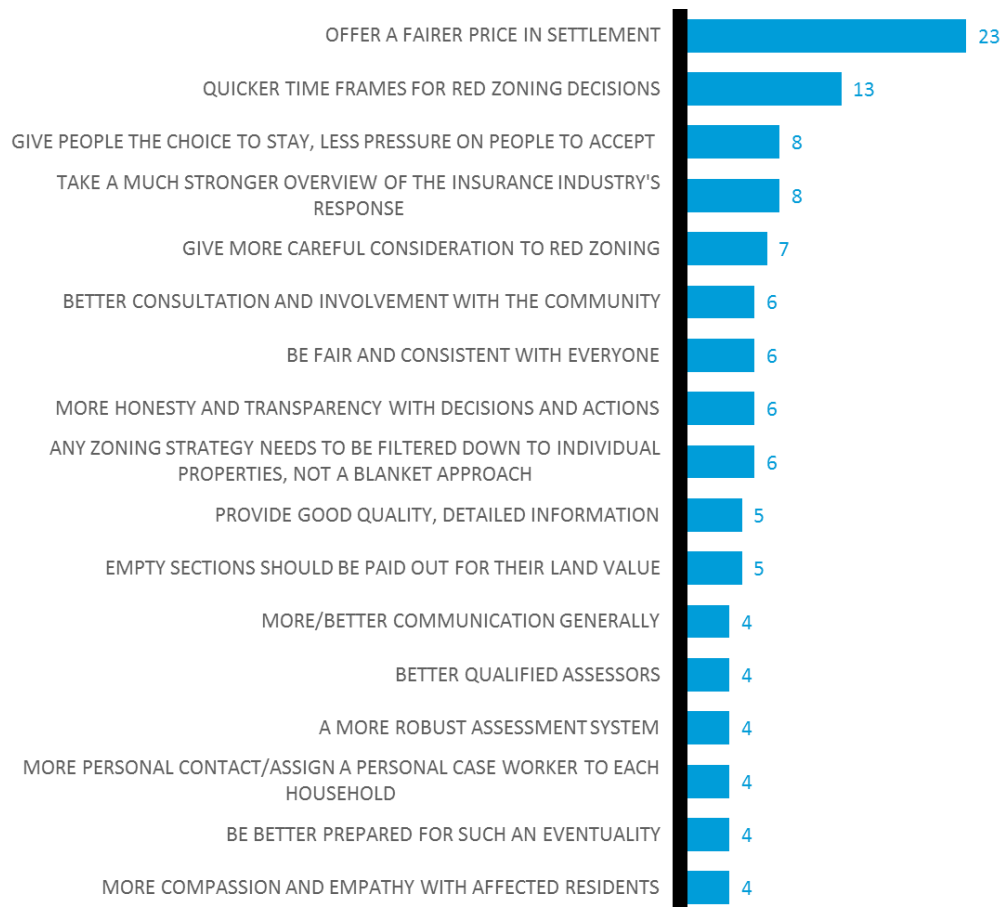
*Q: Imagine that another disaster the size and scale of the Canterbury earthquakes hit a city in New Zealand tomorrow and residential areas in that city had been damaged as much as the residential red zone areas of Greater Christchurch were. If you were the Crown, which of the following would you do?*

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2091)

The 66% of respondents who would take the same approach but do some things differently, as well as the 19% who indicated would take a different approach altogether, were asked to write down in their own words what they would do differently.

The most prevalent change respondents suggested for a future disaster would be to offer a fairer settlement price (23%), which was generally defined as higher than the Crown offer purchase price that was based on the 2007/08 rateable value. Next most prevalent was working to quicker timeframes for red zoning decisions (13%).

#### What respondents would do differently (%)



#### Q: What would you do differently?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) and would respond differently from the Crown (n=1545)

The following comments are provided to illustrate the themes identified on the previous page:

### OFFER A FAIRER PRICE IN SETTLEMENT (23%)



*"Value of land at nearest QV rating. If next one is due that one based on increase in previous valuations."*

*"Use current land values not dodgy RVs - in line with EQC's responsibility to buy a replacement section."*

*"Perhaps give some consideration to land prices in similar areas (i.e. near the beach) so that resident could afford to buy land in a similar location."*

*"Ensure valuations are based on real time current data, not outdated and ensure they accurately reflect the type and size of dwelling."*

### QUICKER TIME FRAMES FOR RED ZONING DECISIONS (13%)



*"Try to take less time to advise people of the state of their properties. We waited a long time for our property to be red zoned and there seemed to be a lot of indecision around it for some time."*

*"Some areas received a quick decision regarding red zoning and therefore decisions could be made to move forward but other areas waited so long for decisions about their land that many people found their health was affected, so I consider that quicker resolution another time would be appropriate."*

*"Act more quickly. Being in a zone where no decision was made for 18 months is far too hard to deal with."*

### GIVE PEOPLE THE CHOICE TO STAY, LESS PRESSURE ON PEOPLE TO ACCEPT (8%)



*"Make it clear that people would have the option of staying if they did not accept the offer. A clear impression was given that this would not be possible."*

*"Being offered the choice of staying and rebuilding or repairing with the same services in place along with the Government offers as they were."*

*"Look at some possibilities of letting some people wait out a period of time so they could look at staying in the Red Zoned area. Still with the option to be paid out at a later date. Some areas, it looks questionable that people had to leave their homes."*

### TAKE A MUCH STRONGER OVERVIEW OF THE INSURANCE INDUSTRY'S RESPONSE (8%)



*"Better support with dealing with the insurance companies. Make insurance companies more accountable."*

*"Instruct the insurance companies to act fairly with the threat of retrospective legislation if they didn't."*

*"Make the Insurance companies stand to account. We paid for comprehensive replacement insurance. We lost out when they reneged on their obligations as an insurer."*

## DIFFERENCES AMONG THOSE WHO WOULD RESPOND IN THE SAME WAY BUT DO SOME THINGS DIFFERENTLY VERSUS THOSE WHO WOULD TAKE A COMPLETELY DIFFERENT APPROACH

There are some key differences in suggestions about what should be done differently if a similar event happened in the future, between those who would do some things differently and those who would take a completely different approach.

The two main suggestions among those who would respond in the same way but do some things differently relate to the price offered to owners and the time frame for zoning decisions.

### RESPOND IN THE SAME WAY BUT DO SOME THINGS DIFFERENTLY (n=1193)

- |            |  |
|------------|--|
| <b>25%</b> | Offer a fairer price in settlement           |
| <b>14%</b> | Quicker time frames for red zoning decisions |

Those who would take a completely different approach would like people to be given the choice to stay (with the perception that the Crown offer did not allow for this choice), for the Crown to offer a fairer price, for better consultation and involvement with the community and for zoning decisions to be made at an individual property level rather than having a blanket approach.

### TAKE A DIFFERENT APPROACH (n=352)

- |            |  |
|------------|--|
| <b>17%</b> | Give people the choice to stay, less use of pressurising tactics                               |
| <b>16%</b> | Offer a fairer price in settlement   |
| <b>14%</b> | Better consultation and involvement with the community   |
| <b>11%</b> | Any zoning strategy needs to be filtered down to individual properties, not a blanket approach |

## WHAT WORKED WELL AND WHAT COULD HAVE MADE THE PROCESS EASIER

During the survey, former owners were given the opportunity to make any comments about the process surrounding the Crown offer. They were prompted to comment on aspects they believe worked well as well as what could have been done differently to make the process better or easier for them.

Three in ten (29%) made a positive comment in relation to the process. The main themes were positive comments about the process being straightforward, the communication being easy to understand, the offer enabling owners to move on and the fairness of offer.

### WHAT WORKED WELL

#### 1 STRAIGHTFORWARD PROCESS (17%)

Includes: An easy process that went smoothly, a process that worked well for those involved, best process given the circumstances.

*"I found it all straightforward making my own assessments. No harder than selling a property as normal. I accepted there would be a lower than retail sale price."*

*"The Crown offer process went smoothly, nothing would have made it easier apart from not having to deal with it in the first place."*

#### 2 EASY TO UNDERSTAND COMMUNICATION (5%)

Includes: Offer explained clearly and thoroughly, sufficient amount of communication provided which was easy to understand, communication helped the decision-making process.

*"There was excellent communication and the process was efficient and considerate. I have no suggestions for improvement."*

*"Flow of information was good (physical mail out packages, email information)."*

#### 3 ENABLED US TO MOVE ON (5%)

Includes: Grateful for the Crown offer and having the option to move on, gave owners certainty early on.

*"The process gave us certainty and let us get on with things."*

*"By using the Crown offer I was very happy to settle without any stress and move on. My insurance cover was for a fixed sum and therefore all was clear cut for decisions to be made and move on. The system worked very well for me."*

#### 4 FAIR OFFER (4%)

Includes: The Crown offer was an acceptable amount, as fair as could be, worked out well for the owner.

*"Right from the start we were going with the Crown offer. We knew it was a fair offer so followed through with the process."*

*"I feel that the Crown's offer was fair. The value of my house had gone up but I was only paying rates for the lower value so you need to take the good with the bad..."*

*Q: Please write in any comments you would like to make about the process surrounding the Crown offer. E.g. what were the aspects that worked well? What could have been done differently that would have made the process better or easier for you?*

Base: Former residential red zone property owners who accepted the Crown offer (n=2038) Note: All percentages are based on all owners to show relativities

Half (49%) of former owners made a suggestion about how the process could have been made easier. The main themes that emerged related to the value of the offer, the service received from the organisations involved, the information and communication owners received and the process itself.

## WHAT COULD HAVE MADE THE PROCESS EASIER

### 1 VALUE OF THE OFFER (17%)

Includes: Offer too low, should have been based on the market value of the house or a more up to date valuation.

*"It was carried out quite seamlessly although I feel that we should have been paid for the section at a 2011 value not a 2007 value as the later purchase was at the current costs, much more than 2007 valuations."*

*"We were unconvinced and remain unconvinced that the amount we got was a fair reflection of the value of our property. We accepted it because we were stressed and wanted to move on."*

### 2 SERVICE RECEIVED FROM THE ORGANISATIONS INVOLVED (14%)

Includes: Better service from insurance companies/EQC/CERA, more knowledgeable staff, one agency to run the claims process, one contact person or account manager for queries.

*"The Crown offer wasn't the problem, it was dealing with the insurance company that was the problem."*

*"Our insurance company was tardy in responding and it was only with a Solicitor's assistance that we were able to get traction at all. They still deducted demolition costs from our allocation. We have not yet received contents compensation from EQC."*

### 3 INFORMATION AND COMMUNICATION (13%)

Includes: More information about maintaining the infrastructure, less conflicting information from the different organisations, more factual information about the land damage, clearer information from the agencies involved, better collaboration between CERA/EQC/insurance companies.

*"There didn't seem to be consistent information between the agencies. I was sometimes given opposing advice from people, which made it a stressful process."*

*"More open communication about what was going on and how residents could be involved in the thinking and decision making."*

### 4 THE PROCESS ITSELF (8%)

Includes: All houses should have been written off automatically by insurers, improvements to the assessment process by insurers, allow for individuals to negotiate and appeal for zoning and claim settlement.

*"Everybody's situation was different and too complicated to use one solution. There should have been more space for individual circumstances."*

*"Would have been better dealing with only one form of insurance. There were too many different people to deal with. Hours wasted explaining the same thing to many people."*

*Q: Please write in any comments you would like to make about the process surrounding the Crown offer. E.g. what were the aspects that worked well? What could have been done differently that would have made the process better or easier for you?*

Base: Former residential red zone property owners who accepted the Crown offer (n=2038) Note: All percentages are based on all owners to show relativities



# CONTEXT: FROM RED ZONE TO CURRENT LOCATION



## INTRODUCTION

This section paints a picture of where respondents have moved to, why they chose to move to these places and the extent to which they are satisfied with their choices. It covers the following areas specifically:

Former owners who were living in the red zone property who have since purchased elsewhere were asked for information about:

- The size of their new home (to identify whether respondents had moved to a larger or smaller home)
- If applicable, the type of property they now own (new build, existing home)
- The main reasons why they were living in the neighbourhood where their red zone property was
- Their motivations for purchasing a home at the location they now live in and their satisfaction with that location.

In addition, all respondents were asked for information about:

- Their geographical location
- The number of times they had moved since the 4 September 2010 earthquake
- The extent to which the **type of property** they now lived in met their needs and the needs of household members and, if these needs weren't being met, to explain what the issues were
- The extent to which the **general area or neighbourhood** they now lived in met the needs and the needs of household members and, if these needs weren't being met, to explain these issues.

All respondents now living outside the greater Christchurch area were asked about the likelihood of returning to live in the greater Christchurch area. Those who indicated there was little likelihood were asked to explain the reasons for this.

## NUMBER OF MOVES

After accepting the Crown offer, just under half (44%) of former owner-occupiers moved directly into the home they were living in at the time the survey took place.

The remaining 56% moved more than once, including 22% who moved three or four times and 11% who moved five times or more.

Those more likely to have moved multiple times since leaving their properties in the red zone and moving to their current address were:

- Those who received confirmation that their property was zoned red later than other residential red zone property owners (between June 2012 and September 2012), 32% of whom have moved five or more times
- Those who had left their properties and were living in temporary accommodation at the time the Crown offer was made (70% moved three or more times compared with 19% of those who were still living in their red zone property when the Crown offer was made)
- Those with dependent children (39% have moved three or more times).

To provide context, this question was also asked of residents in greater Christchurch who took part in the September 2015 CERA Wellbeing Survey. The majority of these residents had also moved since the 2010 earthquake, with just 38% remaining in the same property. However, these greater Christchurch residents had moved less frequently than those who had been living in residential red zone properties.

### Number of moves since the September 2010 earthquake (%)

	Former red zone respondents (n=1693)	Greater Christchurch residents (n=2519)
<b>Once only</b>	44	32
<b>Twice</b>	23	15
<b>Three or four times</b>	22	11
<b>Five or more times</b>	11	4
<b>Not applicable, have not moved</b>	n/a	38

Base: **RRZ**: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property; **Greater Christchurch residents**: Residents of greater Christchurch aged 18+ who took place in the September 2015 CERA Wellbeing Survey

## CURRENT LOCATIONS OF RESPONDENTS WHO ACCEPTED THE CROWN OFFER

The majority (86%) of respondents have remained in greater Christchurch, with another 4% in wider Canterbury.

### Where respondents are living now (%)

#### 86% ARE STILL LIVING IN GREATER CHRISTCHURCH

- 54% ARE IN CHRISTCHURCH CITY
- 22% ARE IN WAIMAKARIRI DISTRICT
- 10% ARE IN SELWYN DISTRICT

#### 4% ARE LIVING OUTSIDE OF GREATER CHRISTCHURCH BUT ARE STILL IN CANTERBURY

#### 10% HAVE LEFT THE CANTERBURY REGION

- 8% ARE RESIDING ELSEWHERE IN NEW ZEALAND
- 2% HAVE GONE OVERSEAS

*Q: Please provide the street address for where you are living now.*

Base: Former residential red zone property owners who accepted the Crown offer and who were living in the property which was zoned red (and household members aged 18 or over) (n=1775)

Six in ten (59%) have remained in the same territorial authority, while 41% have moved to a different territorial authority within greater Christchurch, or have left the region altogether.

### Where respondents from each territorial authority are living now (%)

#### LOCATION OF RED ZONE PROPERTY:

#### WHERE LIVING NOW:



Base: Former residential red zone property owners who accepted the Crown offer and who were living in the property which was zoned red (and household members aged 18 or over) (n=1775)

## TYPES OF PROPERTIES PURCHASED

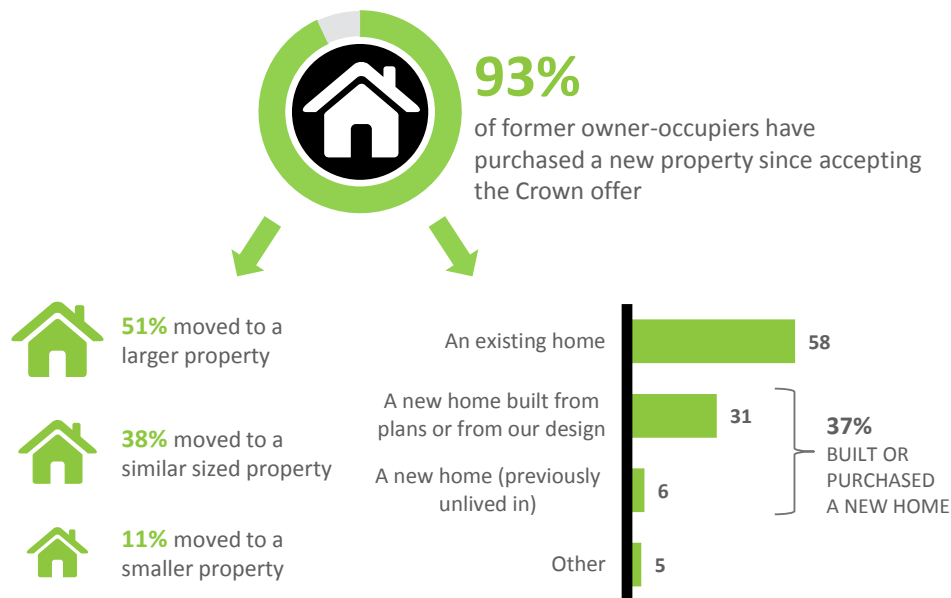
The great majority (93%) of former owner-occupiers have since bought another property. Of these:

- 51% are now in a larger property, while 38% are in a property of a similar size and 11% are in a smaller property
- 58% have purchased an existing home while 37% have built or purchased a new home.

Those who purchased a new home are more likely to be:

- Those who received confirmation of zoning during 2011 (39% purchased a new home compared with 22% of those who received confirmation in 2012)
- Those who accepted Option 2 (40% purchased a new home compared with 28% of those who accepted Option 1)
- Those who now live in Selwyn or Waimakariri Districts (62% and 55% of whom purchased a new home).

### Ownership of current property and purchase decisions made (%)



Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property and own the property they are living in now (n=1567)

Some 17% of those over the age of 75 years moved into a retirement village from their property in the red zone.

## CHOOSING A LOCATION

Former owner-occupiers were asked their reasons for choosing to live in the area that was zoned red following the earthquakes and were also asked how they had decided upon their current location. Comparing these responses helps understand the priorities owner-occupiers had when relocating.

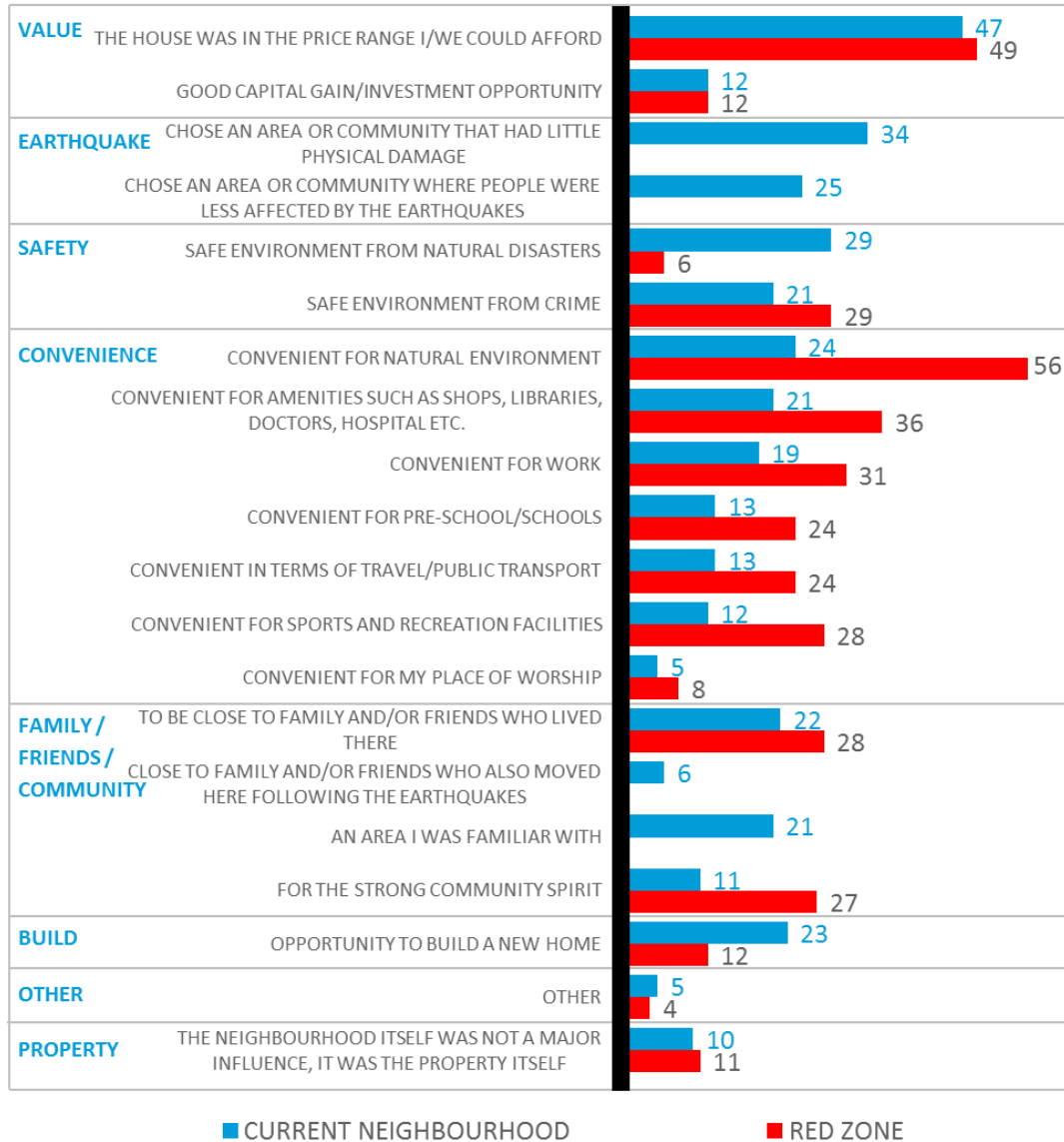
When presented with a list of possible motivations for choosing to live in the area of the residential red zone property, respondents particularly appreciated the convenience to the natural environment. Affordability and proximity to family and friends and/or a strong community had also been prominent influencing factors. Few had selected this area on the basis that it would be safe from natural disasters.

When asked their motivations for choosing to live where they are now, the reasons related to affordability, absence of earthquake damage and safety from natural disasters. In addition, nearly a quarter (23%) were influenced in choice of location by the opportunity to build a new home.

When comparing the motivations the following findings are noteworthy:

- Just 24% chose their current location on the basis of convenience to the natural environment, compared with 56% who were influenced by this aspect when choosing their red zone property.
- Aspects of convenience (for work, schools, amenities and facilities) were not central considerations when current properties were chosen, with considerably fewer mentioning these factors as influencing choice of current property.
- Community spirit was also less of an influence (27% mentioned this was a key reason why they were living in their red zone area compared with 11% who considered this when choosing their current location).

Reasons for choosing to move into current area: Comparison with reasons for choosing red zone area (%)



Q: What were the main reasons why you chose to move to the neighbourhood you live in now?

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property and are still living in Greater Christchurch (n=1314)

Q: What were the main reasons why you were living in the neighbourhood of your red zone property before the September 2010 earthquake?

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (n=1711)

## SATISFACTION WITH NEW LOCATION

All former owner-occupiers were asked whether they were satisfied with their new location. Three quarters (74%) are satisfied with their new location, while 11% are dissatisfied.

Former owner-occupiers' satisfaction with the new location (%)



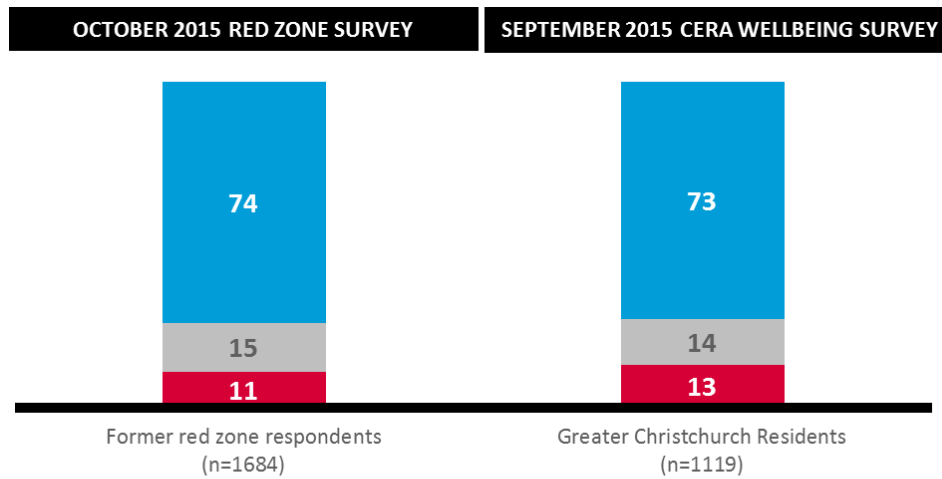
■ Very dissatisfied ■ Dissatisfied ■ Neither satisfied nor dissatisfied ■ Satisfied ■ Very satisfied

Q: Overall, how satisfied are you with your new location?

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (n=1684)

To provide context, the chart below compares the level of satisfaction expressed by respondents in the red zone survey to the satisfaction expressed by those who took part in the September 2015 CERA Wellbeing Survey and who had moved since the earthquakes. As can be seen, levels of satisfaction with the new location are very similar.

Former owner-occupiers' satisfaction with the new location: Comparison with the greater Christchurch population (%)



■ Dissatisfied + Very dissatisfied ■ Neither satisfied nor dissatisfied ■ Satisfied + Very satisfied

Q: Overall, how satisfied are you with your new location?

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property

Base: Residents of greater Christchurch aged 18+ who have moved since the September 2010 earthquake



## SUITABILITY OF CURRENT PROPERTY

All respondents were asked to indicate whether the type of property they now live in meets their needs and the needs of others in their household. Eight in ten (82%) agree that their new property suits the household's needs, while 8% disagree and 10% gave a neutral response.

### Whether type of property suits the needs of the household (%)

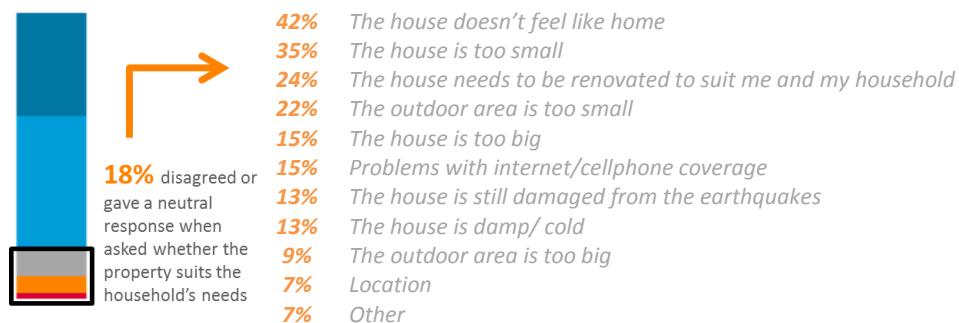


Q: Do you agree or disagree that the type of property that you live in suits your needs and the needs of others in your household?  
Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1872)

The 18% of respondents who disagreed or who gave a neutral response were asked to explain why this was the case (from a list of possible options provided).

As can be seen, the most prevalent explanation given by this smaller group of respondents is that the house does not feel like home (mentioned by 42%). Just over a third feel the house is too small (35%) while 24% feel the house needs renovations before it will meet their needs.

### Reasons why new property doesn't meet the household's needs (%)



Q: For what reasons do you <strongly disagree / disagree / neither disagree nor agree> that the type of property you live in suits your needs and the needs of others in your household?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) who strongly disagree, disagree or neither agree nor disagree that their new property suits their needs and the needs of others in their household (n=342). Only responses over 5% are shown.

Of the 8% who disagree that the type of property was suitable for the household, 32% also disagree that their new neighbourhood suits the household's needs.

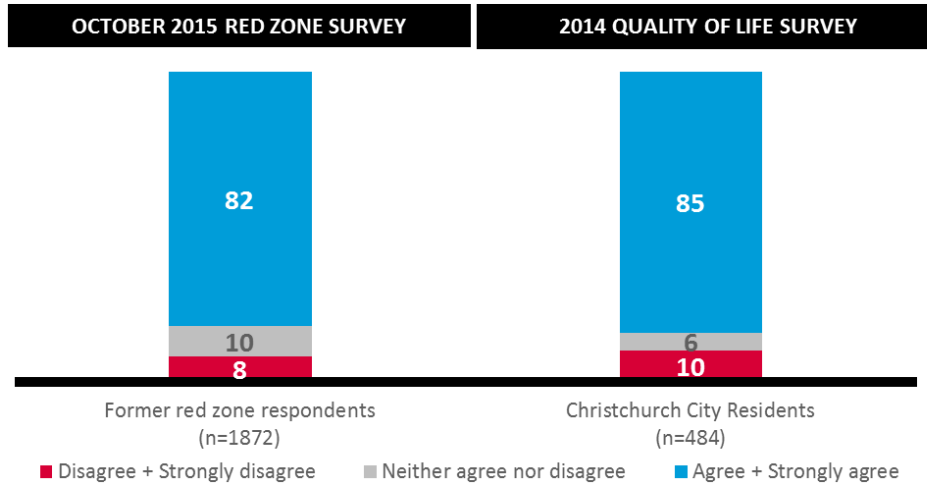
Sub-groups more likely to feel the type of property they live in does not suit their needs include:

- Those who have moved five or more times since the earthquakes (16% compared to 8% of all respondents who disagreed)
- Those living with a health condition or disability (12%).

To provide context for considering the extent to which those whose properties were zoned red have relocated to properties that meet their household’s needs, we compare this result with the result of a similar question asked of Christchurch city residents in a 2014 Quality of Life Survey run by the Christchurch City Council.

While not directly comparable (the Quality of life Survey asked all respondents this question including people who had not moved house recently) the results are almost identical.

**Whether type of property suits needs of owner and household (%)**



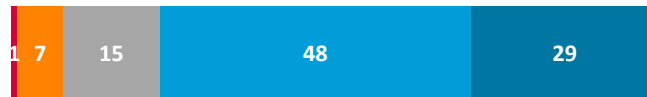
*Q: Do you agree or disagree that the type of property that you live in suits your needs and the needs of others in your household?*  
 Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over)  
 Base: Residents of Christchurch City aged 18+ who took place in the 2014 Quality of Life survey

## SUITABILITY OF CURRENT AREA OR NEIGHBOURHOOD

Respondents were also asked to indicate whether the general area or neighbourhood their current property is in meets their needs and the needs of others in their household.

Just over three quarters (77%) agree that their new area suited the household's needs, while 8% disagree and 15% gave a neutral response.

### Whether area/neighbourhood suits the needs of the household (%)



■ Strongly disagree ■ Disagree ■ Neither ■ Agree ■ Strongly agree

*Q: Still thinking about the property you are living in now. Do you agree or disagree that the general area or neighbourhood your house/ apartment is in suits your needs and the needs of others in your household?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1872)

The 23% of respondents who disagreed, or who provided a neutral response, were asked to identify why they consider this to be the case from a list of options provided. The three most prevalent explanations relate to distance and inconvenience.

### Reasons why new area / neighbourhood doesn't meet the household's needs (%)



*Q: For what reasons do you <strongly disagree/disagree/neither disagree nor agree> that the area or neighbourhood you are now living in suits your needs & the needs of others in your household?*

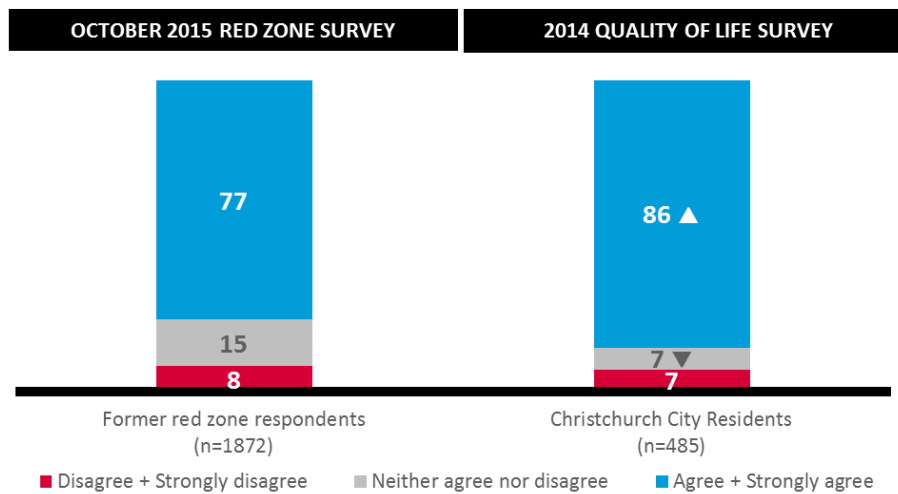
Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) who strongly disagree, disagree or neither agree nor disagree that their new neighbourhood suits their needs and the needs of others in their household (n=423). Only responses over 5% are shown.

While respondents now living in Waimakariri District, Selwyn District or Christchurch City are no more likely to feel neutral or dissatisfied with their current location, the issues vary by area.

- Waimakariri and Selwyn respondents who were neutral or who disagreed that their neighbourhood met their needs, cite the distance from family and friends, inconvenience of travel and distance from work and amenities.
- Selwyn residents also report a lack of cafes, bars and restaurants and places to spend time with friends.
- Christchurch city respondents who expressed a neutral view or who disagreed report having little in common with others in the area, distance from the natural environment, concerns about safety from crime and safety from natural disasters.

Again, the 2014 Quality of Life Survey is used to provide some context for interpreting this result. While the level of disagreement is similar, a higher proportion of respondents in the red zone survey provide a neutral view on their current area or neighbourhood.

**Whether new area or neighbourhood suits the needs of the household (%)**



Q: Still thinking about the property you are living in now. Do you agree or disagree that the general area or neighbourhood your house/apartment is in suits your needs and the needs of others in your household?

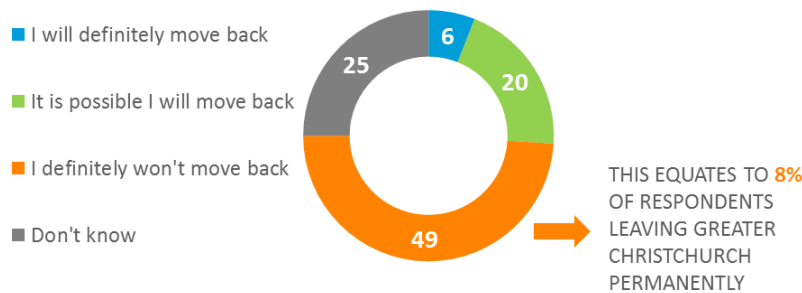
Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over)

Base: Residents of Christchurch City aged 18+ who took place in the 2014 Quality of Life survey  
 ▲▼ significantly higher/lower than the RRZ result

## LIKELIHOOD OF RETURNING TO GREATER CHRISTCHURCH

Among the 14% who have left the greater Christchurch area, 49% have decided that they will definitely not move back, 20% say it is possible they will move back, 6% will definitely move back, and 25% are unsure. This corresponds to 8% of all those who responded to the survey leaving greater Christchurch permanently.

Likelihood of returning to greater Christchurch in the future (%)



Q: How likely is it that you will move back to greater Christchurch in the future?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) who are currently not living in greater Christchurch (n=297)

Those who said they would definitely not be moving back were asked to explain in their own words why they were unlikely to return. The most common explanation was that they are happily resettled elsewhere (31%). Some attribute their unlikelihood of returning to a perceived lack of progress in rebuilding the city (13%) and/or a view that greater Christchurch has nothing to offer them any more (13%). Close to one in ten (9%) of those not returning cite being afraid of more earthquakes. A similar proportion (9%) is unlikely to return because of bad memories. Affordability is also raised as a barrier to returning.

Reasons for being unlikely to return to greater Christchurch in the future (%)

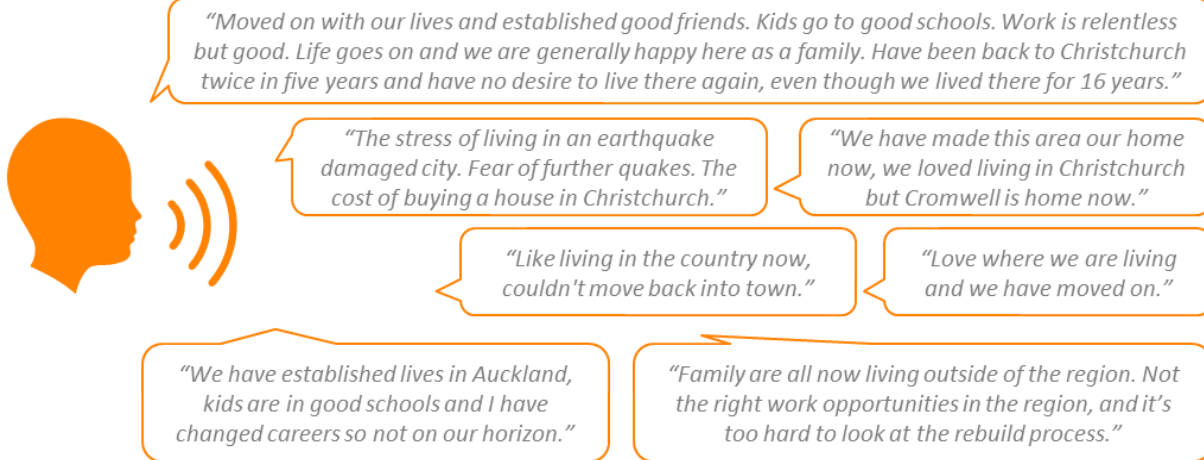
  
The above corresponds to 8% of former residents who have left the region and definitely won't be returning

- 31% Happily resettled and have moved on with our lives
- 13% Lack of progress in rebuilding the city/city still a construction site
- 13% Christchurch has nothing to offer me any more
- 12% Too old to start again
- 11% Love the country lifestyle
- 9% Bad memories
- 9% Fear of more earthquakes
- 7% Better climate here
- 7% Could not afford to relocate again
- 7% Price of properties
- 6% Family/friends now closer
- 6% Family/friends have left Christchurch
- 6% Work related reasons - have new job /no longer working /no jobs there for me

Q: For what reasons won't you be moving back?

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) who are currently not living in greater Christchurch and definitely won't be moving back (n=172). Note: only responses over 5% are shown.

The comments below illustrate these themes in respondents' own words.



# WELLBEING OUTCOMES:

## WELLBEING INDICATORS



## INTRODUCTION

A primary purpose of this research was to assess the wellbeing outcomes for former residential red property owners and the other household members. Therefore, a number of questions measuring wellbeing indicators were asked of respondents as follows:

- Perceptions of overall quality of life
- The frequency with which stress is experienced
- The extent to which each of the five aspects of emotional wellbeing are present or absent in their lives (this is the WHO-5, an internationally used wellbeing index)
- Whether, five years on from the 4 September 2010 earthquake, they are living the lives they want to be living.

This survey focuses on measuring wellbeing *as it is now* to help evaluate progress towards recovery for former red zone owners who accepted the Crown offer, five years on from the 4 September 2010 earthquake.

To provide context for this evaluation, wellbeing indicators for respondents are compared with wellbeing indicators from the greater Christchurch population as a whole (sourced from the September 2015 CERA Wellbeing Survey).



## OVERALL QUALITY OF LIFE

Respondents were asked to rate their current overall quality of life, using a five-point scale ranging from extremely good to extremely poor.

Almost three quarters (74%) of respondents rate their quality of life positively (18% rate it extremely good while 56% rate it as good). Just 7% indicate that their quality of life is poor or extremely poor.

Current rating of quality of life (%)

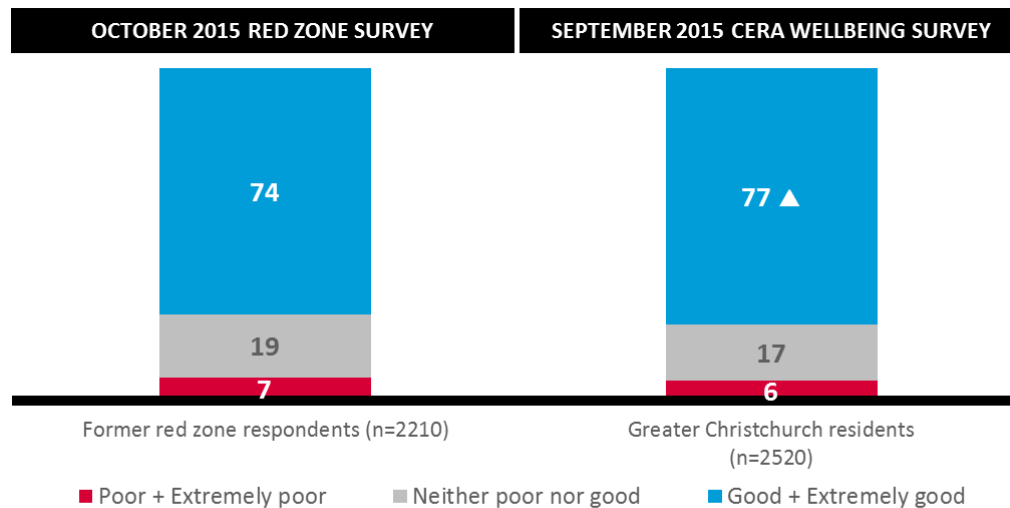


Q: Would you say that your overall quality of life is...

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2210)

As can be seen from the comparison below, respondents rate their quality of life nowadays very similarly to residents of greater Christchurch as a whole (Source: September 2015 CERA Wellbeing Survey), though greater Christchurch residents are slightly more positive.

Current rating of quality of life – comparison to the greater Christchurch population (%)



Q: Would you say that your overall quality of life is...

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone)

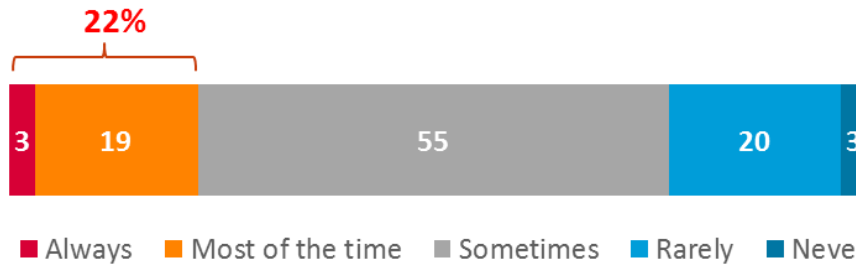
Base: Residents of greater Christchurch aged 18+ who took part in the September 2015 CERA Wellbeing Survey

▲ ▼ significantly higher/lower than the RRZ result

## LEVELS OF STRESS

Respondents were asked the frequency with which they had experienced stress that had a negative effect on them in the past 12 months. Two in ten (22%) respondents indicate that they have lived with high levels of stress in the past 12 months.

Whether experienced stress in the past 12 months that has had a negative effect (%)

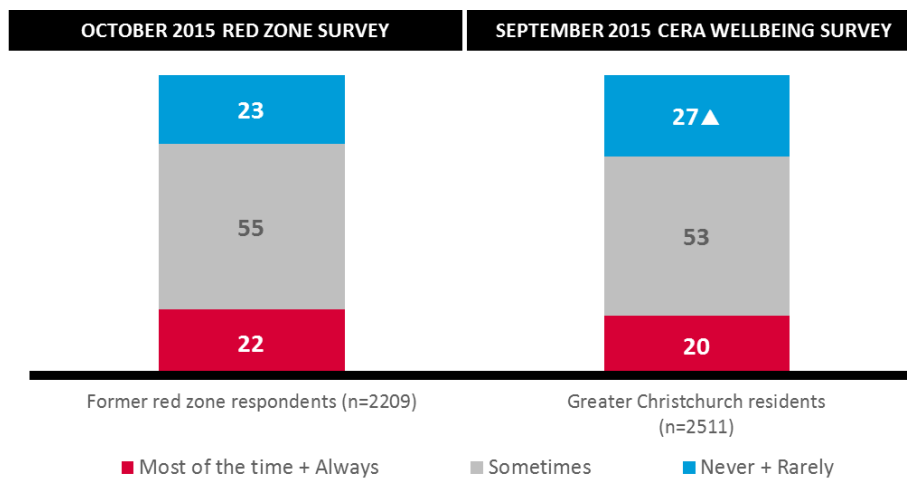


Q: Which statement best applies to how often, if ever, in the past 12 months you have experienced stress that has had a negative effect on you?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2209)

Compared with results from the September 2015 CERA Wellbeing Survey, results are very similar but slightly more positive among greater Christchurch residents as a whole.

Whether experienced stress in the past 12 months that has had a negative effect – comparison to the greater Christchurch population (%)



Q: Which statement best applies to how often, if ever, in the past 12 months you have experienced stress that has had a negative effect on you?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone)

Base: Residents of greater Christchurch aged 18+ who took part in the September 2015 CERA Wellbeing Survey  
▲▼ significantly higher/lower than the RRZ result

## WHO-5 WELLBEING INDEX

The 5-item World Health Organization Wellbeing Index (WHO-5) is one of the most robust question scales to assess emotional wellbeing.

Respondents rated the extent to which each of five aspects of wellbeing had been present or absent in their lives over the previous two-week period. They used a six-point scale ranging from 'all of the time' to 'at no time'. The five wellbeing statements are:

- I have felt cheerful and in good spirits
- I have felt calm and relaxed
- I have felt active and vigorous
- I woke up feeling fresh and rested
- My daily life has been filled with things that interest me

The WHO-5 is scored out of a total of 25, with 0 being the lowest level of emotional wellbeing and 25 being the highest level of emotional wellbeing. Scores below 13 (between 0 and 12) are considered indicative of poor emotional wellbeing and may indicate risk of poor mental health.

When comparing the WHO-5 key metrics (Mean, Median and % below a score of 13) with residents of greater Christchurch in the September 2015 CERA Wellbeing Survey, again the same pattern emerges. That is, results for greater Christchurch residents as a whole are slightly more positive.

### WHO-5 results – comparison to the greater Christchurch population (%)

	Former red zone respondents (n=2208)	Greater Christchurch residents (n=2445)
<b>Mean</b>	13.9	14.1
<b>Median</b>	14.1	14.4
<b>% below 13</b>	38.4	35.4

*Q: WHO-5 wellbeing index*

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone)

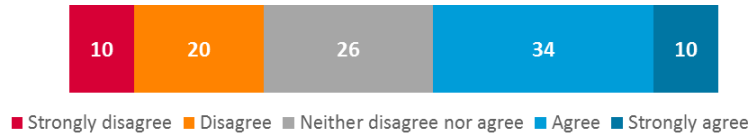
Base: Residents of greater Christchurch aged 18+ who took part in the September 2015 CERA Wellbeing Survey

## LIVING THE LIFE THEY WANT TO BE LIVING

Respondents were asked if now, five years on from the 4 September 2010 earthquake, they were living the life they wanted to be living. This concept is considered by some academics as a good indicator of psycho-social recovery following a disaster.

Just over four in ten (44%) respondents agree that they are living the life they want to be living, with 10% strongly agreeing that this is the case. Three in ten (30%) disagree with this sentiment.

Whether living the life they want to be living (%)



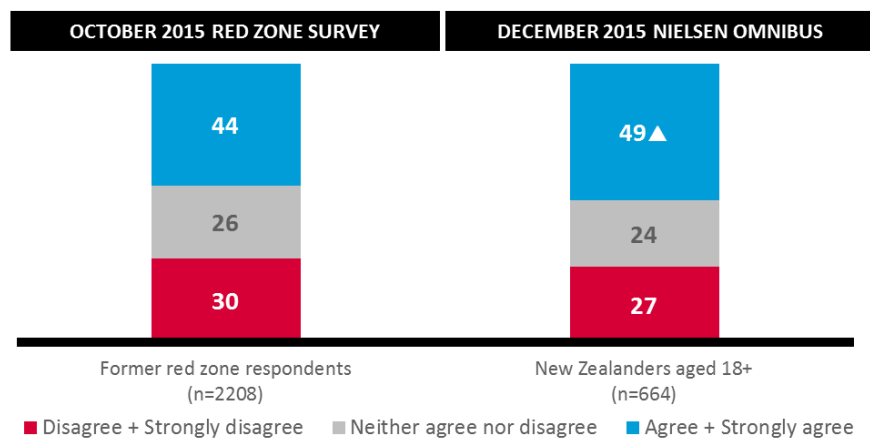
Q: How much do you agree or disagree with the following statement: now, five years after the earthquakes, I am living the life I want to be living.

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2208)

This indicator question was not included in the CERA Wellbeing Surveys. Therefore, to provide some context for interpretation, this same question was included in a Nielsen Omnibus survey of adults aged 18 years and over across New Zealand.

While not directly comparable (the contexts for the surveys were very different), results suggest that respondents answered this question similarly but slightly less positively than how New Zealanders as a whole responded.

Whether living the life they want to be living – comparison to New Zealanders aged 18+ (%)



Q: How much do you agree or disagree with the following statement: now, five years after the earthquakes, I am living the life I want to be living.

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone)

Base: New Zealanders aged 18+ living in the South Island who took part in a Nielsen online omnibus in December 2015  
▲▼ significantly higher/lower than the RRZ result

## VARIATIONS AMONG SUB-GROUPS

Across the four wellbeing indicators discussed in this section, the same sub-groups were more likely to give negative ratings. The groups who report a poor quality of life, who frequently experience stress, who scored below 13 on the WHO-5 and who are not living the life they want to be living are more likely to be:

- Those with lower household incomes (under \$30,000)
- Those who disagree that their property suits their needs and the needs of their household
- Those who disagree that the area suits their needs and the needs of their household
- Those who don't feel a sense of community with their new neighbourhood
- Households with joint decision-makers who had disagreed about whether or not to accept the Crown offer
- Owners who feel that the overall financial impact of accepting the Crown offer and moving homes has been detrimental
- Owners who received zoning confirmation later than other residential red zone property owners (after June 2011).

# WELLBEING OUTCOMES:

## NEGATIVE AND POSITIVE IMPACTS



## INTRODUCTION

In this section of the report, we look at responses to questions which measure some positive and negative impacts of the earthquakes.

Respondents were presented with questions as follows:

1. Firstly, they were asked to consider the extent to which each of a number of **negative** issues related to the earthquakes continued to impact on their everyday lives. Most of these negative issues have been included in the CERA Wellbeing Survey since the first survey was conducted (in September 2012). This helps evaluate the extent to which former red zone respondents have recovered with respect to these issues compared with residents of greater Christchurch as a whole.
2. Respondents were then asked to think back to how the impacts they faced at the time of the residential red zone announcement up until when the household moved out of the red zone property. They considered the extent to which each of the same issues was impacting on them during that time period. This questioning:
  - a. identifies the major stressors that former red zone respondents experienced around the time when the Crown offers were first made
  - b. provides a baseline against which to determine the extent to which recovery has occurred for respondents who accepted the Crown offer
  - c. enables us to compare with responses obtained in the CERA Wellbeing Survey conducted in September 2012 (close to the time of the announcement of the Crown's response) to obtain a picture of how much more former red zone respondents were being impacted by each of these stressors compared with the greater Christchurch population as a whole at the time of the announcement. Please note that this comparison must be treated with particular caution as the respondents to the red zone survey were remembering back to what things were like, while the CERA Wellbeing Survey data is based on the responses of people answering these questions at the time.
3. The above sequence of questions was repeated, with respondents considering possible **positive** impacts of the earthquakes.

## NEGATIVE IMPACTS

### AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE

For respondents, the time period from the residential red zone announcements up until when they moved from the red zone property was particularly stressful in a number of ways.

The most significant stressors, both in terms of prevalence and strength of impact, were dealing with EQC/insurance issues/matters in relation to personal property and house and having to make decisions about house damage, repairs and relocation. Both these issues were mentioned by 75% as having a strong (moderate or major) negative impact on their everyday lives at the time.

Next most significant were the impacts of being in a damaged environment and surrounded by construction work (63% strongly impacted) and having additional financial burdens (58%).

### NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE

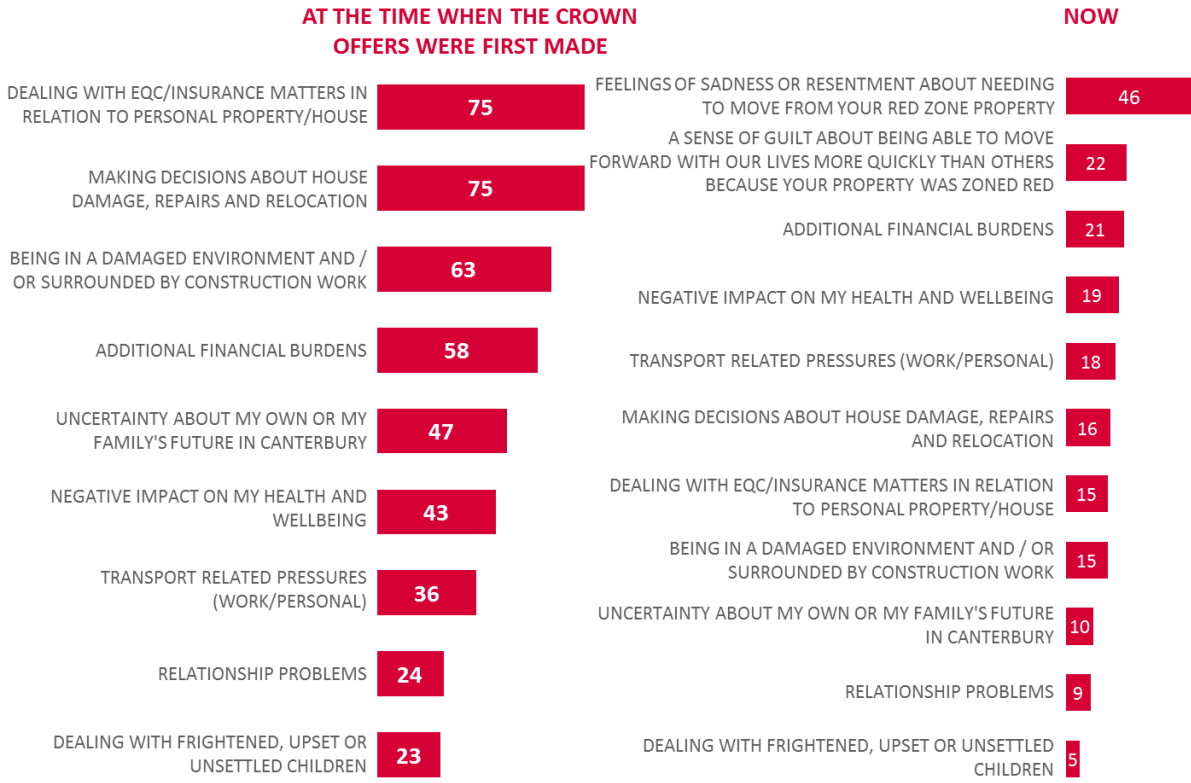
As could be expected, the extent to which respondents continue to experience each of the negative impacts as a result of the earthquakes has diminished with time.

The two most prevalent and strongly felt impacts at the time the Crown's offers were first being made (dealing with EQC/insurance matters and making decisions about the house damage) are no longer the most significant stressors, though each continues to strongly impact the everyday lives of around one in seven respondents (15% and 16% respectively). From the initial list, the issue that is now most prevalent is additional financial burdens (21% being strongly impacted).

However, following consultation at the research design phase, two new issues were added to the list to be considered by respondents and are now more prevalent than the other issues. Five years on from the 4 September 2010 earthquake, feelings of sadness or resentment at needing to move from the red zone property are still impacting strongly on the lives of many respondents (46% say this is still having a moderate or major impact on their everyday lives). Over one in five (22%) are being strongly impacted by a sense of guilt about being able to move forward more quickly than owners who did not have their properties zoned red.



**Negative Impacts: Time of Crown offer versus five years on from the 4 September 2010 earthquake (% of respondents impacted to a moderate or major extent)**



Q: Negative impacts: during that time and thinking about when you were most impacted by each of the following, how much of an impact was each of the following issues having on your everyday life?

Q: Negative impacts: please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2151)

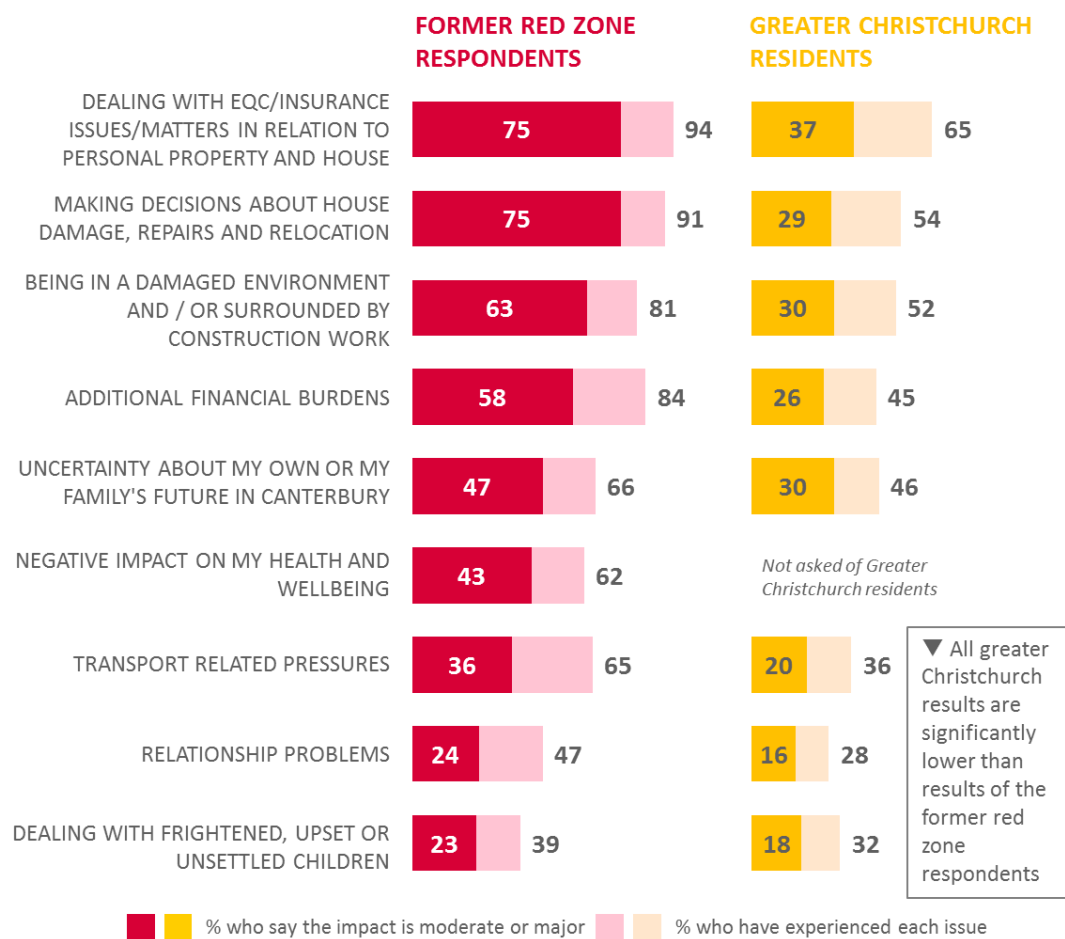
## NEGATIVE IMPACTS: COMPARISON OF FORMER RED ZONE RESPONDENTS AND RESIDENTS OF GREATER CHRISTCHURCH

### AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE

As would be expected, around the time when the Crown’s offers were first being made, former red zone respondents were considerably more likely than residents as a whole to have experienced each impact and to have been strongly impacted (moderate or major negative impact) by each.

Dealing with EQC/insurance issues was the main issue among both groups at that time.

**Negative Impacts at the time the Crown offers were first made – Comparing former red zone respondents with greater Christchurch as a whole (%)**



Q: Negative impacts: during that time and thinking about when you were most impacted by each of the following, how much of an impact was each of the following issues having on your everyday life?

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) (n=2141-2146)

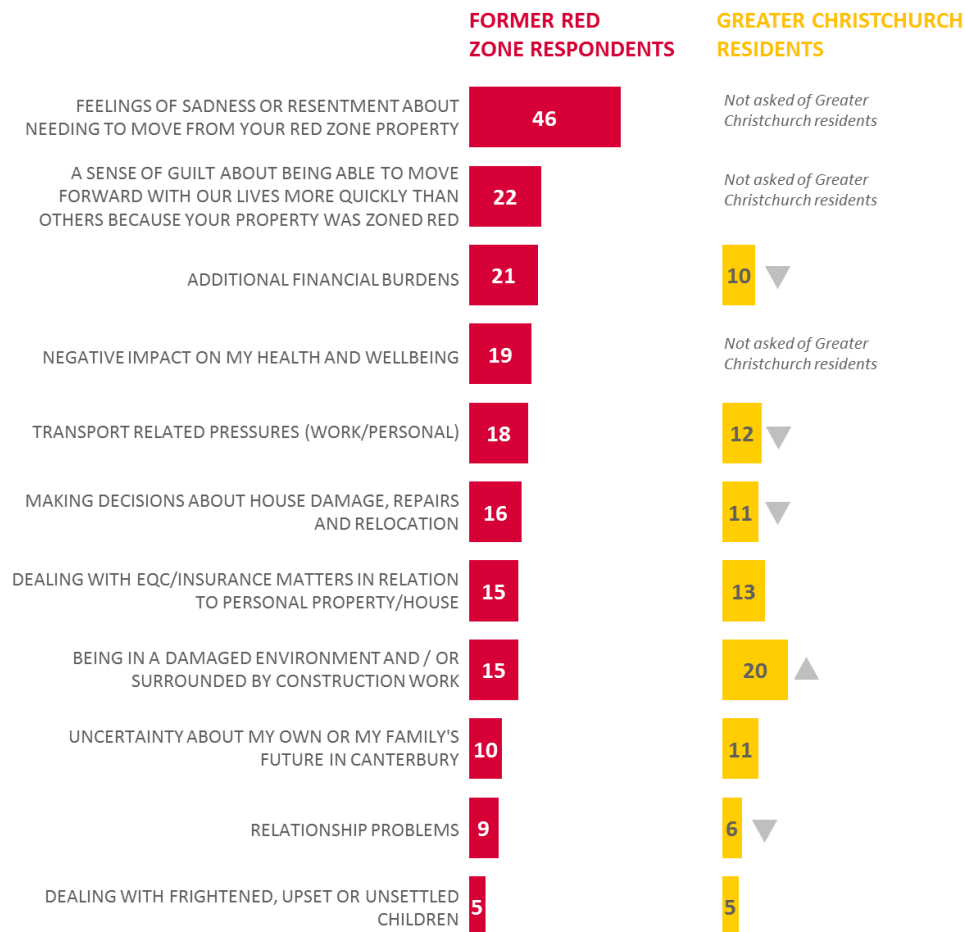
Base: Greater Christchurch residents aged 18+ who took part in the September 2012 CERA Wellbeing Survey (n=2327-2346)

## NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE

In the following chart, we compare the extent to which the former red zone respondents and greater Christchurch residents overall are still being strongly impacted (moderate or major negative impact) by each issue as a result of the earthquakes.

Results show that there are now few differences between former red zone respondents and residents of greater Christchurch as a whole. The most significant difference is that a higher proportion of former red zone respondents are still experiencing additional financial burdens (21% cf. 10% of greater Christchurch residents as a whole). This situation is reversed for the negative impacts of living in a damaged environment and / or being surrounded by construction work with 20% of greater Christchurch residents strongly impacted by this and only 15% of respondents.

**Negative impacts still being experienced now – Comparing former red zone respondents with residents of greater Christchurch (% impacted to a moderate or major extent)**



*Q: Negative impacts: please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes*

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2151)

Base: Greater Christchurch residents aged 18+ who took part in the September 2015 CERA Wellbeing Survey (n=2455-2470)

▲▼ significantly higher/lower than the RRZ result

## POSITIVE IMPACTS

### AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE

While being an extremely difficult and challenging period for many, there were also some positive outcomes associated with the response to the earthquakes for former red zone residents.

During this time, the most prevalent and most strongly felt positive impacts for respondents were feeling positive about helping family, friends and the community (having a moderate or major positive impact for 46%), having a renewed appreciation of life (42%) and feelings of pride in being able to cope under difficult circumstances (38%).

### NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE

When comparing the extent to which positive impacts are still being strongly felt five years on from the 4 September 2010 earthquake with how strongly they were felt around the time when the Crown's offers were first being made, the following observations can be made:

- Now, five years on from the 4 September 2010 earthquake, the most prevalent positive impacts are a renewed appreciation of life and living in an improved quality of house.
- The proportions of respondents still strongly experiencing many of the positive impacts have decreased. The strongest positive is the impact of helping family, friends and the community (46% cf. 26% five years on).
- With the exception of the positive impact of helping others, the decreases in the proportion of respondents strongly experiencing each impact when these two time periods are compared are relatively small, suggesting that, when positive impacts are felt, the effects may be more enduring.
- The proportion of respondents strongly experiencing positive impacts five years on has increased in two areas: having an improved quality of house (19%, now increased to 36%) and tangible signs of progress (14%, now increased to 29%).
- Five years on from the 4 September 2010 earthquake, 34% continue to feel a sense of relief about being able to move forward with their lives more quickly than others due to their property being zoned red.

**Positive Impacts: Time of Crown offer versus five years on from the 4 September 2010 Earthquake (% of respondents impacted to a moderate or major extent)**

AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE		NOW	
HELPING FAMILY, FRIENDS AND THE COMMUNITY	46	RENEWED APPRECIATION OF LIFE	36
RENEWED APPRECIATION OF LIFE	42	IMPROVED QUALITY OF HOUSE	36
PRIDE IN ABILITY TO COPE UNDER DIFFICULT CIRCUMSTANCES	38	SENSE OF RELIEF ABOUT BEING ABLE TO MOVE FORWARD WITH OUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	34
SENSE OF RELIEF ABOUT BEING ABLE TO MOVE FORWARD WITH OUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	38	TANGIBLE SIGNS OF PROGRESS	29
SPENDING MORE TIME TOGETHER AS A FAMILY	35	PRIDE IN ABILITY TO COPE UNDER DIFFICULT CIRCUMSTANCES	27
FAMILY'S INCREASED RESILIENCE	34	HELPING FAMILY, FRIENDS AND THE COMMUNITY	26
SENSE OF STRONGER PERSONAL COMMITMENT TO CHRISTCHURCH / SELWYN / WAIMAKARIRI	23	FAMILY'S INCREASED RESILIENCE	26
IMPROVED QUALITY OF HOUSE	19	SPENDING MORE TIME TOGETHER AS A FAMILY	26
TANGIBLE SIGNS OF PROGRESS	14	SENSE OF STRONGER PERSONAL COMMITMENT TO CHRISTCHURCH / SELWYN / WAIMAKARIRI	19

*Q: Positive impacts: during that time and thinking about when you were most impacted by each of the following, how much of an impact was each having on your everyday life?*

*Q: Positive impacts: please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes.*

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) (n=2127)

## POSITIVE IMPACTS: COMPARISON OF FORMER RED ZONE RESPONDENTS AND RESIDENTS OF GREATER CHRISTCHURCH

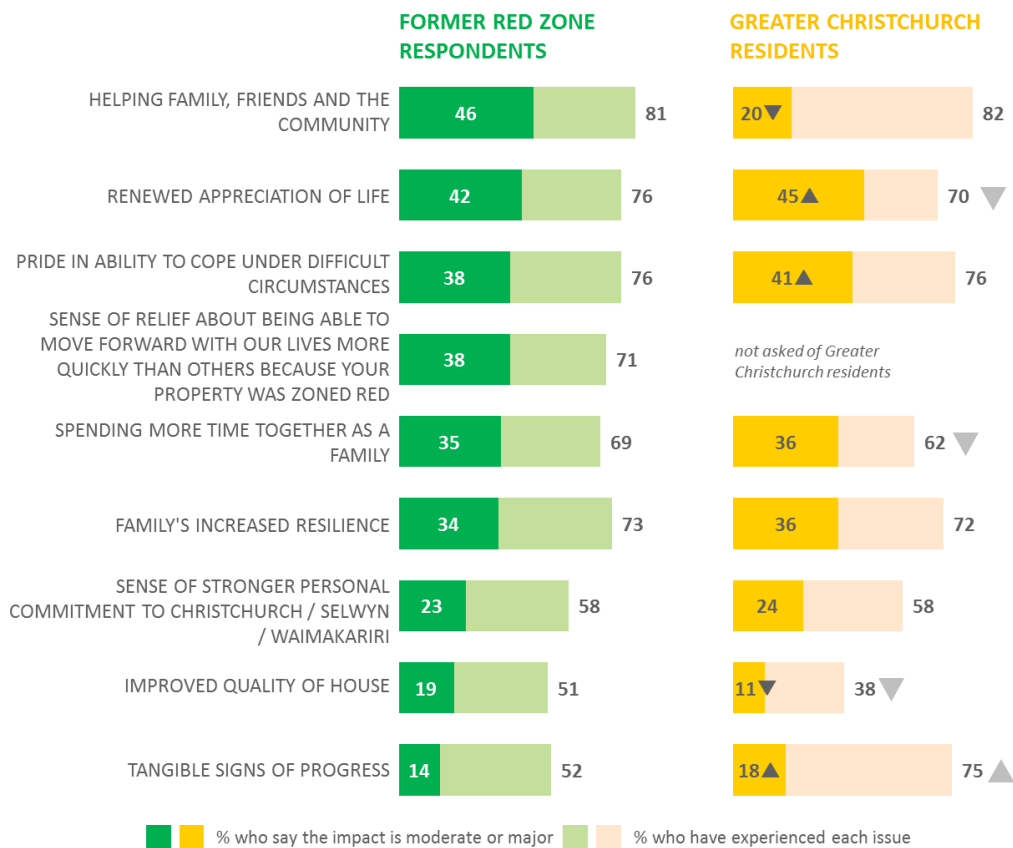
### AT THE TIME WHEN THE CROWN OFFERS WERE FIRST MADE

When comparing the positive impacts for former red zone respondents at the time of the zoning up until they accepted the Crown offer, to the positive impacts experienced by greater Christchurch residents at a similar time (September 2012-2013), it is evident that there is a much greater degree of similarity between these two groups than when negative impacts are considered.

The main exceptions to this overall pattern are in relation to:

- Helping family, friends and the community, where former red zone respondents more strongly experienced this
- Benefiting from an improved quality of house which was more evident among former red zone respondents
- Seeing tangible signs of progress which was less evident to former red zone respondents.

**Positive Impacts around the time when the Crown offers were first made – Comparing former red zone respondents with greater Christchurch as a whole (%)**



Q: Positive impacts: during that time and thinking about when you were most impacted by each of the following, how much of an impact was each having on your everyday life?  
 Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) (n=2127)

Base: Greater Christchurch residents aged 18+ who took part in the September 2012-2013 CERA Wellbeing Surveys (n=2464-2486)

▲ ▼ significantly higher/lower than the RRZ result

## NOW, FIVE YEARS ON FROM THE 4 SEPTEMBER 2010 EARTHQUAKE

Five years on from the 4 September 2010 earthquake, the proportion still strongly experiencing positive impacts on their everyday lives is higher among those whose properties were zoned red than among residents of greater Christchurch as a whole. This is most noticeable in relation to:

- Living in an improved quality of house
- Renewed appreciation of life
- Tangible signs of progress.

**Comparing the positive impacts experienced among former red zone respondents to greater Christchurch as a whole (%)**

	FORMER RED ZONE RESPONDENTS	GREATER CHRISTCHURCH RESIDENTS
RENEWED APPRECIATION OF LIFE	36	27▼
IMPROVED QUALITY OF HOUSE	36	11▼
SENSE OF RELIEF ABOUT BEING ABLE TO MOVE FORWARD WITH OUR LIVES MORE QUICKLY THAN OTHERS BECAUSE YOUR PROPERTY WAS ZONED RED	34	Not asked of Greater Christchurch residents
TANGIBLE SIGNS OF PROGRESS	29	22▼
PRIDE IN ABILITY TO COPE UNDER DIFFICULT CIRCUMSTANCES	27	22▼
HELPING FAMILY, FRIENDS AND THE COMMUNITY	26	16▼
FAMILY'S INCREASED RESILIENCE	26	19▼
SPENDING MORE TIME TOGETHER AS A FAMILY	26	22▼
SENSE OF STRONGER PERSONAL COMMITMENT TO CHRISTCHURCH / SELWYN / WAIMAKARIRI	19	17

*Q: Positive impacts: please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes.*

Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2127)

Base: Greater Christchurch residents aged 18+ who took part in the September 2015 CERA Wellbeing Survey (n=2455-2470)

▲▼ significantly higher/lower than the RRZ result

# WELLBEING OUTCOMES:

## FINANCIAL IMPLICATIONS





## INTRODUCTION

This section of the report focuses on former owners' perceptions of whether, and how, they were impacted financially by the Crown's response to the earthquakes.

When considering their financial position, respondents were encouraged to try and isolate the impact of the Crown's response as follows:

"Lots of things affect people's financial situation. For example, they may have changed jobs or had a promotion, retired or become unemployed, or had children. Compared with before the September 2010 earthquake, you may be better or worse off financially for a variety of reasons, which might be unrelated to the earthquakes. When answering this question, please try and isolate the impact **of your property being zoned red and accepting the Crown offer** on your financial position rather than the earthquakes themselves or other factors."

The sequence of questions was as follows:

- Firstly, respondents were asked whether or not they perceived they were better or worse off in each of a number of specific ways as a result of the Crown response: namely mortgage size, equity in property, amount of savings, size/quality/value of property, cost of living in area moved to (e.g. rates, travel costs, etc.)
- In light of their responses to these five specific aspects, whether they felt that, on balance, accepting the Crown offer had had a positive or negative impact on their overall financial position or has had no real impact.

The intention of this sequence was to help respondents assess the overall financial impact of the Crown's response from a considered viewpoint.

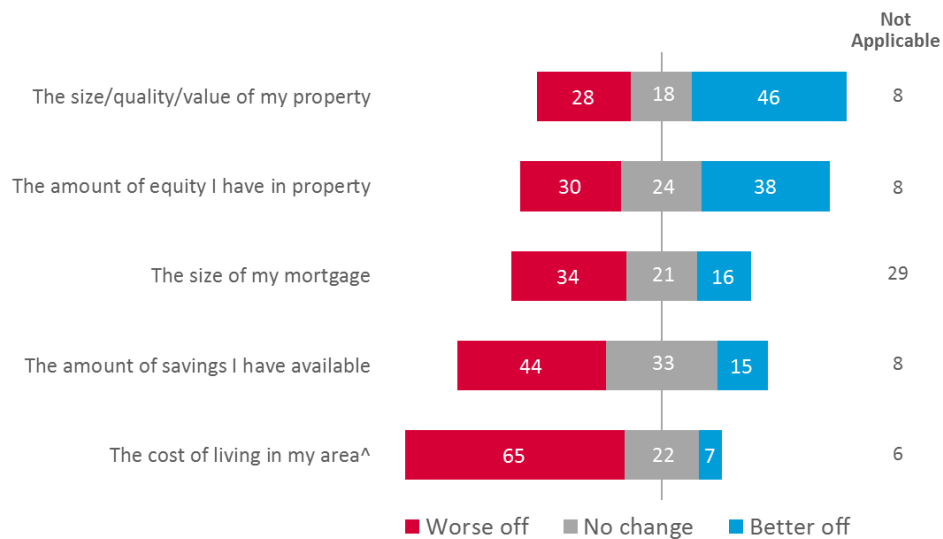
Additional questions also asked:

- Whether former owners had incurred additional costs not covered by the settlement and, if so, what these additional costs were
- The perceived fairness of the Government using the 2007/2008 rateable value to determine purchase price.

## WAYS IN WHICH OWNERS HAVE BEEN IMPACTED FINANCIALLY

The following chart illustrates the extent to which former owners considered that they have been impacted, in each of a number of ways, as a result of their property being zoned red and accepting the Crown offer.

Ways in which owners are better or worse off as a result of their property being zoned red (%)



*Q: In which of the following areas are you better or worse off, or has there been no change in your situation?*

Base: Former residential red zone property owners who accepted the Crown offer (n=2038; <sup>^</sup>the cost of living in my new area<sup>^</sup> only asked of owner-occupiers n=1711)

As can be seen from this chart:

- On balance, more owners believe that they are better off in terms of the size, quality and/or value of their current property, with 46% perceiving their situation as having improved, compared with 28% perceiving it as having deteriorated
- When amount of equity in property is considered, opinions are more polarised, with 38% perceiving they are better off and 30% perceiving they are worse off
- More owners perceive accepting the Crown offer as having a negative impact on the amount of savings they have available (44% worse off cf. 15% better off)
- Two thirds perceive that they are now worse off in relation to the cost of living in the area their new property is in.

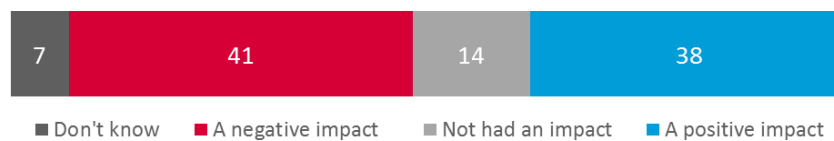
While this question asked respondents to consider each of these five aspects in isolation, in reality some or all of these aspects are highly correlated. For example, many of those who indicated they were better off with respect to having a better quality, larger or more valuable home also indicated they were worse off in terms of mortgage size and/or having fewer savings.

## OVERALL FINANCIAL IMPACT OF HAVING PROPERTY ZONED RED

After considering each of the five specific aspects individually, former owners were then asked to indicate whether, on balance, they felt the impact of their property being zoned red and accepting the Crown offer on their financial position had been positive or negative or whether there had been no real impact.

Perceptions are polarised, with the proportion considering they have been impacted in a positive way being very similar to the proportion who indicate the overall impact has been negative (38% and 41% respectively).

### Overall financial impact (%)



*Q: And on balance, do you think that your property being zoned red and accepting the Crown offer has contributed to your overall financial position in a positive or negative way, or has it not really had an impact?*  
Base: Former residential red zone property owners who accepted the Crown offer (n=2038)

Correlation analysis was conducted to help understand the relationship between the five individual aspects of financial impact and perceptions of overall financial impact. The primary output from correlation analysis is a correlation coefficient which can be between -1 and +1. Values close to either -1 or +1 indicate a high negative or positive correlation respectively. As can be seen from the following table, the amount of equity in a property is strongly correlated with perceptions of overall financial impact, followed closely by amount of savings available. In other words, how former owners feel about these individual aspects strongly influences how they rate the overall financial impact of the Crown response

There is only a weak correlation between cost of living in the area moved to and overall financial impact. Therefore, while 65% of former owners feel they are worse off in terms of cost of living in their new area, this analysis indicates that this has little impact on their perceptions of the overall financial impact of the Crown's response.

### Correlation between overall financial impact and the ways in which owners have been affected (%)

#### STRENGTH OF CORRELATION

The amount of equity I have in property	0.605	Strong correlation
The amount of savings I have available	0.558	Strong correlation
The size of my mortgage	0.481	Moderate correlation
The size/ quality/ value of my property	0.465	Moderate correlation
The cost of living in my area	0.221	Weak correlation

There is a relationship between whether respondents perceive the overall financial impact has been positive or negative and a number of other variables. In the following analysis these are grouped into:

- 1) Variables relating to the Crown response (option chosen, tranche; that is, timing of confirmation of zoning)
- 2) Property-related variables (size of property, number of moves, satisfaction with new property)
- 3) Personal variables (whether there had been agreement in household in relation to decision to accept offer, household income, whether former owner had a disability)
- 4) Psycho-social variables (perceived quality of life, levels of stress, sense of community).

### 1) VARIABLES RELATING TO THE CROWN RESPONSE

- **Option chosen:** Former owners who chose Option 2 are more likely to feel that the impact on their overall financial position has been positive (42% compared to 30% of those who accepted Option 1).

#### Overall financial impact by the option the owner accepted (%)

	TOTAL (n=2038)	OPTION 1 (n=607)	OPTION 2 (n=1412)
A positive impact	38%	30%	42%▲
A negative impact	41%	51%▲	36%

Base: Former residential red zone property owners who accepted the Crown offer

- **Tranche (timing of zoning confirmation):** As an overall observation, the earlier a respondent had confirmation that their property was zoned red, the more likely they are to believe that the Crown's response has had an overall positive impact on their financial position.

#### Overall financial impact by Tranche (%)

	TOTAL (n=2038)	JUNE 2011 (n=1323)	JUL-DEC 2011 (n=308)	JAN-MAY 2012 (n=213)	JUNE-DEC 2012 (n=178)
A positive impact	38%	41%	35%	34%	28%
A negative impact	41%	37%	44%	45%	57%

Base: Former residential red zone property owners who accepted the Crown offer

## 2) PROPERTY-RELATED VARIABLES

- **Change in size of property owned (based on floor size of dwelling):** Those who purchased a smaller dwelling are more likely to say that the overall impact has been negative (55% cf. 35% of those who upsized), while those who now own a larger dwelling are more likely to feel the impact has been positive (44% cf. 27% of those who downsized)
- **Number of moves:** Those who had moved five or more times since the earthquakes are more likely to feel the financial impact has been negative (52% cf. 41% of all respondents)
- **Satisfaction with new property and location:** Those who disagree that the type of property they now live in suits their needs and the needs of other household members are more likely to consider that the overall financial impact has been negative (63%) as are those who feel their new area does not suit their needs (66%).

## 3) PERSONAL VARIABLES

- **Joint decision-makers:** Where there has been disagreement between people in the household about whether to accept the Crown offer, a greater proportion believe that the overall impact has been negative (80% cf. 38% where there has been agreement)
- **Household income:** When annual household income is greater than \$200,000, a higher proportion believe that the overall impact has been positive (55% cf. 38% overall)
- **Health condition/disability:** Where the former owner has a health condition or disability, a higher proportion believe that the overall financial impact has been negative (48% cf. 38% without a health condition/disability).

## 4) PSYCHO-SOCIAL VARIABLES

- Those former owners who rate their quality of life as poor are more likely to say that their financial position has been impacted in a negative way (78% cf. 41% overall)
- Those who experienced high levels of stress in the past 12 months are also more likely to indicate an overall negative financial impact (61% cf. 41% overall)
- Those who feel a sense of community in their new location are more likely to feel the overall financial impact has been positive (46% cf. 27% of those who do not feel a sense of community).

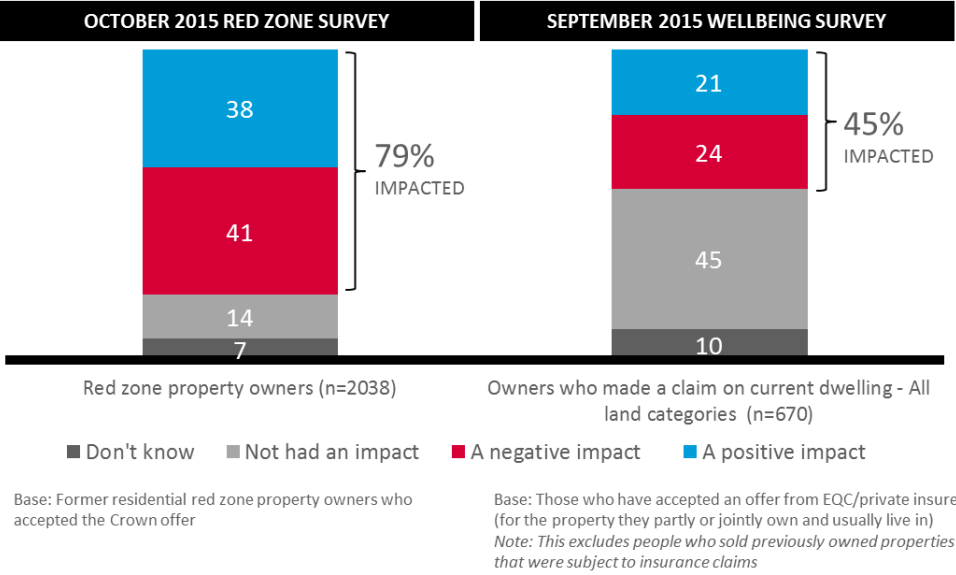
### PUTTING THESE FINDINGS IN CONTEXT: CERA WELLBEING SURVEY

To provide some context for this result, a similar question was asked in the CERA Wellbeing Survey conducted in September 2015. Here, property owners whose properties were damaged but not zoned red and who had accepted an offer from EQC and/or a private insurer were asked a similar question in relation to overall financial impact of accepting the EQC/insurer offer.

While these results are not directly comparable (as they were asked in different surveys with different contexts) this analysis suggests that:

- A considerably higher proportion of those whose properties were zoned red believe their overall financial position has been impacted by the Crown offer
- However, the ratio of positive to negative impact is consistent.

Overall financial impact compared to other property owners in greater Christchurch (%)

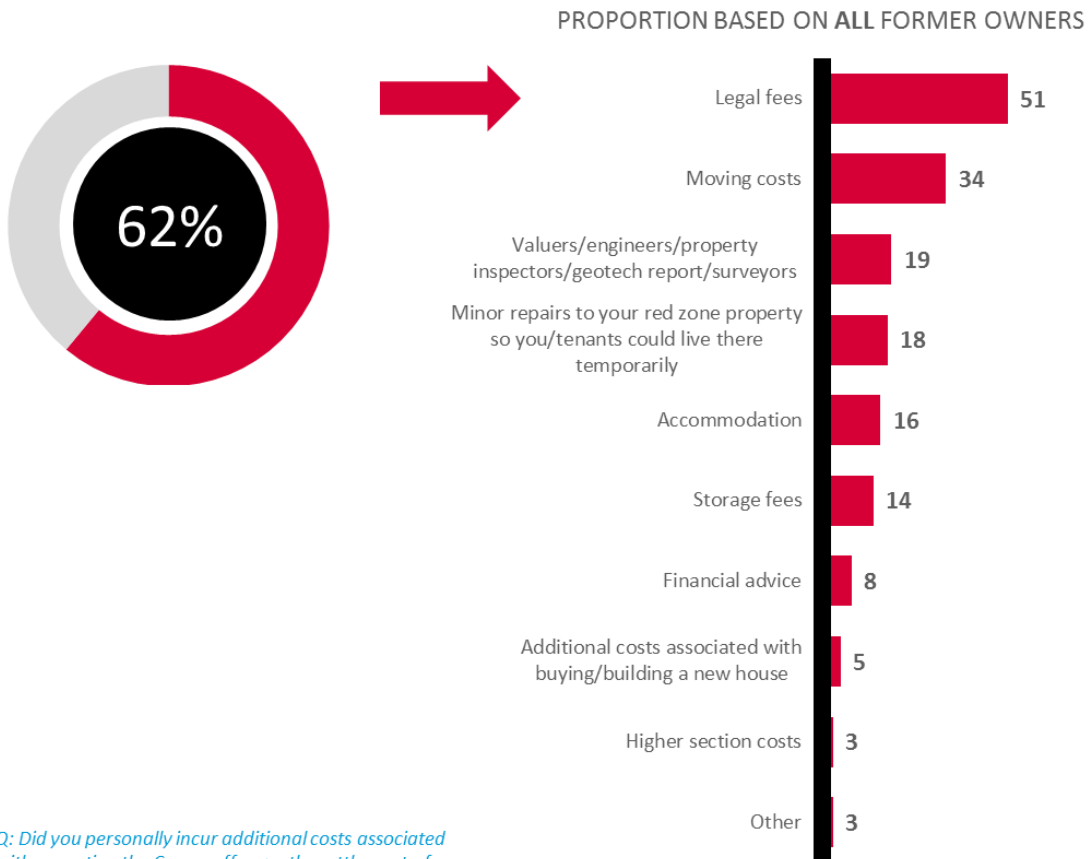


## ADDITIONAL COSTS INCURRED NOT COVERED BY THE SETTLEMENT

Former owners were asked whether they personally incurred additional costs associated with accepting the Crown offer (or the settlement of their claim with their insurance company) that were not covered by the money they received from the Crown (and/or their insurer).

Just over six in ten (62%) indicate that they had incurred additional costs. These additional costs mainly involve legal fees (mentioned by 51% of all former owners) or moving costs (34%).

Proportion who have incurred additional costs and what these costs were for (%)



*Q: Did you personally incur additional costs associated with accepting the Crown offer <or the settlement of your claim with your insurance company> that were not covered by the money you received from the Crown <and/or your insurer>?*

Base: Former residential red zone property owners who accepted the Crown offer (2037)

*Q: What were these additional costs for?*

Base: Former residential red zone property owners who accepted the Crown offer and personally incurred additional costs associated with accepting the Crown offer . Note: Only responses over 3% are shown.

Former owners who chose to accept Option 1 are slightly less likely to say they incurred additional costs.

**Proportion who have incurred additional costs by the option accepted (%)**

	OPTION ACCEPTED:		
	TOTAL (n=2037)	OPTION 1 (n=607)	OPTION 2 (n=1411)
Yes	62%	56%▼	63%
No	28%	33%▲	27%
Don't know	10%	11%	10%

*Base: Former residential red zone property owners who accepted the Crown offer*

Results from the September 2015 Wellbeing Survey indicate that 46% of residents who had made a claim on the property they usually lived in had incurred additional costs not covered by the settlement with their insurer.

Costs incurred by these owners who, unlike former owners of properties zoned red, did not need to move properties permanently, were for:

- Additional building costs (26%)
- Property inspectors/engineers/surveyors (12%)
- Repairing pre-earthquake damage in order to settle the claim (9%)
- Accommodation costs (while the repairs/rebuild took place, 7%).

*Note: these proportions are based on all owners who made a claim on their current dwelling.*



## PERCEIVED FAIRNESS OF THE VALUE OF THE OFFER

Former owners were asked whether they felt that the Crown using the 2007/2008 rateable value provided them with a fair settlement. Owners of vacant land and uninsured improved properties were asked about the revised offer which was based on 100% of the 2007/2008 rateable land value.

Some 43% of former owners feel that the offer was fair or more than fair, while 54% feel that the settlement was less than fair.

Perceived fairness of the offer (%)



Q: On balance, do you think using the 2007/08 rateable value to determine the purchase price provided you with a:  
 Base: Former residential red zone property owners who accepted the Crown offer (n=2034)

Although results are indicative only, owners of vacant land or uninsured improved properties are considerably more likely to say that the offer was less than fair (79%, result indicative only), while owners of rental properties are more likely to believe the offer was fair or more than fair (51%).

## COMMENTS MADE ABOUT THE FINANCIAL IMPLICATIONS OF PROPERTY BEING ZONED RED

### AMONG THOSE WHO SAID THAT ACCEPTING THE CROWN OFFER HAD A POSITIVE IMPACT ON THEIR OVERALL FINANCIAL POSITION



Those who indicated that accepting the Crown offer had a positive impact on their overall financial position made the following comments about the financial impacts:

14% It has worked out well for us generally

13% It was a fair offer/we were adequately compensated

6% New mortgage/bigger mortgage

6% Ended up with a better house/section/property

5% Gave us clarity/enabled us to move on faster to buy/build in current market before prices went up

*Q: Please write in any comments you would like to make about the financial implications of your property being zoned red.*

Base: Former residential red zone property owners who accepted the Crown offer who say the impact on their overall financial position was positive and who chose to make a comment about the financial implications (n=460)

#### COMMENTS IN RESPONDENTS' OWN WORDS:

“

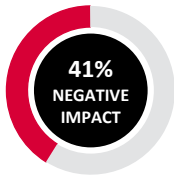
*“Personally I was lucky that I had purchased at a time that I paid less than the government valuation for my property. This offer allowed me a better financial position than if a market value had been used for my property.”*

*“Although it cost us with legal fees (some paid for by insurance company) and moving costs, we have ended up in a newer home and have slightly more equity in it than in our previous home...”*

*“The capital gain from the purchase in 2002 to the rating value in 2007/8 enabled us to be in a positive financial situation after the Crown and insurance company settlement.”*

”

## AMONG THOSE WHO SAID THAT ACCEPTING THE CROWN OFFER HAD A NEGATIVE IMPACT ON THEIR OVERALL FINANCIAL POSITION



Those who indicated that accepting the Crown offer had a negative impact on their overall financial position made the following comments about the financial impacts:

**36%** Lost money due to discrepancy between actual/market house/land value and unfair 2007/08 valuation based Government payout

**16%** New mortgage/bigger mortgage

**11%** Difficult to purchase in an overheated and shrinking property market

**9%** Lack of compensation for renovations/improvements to property

**8%** Our savings/retirement savings have been depleted

**7%** Have had to downsize/downgrade home/section

**6%** Financially a lot worse off

**6%** Poor treatment by insurance company has had negative financial implications

*Q: Please write in any comments you would like to make about the financial implications of your property being zoned red.*

Base: Former residential red zone property owners who accepted the Crown offer who say the impact on their overall financial position was negative and who chose to make a comment about the financial implications (n=663)

“

### COMMENTS IN RESPONDENTS' OWN WORDS:

*“The cost of buying land to rebuild on has resulted in a bigger mortgage for us. We were never going to get a section for the value of our red zone land.”*

*“...We had retirement savings and were able to supplement the government offer. However my retirement savings are severely depleted - almost non-existent now.”*

*“Whilst I now live in a lovely new home in a new area I am paying a bigger mortgage with higher rates.”*

*“It didn't have a great financial impact because we hadn't owned it for long. The impact was that we then had to buy another property in a crazy property market which was lesser quality for more money.”*

*“Rateable value was a lot less than market value so a major loss occurred. As this house had just been built it was a real loss.”*”

”

# WELLBEING OUTCOMES: COMMUNITY CONNECTEDNESS



## INTRODUCTION

The need to restore and enhance community connectedness after a significant disaster is well documented. Those who were zoned red and chose to resettle in a new area were particularly vulnerable in terms of the potential to lose connections with communities.

This section focuses on how respondents' sense of community changed over time as they moved from one community to another and the aspects that impacted on this.

To understand how sense of community changed over time, respondents were asked to rate their sense of community at three different stages:

1. Before the September 2010 earthquake (while living in the red zone property)
2. In the period following the earthquakes but before they left their red zone properties
3. In October 2015, living in their new neighbourhood.

Additional questions asked to further understand the impact of changing communities were:

- The extent to which respondents continued to miss their previous community
- The extent to which respondents had felt anxious or stressed about having to establish themselves in a new community at the time when they were leaving the red zone property
- Whether respondents wished they felt a stronger sense of community in their current neighbourhood and if so, what was preventing this
- The aspects respondents had found difficult when moving from one community to another
- The activities or initiatives that had helped them make connections and become part of their new community.

A major consequence of the earthquakes for families with children was the need to change or share schools (either due to damage to the school or the household relocating). The final part of this section focuses on identifying initiatives or actions from schools that helped families and students to feel welcome.

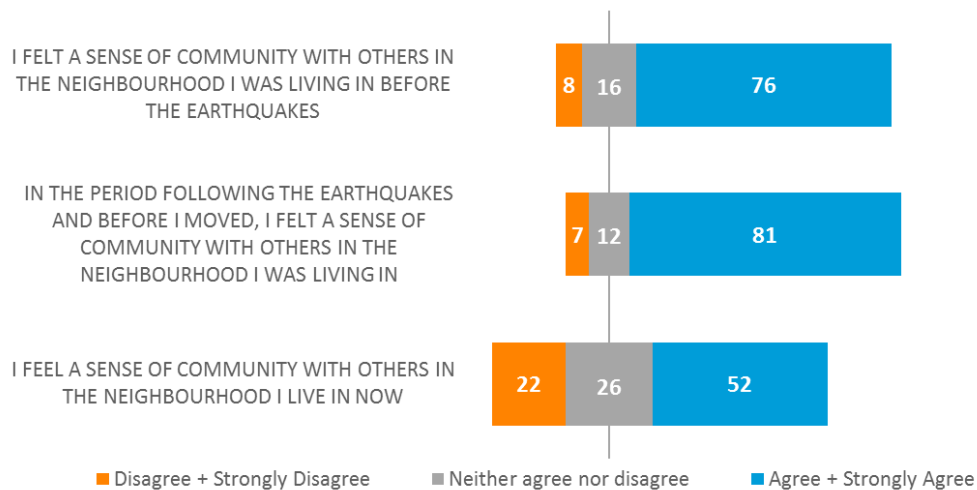
## COMMUNITY CONNECTEDNESS AT DIFFERENT STAGES

When respondents were asked to reflect on the sense of community they had felt when they lived in the neighbourhood their red zone property had been in, they recalled high levels of connectedness (76% of respondents agreed that they had felt a sense of community). Those who had lived at the same address for more than five years were more likely to feel a sense of community (81%) than those who had lived at the property for five years or less (68%).

This sense of community appeared to have been heightened immediately following the earthquakes (81% of respondents agreed they felt a sense of community at this time before they moved from their property zoned red).

Just over half of respondents report feeling a sense of community where they are living now (52%). A sense of community is less prevalent among those who have moved to an existing property (48%) and therefore more likely into an established community, than among those who moved to a newly built property which is more likely to be located in a new subdivision (64%).

Sense of community over time (%)



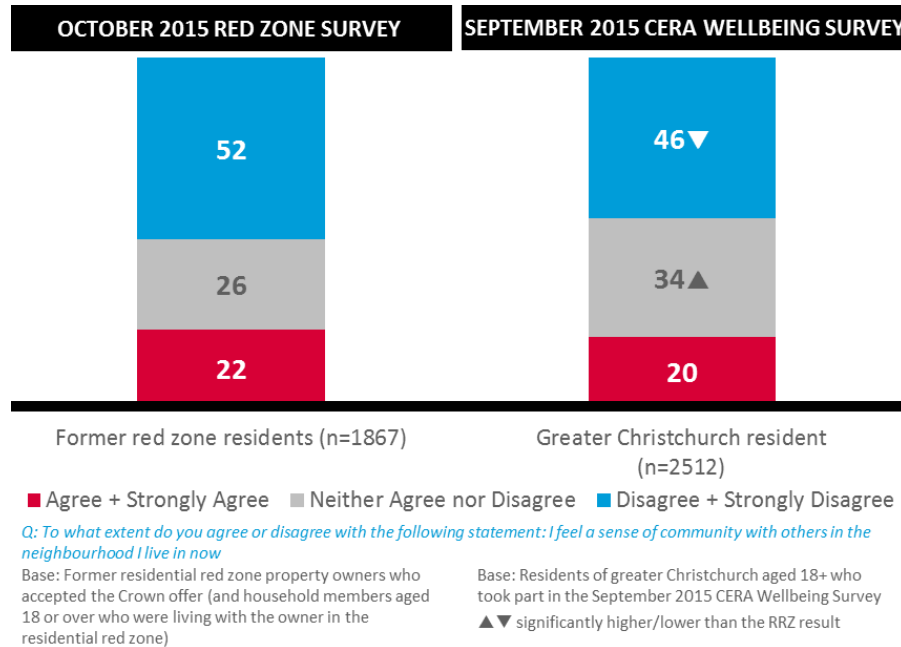
*Q: The next few questions are about community. We want to find out whether people such as yourself who have moved have a sense of community in their new location and how this compares to your old community. To what extent do you agree or disagree with each of the following statements*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1867)

Respondents from properties zoned red feel a similar level of connection to their current neighbourhood as respondents from across greater Christchurch as a whole (sourced from the September 2015 Wellbeing Survey).

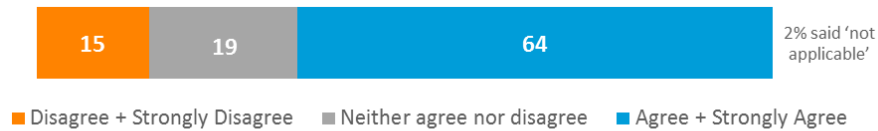
However, this result must be treated with caution given the different make-up of the samples (e.g. the CERA Wellbeing Survey contains a larger proportion of people in rental accommodation, and those who rent are less likely to have a sense of community with the neighbourhood they live in).

**Current sense of community – Comparison to the greater Christchurch population (%)**



Despite a number of years having passed, two thirds (64%) of respondents from properties zoned red continue to really miss the community they were a part of before the earthquakes.

**Agreement with: I really miss the community I was part of before the earthquakes (%)**



Q: *To what extent do you agree or disagree with the following statement: I really miss the community I was part of before the earthquakes*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1867)

The sub-groups more likely than average to be missing their previous community are:

- Those who are not confident looking back now that accepting the Crown offer was the best thing for them to do (85% cf. 64% overall)
- Living with a health condition or disability (72%)
- Aged 50 to 64 (68%)
- Female (66%).

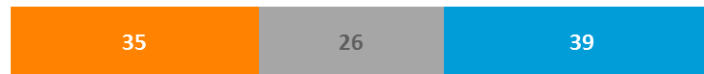
Respondents who don't currently feel a sense of community in their new neighbourhood are also more likely to be missing their old community (84% cf. 53% of those who do feel a sense of community in their new neighbourhood).



## GETTING ESTABLISHED IN A NEW COMMUNITY

At the time of moving from the red zone property, 39% of respondents felt stressed or anxious about having to establish themselves in a new community.

**Agreement with: When I first moved I felt stressed or anxious about having to establish myself in a new community (%)**



■ Disagree + Strongly Disagree ■ Neither agree nor disagree ■ Agree + Strongly Agree

*Q: To what extent do you agree or disagree with the following statement: When I first moved I felt stressed or anxious about having to establish myself in a new community*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1867)

Those more likely to have felt stressed were:

- Those living with a health condition or disability (52% cf. 39% overall)
- Females (45%)
- Those who had moved a distance of more than 30 kilometres (49%).

When all respondents were asked to specify in their own words what the hardest aspects were when moving from one community to another, the reasons given suggest that more respondents found it harder to deal with what they were leaving behind than to deal with getting re-established elsewhere:

**Hardest aspects when moving from one community to another (%)**

21%	Leaving the old community/moving away from neighbours
16%	Further away from family and friends
11%	Having to make new friends/get to know new neighbours
10%	Sense of disconnection about new area
6%	Losing our property
6%	Having no choice but to move out of our property
5%	Becoming familiar with the new area
5%	Longer commute to work/school/university
5%	Being further away from/having to leave a natural environment – beach/river/wetlands
7%	Other

*Q: What were the hardest aspects for you in moving from one community to another?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1222)

### COMMENTS IN RESPONDENTS' OWN WORDS:

“ Leaving behind people we had become very close to and during the earthquakes, they had somewhat become reliant on us and us on them.

Starting again and hoping the neighbours were nice and it was a safe environment for the children.

Having to get to know new neighbours and finding where the services one needs are. Not knowing who you can turn to nearby if an 'emergency' develops. Just the unfamiliarity I guess.

The feeling of being out of place. I had always lived on the other side of town so this side was like moving to another city. We had to make a huge effort to get to know our community.”

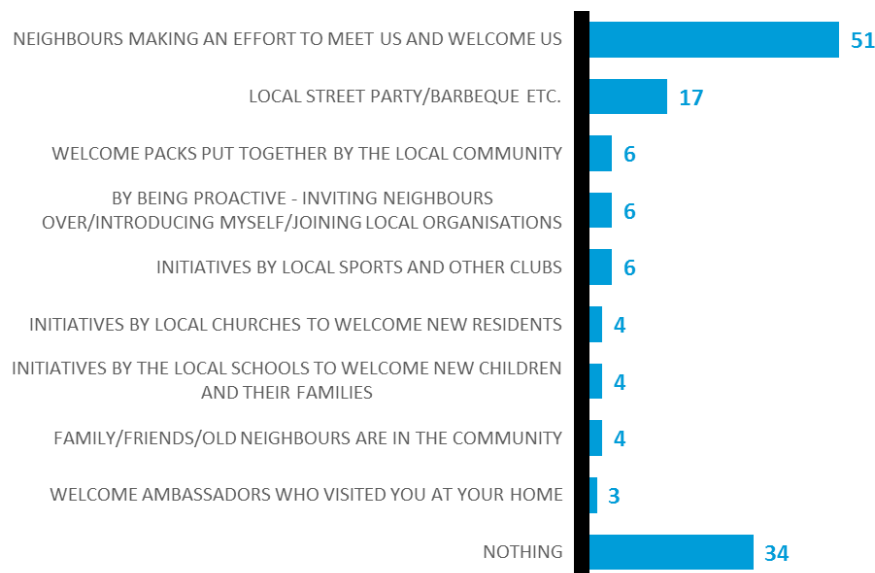
Respondents were also asked to identify, from a list provided, any initiatives that had helped them make connections and become part of their new community.

Half (51%) mentioned that neighbours had made an effort to meet and welcome them (more prevalent for those who were now living in Selwyn District (59%)) and one in six respondents (17%) had attended a local street party or barbecue event.

While only a small proportion received welcome packs, this proportion increased to 11% among respondents now living in Waimakariri District.

While not an option on the list provided to respondents, a small proportion spontaneously mentioned that being proactive through inviting neighbours over and/or introducing themselves, joining local organisations and so on had helped them form connections. Proactive behaviour is spontaneously mentioned by 13% of respondents with pre-school children.

#### Factors contributing to a stronger sense of community in new area (%)



*Q: Which, if any, of the following things helped you make connections and become part of the community in the neighbourhood you live in now?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1864). Only responses over 3% are shown.

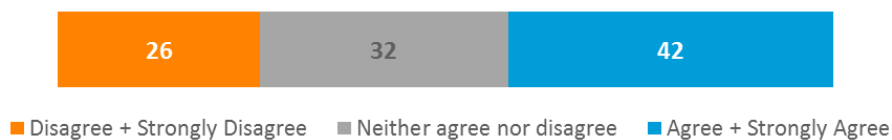
One third (34%) are unable to specify any initiatives they had experienced that helped them integrate with the community. Those who purchased an existing house were less able to specify any initiatives (38% compared to 24% among those who purchased or built a new property). This could be a contributing factor to an earlier finding outlined in this report, that there is a weaker sense of community among those who have purchased an existing home.

## FACTORS PREVENTING A STRONGER SENSE OF COMMUNITY

For some people, feeling a sense of community with others in their neighbourhood is not important. Respondents were therefore asked whether or not they wished for a stronger sense of community with others in their neighbourhood than they were currently experiencing.

As can be seen in the chart below, four in ten (42%) respondents agree that they wished they felt a stronger sense of community with others in their current neighbourhood.

### Agreement with: I wish I felt a stronger sense of community with others in the neighbourhood I live in now (%)



*Q: To what extent do you agree or disagree with the following statement: I wish I felt a stronger sense of community with others in the neighbourhood I live in now*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property (and household members aged 18 or over) (n=1867)

This sentiment is particularly evident among those who don't currently feel a sense of community where they are living now (74% compared to 42%). A wish for a stronger sense of community is also expressed by higher proportions of those who:

- Don't believe their new neighbourhood suits the needs of their household (64% of whom wish for a stronger sense of community)
- Don't believe their new property suits the needs of the household (58%)
- Have experienced stress most or all of the time in the past 12 months (58%)
- Are living with a health condition and disability (50%)
- Are female (45%)
- Have dependent children (46%).

The 42% who wished for a stronger sense of community were asked to identify (from a list of options provided) the factors that prevented them from having a stronger sense of community.

The most prevalent reason given is that people in the new location do not share the same experience of having a property zoned red (mentioned by 42%).

Reasons vary to an extent depending on whether owners have purchased an existing property or a new property (and thus likely to be in a new subdivision or emerging area). Broadly, those who have moved into an existing property are more likely to cite issues with the people in the new area while those moving into a new property are more likely to cite issues with commute and travel times and with a lack of places to meet.

**Factors preventing a stronger sense of community in new area (%)**



*Q: What is it that is preventing you from having a stronger sense of community in the neighbourhood you live in now?*

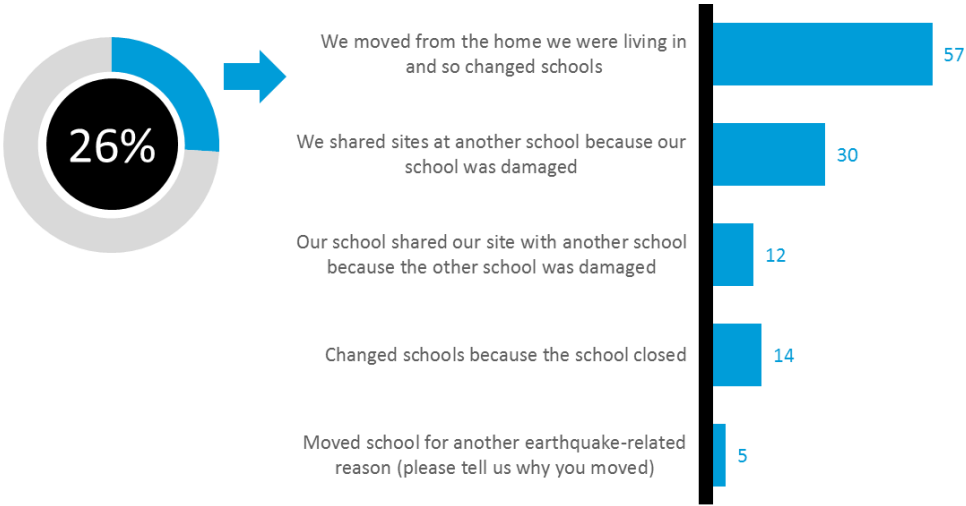
Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) who wish they felt a stronger sense of community with others in the neighbourhood they live in now (n=785)

## CHANGING OR SHARING SCHOOLS

For many households containing children, a major impact of the earthquakes was that of schools needing to be changed or shared (either due to damage to schools or due to the household relocating).

One quarter (26%) of respondents were impacted by a household member changing or sharing schools as a result of the earthquake. In over half of these cases, this was driven by the household relocating (57%), while 40% of cases related to sharing schools (30% at another site, 12% at their school’s site – note some respondents selected both options as they had more than one person in the household share schools). Some 14% had no choice but to change as their school closed. Some 14% had no choice but to change as their school closed. Some 14% had no choice but to change as their school closed. Some 14% had no choice but to change as their school closed.

Reasons for changing or sharing schools (%)



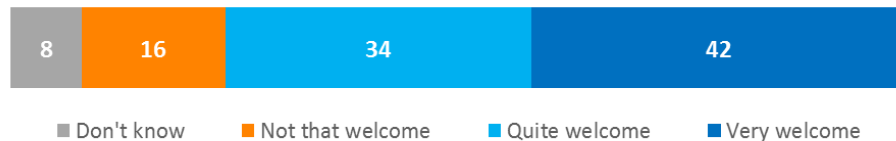
*Q: And why did you/they change or share schools as a result of the earthquakes?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property with young people who changed or shared schools as a result of the earthquakes (and household members aged 18-24 who changed or shared schools) (n=483)

In three quarters (76%) of cases, the new school was felt to be welcoming. This was especially evident among those who changed schools due to the household relocating elsewhere (86% found the new school welcoming and 12% did not feel that welcome).

In those cases where students of a damaged school shared another school, the school was not felt to be quite as welcoming (63% felt welcome and 27% did not feel that welcome).

#### How welcome those affected felt (%)



*Q: How welcoming was the school they changed to after the earthquakes? / How welcome did you feel at the school you changed to after the earthquakes?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property with young people who changed or shared schools as a result of the earthquakes (and household members aged 18-24 who changed or shared schools) (n=410)

The 76% who felt that their new or shared school was welcoming were asked to explain in their own words why they felt this to be the case, responses suggest that the attitudes and behaviours of the teachers had the most impact.

#### Factors that made the school welcoming (%)

41%	Great staff/teachers - friendly, welcoming, caring, understanding, supportive
12%	Friendly, accepting children
11%	Sense of community
8%	School character/culture
8%	Meeting others in the same situation/sharing experiences
6%	Child still has the same friends
6%	Good principal
6%	The generosity of sharing facilities
6%	Friendly parents

*Q: What was it that made you feel welcome? / What was it that made your child or your family feel welcome?*

Base: Former residential red zone property owners who accepted the Crown offer and were living in the red zone property with young people who changed or shared schools as a result of the earthquakes and felt very or quite welcome (and household members aged 18-24) (n=234)

The comments below illustrate these themes in respondents' own words.



*"Kids dubbed as EQ refugees enjoyed a status in their class. They were special and their classmates were told to treat them well. The schools did a great job."*

*"The staff and students made every effort to make us feel welcome. It is a great school and has actually been a good move."*

*"The entire school, teachers and pupils, welcomed us."*

*"Good school. Great teachers. Friendly and understanding staff."*

*"Very friendly people. My children were buddied up with kids who made them feel very welcome and made their transition easier than they thought."*

*"The Principal whom we met with before enrolling and she showed us around the school. Once my son started at the new school the children and parents were very friendly and the teachers also."*

# WELLBEING OUTCOMES:

## SUPPORT SERVICES





## INTRODUCTION

A number of services have been implemented in greater Christchurch to assist residents and property owners cope with the impacts of the earthquakes. This section reviews awareness and use of these services. It also reviews the extent to which those who used each service found it to be of help (using a five-point scale ranging from not at all helpful to extremely helpful).

Firstly, former owners were asked about the following six services:

- **Red Cross Grants** – after the earthquakes in 2010 and 2011, the Red Cross provided a variety of grants to the value of up to \$3000. The grants covered costs associated with moving house, including storage costs and obtaining independent professional advice.
- **Temporary Accommodation Service (CETAS)** – a service supported by the Ministry of Social Development and the Ministry of Business, Innovation and Employment which helped residents find temporary accommodation while their home was being repaired or rebuilt and also processed requests for Temporary Accommodation Assistance. This grant was introduced to assist displaced homeowners who had exhausted their insurance payments, with rent, board or motel stays. It is important to note former owners of residential red zone properties were not eligible for the temporary accommodation allowance after they had settled the sale of their properties with the Crown.
- **Earthquake Support Coordination Service (ESCS)** – a service funded by the Ministry of Social Development provided free and confidential help for residents navigating through the wide range of services available. They could provide relevant information, identify and connect residents with services to help with earthquake-related housing, finance, legal, insurance and health matters, organise meetings between residents and the experts on these matters.
- **Earthquake Assistance Centres** in Avondale and Kaiapoi – drop-in centres providing information and assistance for zoned red homeowners with insurance deciding on Government offers to buy their properties. The centres also gave updates on services such as roading, sewerage and water, helped connect those dealing with earthquake-related housing, legal and/or insurance issues to the relevant services and shared material from official agencies and community organisations, including notices and contact details.
- **Impartial Complaints Authorities** such as the Insurance & Savings Ombudsman who provided free support to residents who needed assistance resolving disputes.
- **Residential Advisory Service** – provided free, independent help to residential property owners. It was available to help owners to understand the process they needed to go through.

Respondents were also questioned in relation to support, services and counselling available to individuals.

## SUPPORT SERVICES

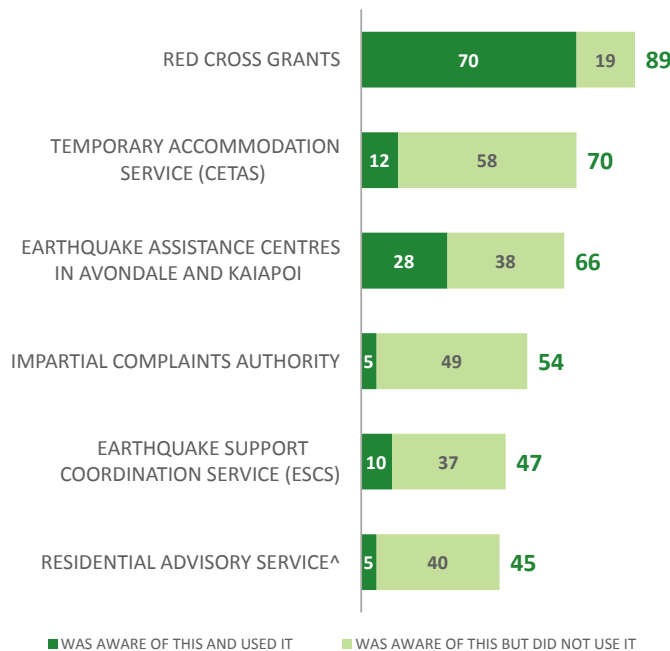


Overall, 77% of former owners had accessed at least one of the six support services they were asked to consider. This proportion was much higher amongst respondents who were owner-occupiers (85%) than among respondents whose properties were rentals (34%).

The following chart illustrates the awareness, use and perceived helpfulness of each of the six services. Main findings were:

- The **Red Cross Grants** available had high awareness (89%) and use (70%) and were considered helpful or extremely helpful (93%).
- The **Temporary Accommodation Service (CETAS)** also had relatively high awareness (70%), though was used only by 12% of homeowners. However, among the small proportion using this service, the great majority found it helpful or extremely helpful (82%).
- The **Earthquake Assistance Centres** had relatively high awareness (66%) and use (28%).
- Just over half (54%) were aware of **impartial complaints authorities** (such as the Insurance and Savings Ombudsman or the Banking Ombudsman), though only 5% used an authority. Opinions among users as to whether the authorities were helpful was more polarised.
- The **Earthquake Support Coordination Service (ESCS)** and the **Residential Advisory Service** (not available to owners of vacant land) had lower levels of awareness but users found them helpful.

**AWARENESS AND USE (%)**



**RATING AMONG THOSE WHO USED EACH SERVICE (%)**

	Don't know	Not at all helpful + very helpful	Somewhat helpful	Helpful + extremely helpful	
RED CROSS GRANTS	-	1	6	93	(n=1427)
TEMPORARY ACCOMMODATION SERVICE (CETAS)	3	6	9	82	(n=238)
EARTHQUAKE ASSISTANCE CENTRES IN AVONDALE AND KAIAPOI	1	14	24	61	(n=575)
IMPARTIAL COMPLAINTS AUTHORITY	13	35	16	36	(n=96)
EARTHQUAKE SUPPORT COORDINATION SERVICE (ESCS)	5	12	21	62	(n=192)
RESIDENTIAL ADVISORY SERVICE^	13	14	11	62	(n=95)

Q: The following is a list of services or supports that may have been available to help you deal with the impacts of the earthquakes and your property being zoned red. For each on this list, please indicate whether you were aware of this and whether or not you used it?

Base: Former residential red zone property owners who accepted the Crown offer (n=2035, ^'Residential Advisory Service' was not asked of those who owned vacant land n=2019)

Q: To what extent was this service helpful?

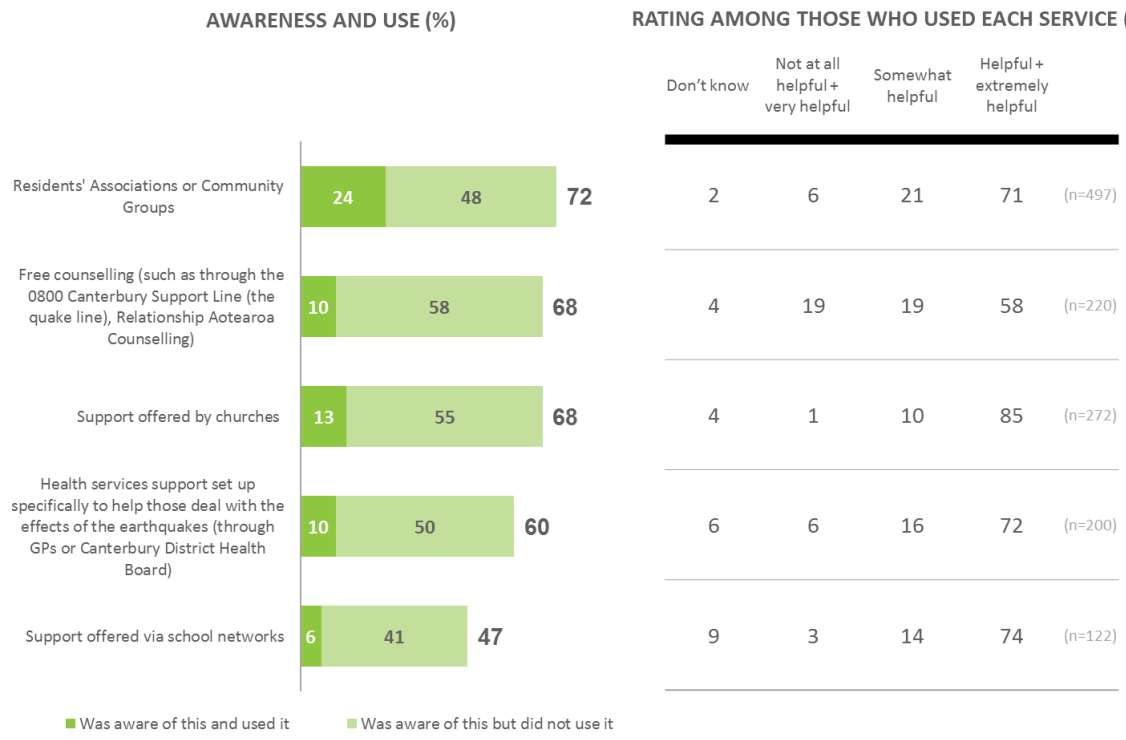
Base: Former residential red zone property owners who accepted the Crown offer and used services/ supports to help deal with the impact of the earthquakes and being zoned red



Respondents were asked to consider support services offered by a variety of health organisations and community groups. Four in ten (38%) mentioned that they accessed at least one of these support services.

Main findings were:

- Support offered by **Residents' Associations or Community Groups** had the highest awareness at 72% and were used by 24% of respondents, with seven in ten (71%) finding this helpful or extremely helpful.
- Seven in ten (68%) were aware of the **free counselling** available and 10% had accessed this. The service was helpful or extremely helpful for six in ten (58%) of those who accessed it, a slightly less positive result when compared with the other services considered.
- Just over one in ten (13%) received support from a **church**. This support was highly valued with 85% stating that they had found the support helpful or extremely helpful.
- One in ten (10%) residents accessed the support from **health services** that had been set up specifically to deal with the effects of the earthquakes (e.g. extended GP hours). Seven in ten (72%) of those who accessed these services had found them helpful or extremely helpful.
- Fewer than one in ten (6%) received support offered via **school networks** and three quarters of these respondents had found this support helpful.



Q: For each on this list, please indicate whether you were aware of this and whether or not you used it?  
 Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over who were living with the owner in the residential red zone) (n=2111)

Q: To what extent was this service helpful?  
 Base: Former residential red zone property owners who accepted the Crown offer (and household members aged 18 or over) who have used each service to help them deal with the impacts of the earthquakes (n=122 to 497)

# APPENDIX 1: SAMPLE PROFILE



The table below outlines the sample make-up. All results are shown at a total level and then split out to illustrate the differences between the owner and the other household members who took part in the second part of the questionnaire.

	TOTAL (n=2082)	PROPERTY REPRESENTATIVE (n=1890)	OTHER HOUSEHOLD MEMBERS (n=192)
<b>Gender (%)</b>			
Male	41	41	44
Female	59	59	56
Gender Diverse	0	0	-
<b>Ethnicity (%)</b>			
New Zealand European/Pakeha	90	90	91
New Zealand Māori	4	4	6
Pacific	1	1	1
Asian	1	1	1
Indian	1	0	1
African	0	0	-
Other European (e.g. Australian, English, German, American)	7	7	9
Other	0	0	1
Prefer not to say	1	1	-
<b>Age (%)</b>			
18-24	1	-	12
25-34	4	3	8
35-49	27	28	20
50-64	42	42	38
65-74	20	21	17
75+	6	6	5
<b>Whether living with a health condition or disability (%)</b>			
Yes	18	18	19
No	77	77	79
Prefer not to say	5	5	2

# APPENDIX 2: QUESTIONNAIRE



Below is the full questionnaire.

## **PART 1: ABOUT YOUR RESIDENTIAL RED ZONE EXPERIENCE**

Thank you for taking part in this survey of former residential red zone residents, we really appreciate your time.

The purpose of this research is to learn from this situation so that we can help communities, local authorities and the Government respond to any similar situations in the future (in New Zealand and overseas). The research will also help to identify how the recovery is going for residents whose properties were zoned red.

To thank everyone who takes the time to participate, there will be a prize draw for one of two \$500 Prezzy Cards (*which can be used anywhere that accepts Visa. For terms and conditions of the prize draw, please click here*).

### **How to get started**

To begin, click on the >> button below. As you move through the survey, please use the button at the bottom of each screen (do not use your browser buttons).

There is no back button in this survey, so please consider all of your answers carefully before moving forward. You will not be able to return to previous questions to amend your answers once you have moved on to the next question. The back button is not provided for reasons of confidentiality.

If you would like to pause the survey to return to it later, simply close the browser window and click on your original link to return.

### **About Nielsen**

The survey is being carried out by Nielsen, an independent research company. Your participation will be anonymous as our research practices preserve confidentiality of information and you will not be identifiable in the survey report. If you would like to view our privacy statement, please click [here](#).

If you require assistance at any time during the survey, or would like to contact us, please click on the email image at the bottom of each screen or email [xxx.xxx@Nielsen.com](mailto:xxx.xxx@Nielsen.com) or call us on 0800 400 402.

### **Support**

We hope that you will find the survey experience positive, but we understand that people may find the issues it covers difficult or troubling. We encourage you to reach out for support from whoever you have found helpful in the past, such as family, friends, support organisations or others in your community. You may also find it helpful to discuss the experience and any issues as a household. The Canterbury Support Line is also there to help. The support line staff can connect you to free and confidential services offering practical support, information or advice. Call 0800 777 846, 7 days a week, 9am to 11pm. You are free to stop the survey at any time.

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**Scenario A) Email address on database is listed in relation to one property**

Please answer the questions about the property you owned (either solely, jointly or through a Trust) at <insert from database>.

Just to confirm before we start, did you own this property?

- 1 Yes
2. No

*(If no)* For the first part of this survey we would like to speak to the former owner of the property at <xxx>. If you owned a different property or were living there but you were not the owner, please call Nielsen on 0800 400 402 or email [xxx.xxx@Nielsen.com](mailto:xxx.xxx@Nielsen.com).

OR

**Scenario B) Email address on database is listed in relation to multiple properties**

Due to the length of the survey we'd like to ask you only about one of the properties you owned that was in the residential red zone (either jointly or solely or through a Trust). At the time of the 4 September 2010 earthquake, were you living in one of the properties below?

- <insert property 1 address>
- <insert property 2 address>
- <insert property 3 address>

....

No, I was not living at any of the properties above

*(If no above)* Please select the property that you have owned for the longest amount of time to respond to this survey about.

- <insert property 1 address>
- <insert property 2 address>
- <insert property 3 address>

....

Not applicable – I did not own any of these properties

*(If not applicable above)* If you owned a different property or were living in a property that was in the residential red zone, please call Nielsen on 0800 400 402.

Q1. *(if owned multiple properties but were not living in any)* Which of the following best describes the situation of this property as at the 4 September 2010 earthquake?

1. It was a rental property
2. I owned it but did not personally live in it nor was it giving me rental income
3. It was vacant land
4. None of the above (please contact Nielsen on 0800 400 402)

**To begin with we have a couple of questions about your property which was zoned red.**

Q2. *(Ask if scenario A (single property), autocode multiple properties from Q1)* Which of the following best describes your property at <insert address> as at the time of the 4 September 2010 earthquake?

1. A dwelling (house, townhouse, unit or apartment) that you lived in
2. A dwelling (house, townhouse, unit or apartment) that was a rental property
3. A dwelling (house, townhouse, unit or apartment) that you did not personally live in and was not giving you rental income (e.g. family members lived there)
4. Not applicable, it was vacant land
5. None of the above (please contact Nielsen on 0800 400 402)

Hidden grouping for questionnaire skips:

Owner occupier (Q2=1)

Landlord (Q2=2 or 3)

Vacant land (Q2= 4)



Q3. (Wording if owner-occupier) How long had you been living at this property at the time of the September 2010 earthquake?

(Wording if Landlord or Vacant Land) How long had you owned this <property/land> at the time of the September 2010 earthquake?

1. Less than a year
2. One to five years
3. Six to 10 years
4. 11 to 20 years
5. More than 20 years
6. Can't recall

Q4. (Owner occupiers only) What were the main reasons why you were living in the neighbourhood of your red zone property before the September 2010 earthquake?

*Please select all that apply*

1. My family had always lived in this area/I grew up there
2. To be close to family and/or friends who lived there
3. For the strong community spirit
4. Convenient for work
5. Convenient for pre-school/schools
6. Convenient for amenities such as shops, libraries, doctors, hospital etc.
7. Convenient for sports and recreation facilities
8. Convenient for my place of worship
9. Convenient for natural environment (e.g. beach, hills, views, river, wetlands, forest)
10. Convenient in terms of travel/public transport
11. Safe environment from crime
12. Safe environment from natural disasters (e.g. safe from flooding, rock fall, earthquakes, liquefaction)
13. The house was in the price range I/we could afford
14. Good capital gain/investment opportunity
15. Opportunity to build a new home
16. The neighbourhood itself was not really a major influence on why we were living there, it was the property itself that best suited our needs
17. Other (please specify)

**Now for some questions about the zoning decisions and the Crown offer.**

Q5. (Owner-occupiers and landlords – vacant land (Q2=4) and uninsured (database) automatically code into option three and four)

Did you accept Crown offer option 1 or 2, or was your property uninsured?

1. Option 1 (where the Government paid you the 2007/08 rating valuation for land and dwelling (buildings and fixtures) and took over all insurance claims)
2. Option 2 (where the Government paid the 2007/08 rating valuation for the land only, while you dealt with EQC or your private insurer for the dwelling claim)
3. Uninsured improved property
4. (Hidden option autocode from Q1 and Q2) Vacant land

Q6. (Owner-occupiers and landlords who selected option two – don't ask vacant land or uninsured)

Which of the following insurers did you/are you dealing with for your dwelling claim?

*If you were dealing with both EQC and your own insurance companies, please select EQC and your insurer below.*

1. EQC
2. AA Insurance
3. AML / Southern Response
4. FMG
5. IAG
6. Lantern
7. Lumley
8. Medical Assurance Society
9. NZI
10. QBE
11. State Insurance
12. Tower
13. Vero
14. Other insurer

Q7. (Owner-occupiers and landlords who selected option two – don't ask vacant land or uninsured)

Which of the following best describes the status of your dwelling claim with your insurer?

1. I have accepted my insurance company's offer and the claim has been settled
2. I have received my insurance company's offer but the claim has not yet been settled
3. I am still waiting for my insurance company's offer

Q8. (Owner-occupiers) Thinking back to when the zoning decision for your property was announced, where were you living?

*This would have been about <insert approximate date from database tranche>.*

1. Still in the red zone home
2. In temporary housing on the red zone property (e.g. in a caravan or garage)
3. In temporary housing elsewhere
4. In permanent housing elsewhere
5. Other (please specify)

Q9. (Not compulsory to answer) For what reasons did you decide to accept the Crown offer?

[type in response]

Q10. (Owner-occupiers – uninsured not shown <->) Was anyone else involved in deciding whether to accept the Crown offer <and which option to accept>?

*Please select all that apply (note: 1=single)*

1. No, only me
2. My partner or spouse
3. Other household members living in the household
4. Other family members/trustees not living in the household
5. Other (please specify)

Q11. (Landlords and owners of vacant land – vacant land and uninsured not shown <->) Was anyone else involved in deciding whether to accept the Crown offer <and which option to accept>?

*Please select all that apply (note: 1=single response)*

1. No, only me
2. My partner or spouse
3. Other family members/trustees
4. Business partners/associates
5. Other (please specify)

Q12. (Owner-occupiers, landlords and owners of vacant land who had others involved – vacant land not shown <>)

Were you and the others involved in agreement about the decision to accept the Crown offer <and to accept the option you chose>?

Please remember that your responses will be kept confidential.

1. On balance, we agreed more than disagreed
2. On balance, we disagreed more than we agreed

Q13. (Owner-occupiers, landlords and owners of vacant land) To what extent do you agree or disagree with each of the following statements:

		Strongly disagree	Disagree	Neither disagree nor agree	Agree	Strongly agree	Don't know
1	I was given sufficient time to make decisions about the Crown offer						
2	I was provided with the best possible information at the time to help me make decisions about the Crown offer						
3	I was treated respectfully and fairly in my dealings with the Crown						
4	The red zoning and Crown offer process was clear						
5	At the time, I was confident that accepting the Crown offer was the best thing to do						
6	Looking back now, accepting the Crown offer was the best thing to do						
7	Looking back now, accepting the Crown offer option (i.e. option 1 or 2) I chose was the best thing to do						
8	Accepting the Crown offer gave me the certainty I needed to be able to move forward with my life						
9	The fact that there was an offer was better than not having an offer						
10	I had confidence in the Government agencies involved						

Q14. (If 'disagree' or 'strongly disagree' with statement 2 above) For what reasons do you disagree that you were provided with the best possible information to help you make your decision?

Please select all that apply

1. I was/am still waiting on an offer from private insurer
2. I was/am still waiting on an offer from EQC
3. I hadn't received legal advice
4. I hadn't received financial advice
5. I hadn't received engineer/surveyor evidence of land damage
6. I was unhappy with the quality of the information from my private insurer
7. I was unhappy with the quality of the information from the Crown
8. Other (please specify)

Q15. (Vacant land and uninsured not shown <>) Below are a number of sources where you may or may not have sought advice or information about whether to accept the offer <and whether to accept option 1 or 2>. For each of those you did seek advice or information from, please tell us how helpful each source was.

		Not applicable / did not seek advice or information from this source	Not at all helpful	Not very helpful	Somewhat helpful	Helpful	Extremely helpful
1	Family/friends living outside of my neighbourhood						
2	Neighbours/friends/family living in my neighbourhood/neighbourhood meeting						
3	Lawyer						
4	Accountant or financial advisor						
5	Bank						
6	Insurance company						
7	Red Zone Workshops facilitated by CERA						
8	CERA website						
9	Engineer/Quantity surveyor						
10	Support services (e.g. Red Cross, Age Concern, Church, counsellor, GPs)						
11	From the media (newspapers, television, etc.)						
12	Other (please specify)						

Q16. The following is a list of services or supports that may have been available to help you deal with the impacts of the earthquakes and your property being zoned red. For each on this list, please indicate whether you were aware of this and whether or not you used it?

		Not aware of this at that time / Not applicable	Was aware of this but did not use it	Was aware of this and used it
1	Red Cross Grants			
2	Earthquake Support Coordination Service (ESCS)			
3	Earthquake Assistance Centres in Avondale and Kaiapoi			
4	Temporary Accommodation Service (CETAS)			
5	(don't show for vacant land or uninsured) Residential Advisory Service			
6	Impartial complaints authority (such as the Insurance and Savings Ombudsman or the Banking Ombudsman)			

Q17. *(For each service or support used at the previous question)* To what extent was this service helpful?

		Not at all helpful	Not very helpful	Somewhat helpful	Helpful	Extremely helpful	Don't know
1	Red Cross Grants						
2	Earthquake Support Coordination Service (ESCS)						
3	Earthquake Assistance Centres in Avondale and Kaiapoi						
4	Temporary Accommodation Service (CETAS)						
5	(don't show for vacant land or uninsured) Residential Advisory Service						
6	Impartial complaints authority (such as the Insurance and Savings Ombudsman or the Banking Ombudsman)						

Q18. *(Ask all)* Please write in any comments you would like to make about the process surrounding the Crown offer. E.g. what were the aspects that worked well? What could have been done differently that would have made the process better or easier for you?

*[Type in response]*

### Now for some questions about any financial implications of your property being zoned red.

Q19. Lots of things affect people's financial situation. For example, they may have changed jobs or had a promotion, retired or become unemployed, or had children. Compared with before the September 2010 earthquake, you may be better or worse off financially for a variety of reasons, which might be unrelated to the earthquakes.

When answering this question, please try and isolate the impact of *your property being zoned red and accepting the Crown offer* on your financial position, rather than the earthquakes themselves or other factors.

In which of the following areas are you better or worse off, or has there been no change in your situation?

		Better off	Worse off	No change	Not applicable
1	The size of my mortgage				
2	The amount of equity I have in property				
3	The amount of savings I have available				
4	(owner occupiers only) The size / quality / value of my property				
5	The cost of living in my area (e.g. value of rates, travel costs, etc)				

Q20. And on balance, do you think that your property being zoned red and accepting the Crown offer has contributed to your overall financial position in a positive or negative way, or has it not really had an impact?

1. A positive impact
2. A negative impact

3. Not had an impact
4. Don't know

Q21. (Ask all - don't show text in <> if vacant land or uninsured) Did you personally incur additional costs associated with accepting the Crown offer <or the settlement of your claim with your insurance company> that were not covered by the money you received from the Crown <and/or your insurer>?

1. Yes
2. No
3. Don't know

Q22. (If yes above) What were these additional costs for?

1. Legal fees
2. Financial advice
3. Valuers/engineers/property inspectors/geotech report/surveyors (for your red zone property)
4. (do not show if vacant land or landlord) Accommodation (after any insurance or Government funded temporary accommodation allowances ran out and before new home was ready)
5. Storage fees
6. Moving costs
7. (do not show if vacant land) Minor repairs to your red zone property so you/tenants could live there temporarily
8. Other (please specify)

Q23. (Landlords only) Have you bought a property within greater Christchurch since accepting the Crown offer?

1. Yes
2. No but I am intending to within the next two years
3. No and I am not intending to within the next two years

Q24. (Vacant land) Have you purchased land in greater Christchurch since accepting the Crown offer?

1. Yes
2. No but I am intending to within the next two years
3. No and I am not intending to within the next two years
4. No but I have purchased a property instead of vacant land

Q25. (Wording if not vacant land and uninsured): On balance, do you think using the 2007/08 rateable value to determine the purchase price provided you with a:

(Wording if vacant land or uninsured): On balance and given the revised Crown offer (which is 100% of the 2007/08 rateable land value), do you think that the Crown offer has provided you with a:

1. Fair settlement
2. More than fair settlement
3. Less than fair settlement
4. Other (please specify)

Q26. (Ask all – not compulsory to answer) Please write in any comments you would like to make about the financial implications of your property being zoned red.

*[Type in response]*

## **PART 2: HOW THE EARTHQUAKES HAVE IMPACTED YOU**

**(INTRO AND NEXT 5 QUESTIONS (Q27 TO Q31) ONLY SHOWN TO OTHER HOUSEHOLD MEMBER – I.E. NOT THOSE WHO COMPLETED PART 1)**

Thank you for taking part in this survey of former residential red zone residents, we really appreciate your time.

The purpose of this research is to learn from this situation so that we can help communities, local authorities and the Government respond to any similar situations in the future (in New Zealand and overseas). The research will also help to identify how the recovery is going for residents whose properties were zoned red.

To thank everyone who takes the time to participate, there will be a prize draw for one of two \$500 Prezzy Cards (*which can be used anywhere that accepts Visa. For terms and conditions of the prize draw, please click here*).

### **How to get started**

To begin, click on the button below. As you move through the survey, please use the buttons at the bottom of each screen. Do not use your browser buttons.

You will need about 10 – 15 minutes to complete the survey. To preserve your confidentiality, for this survey you will need to complete it in one go; your responses will not save until you press the 'submit' button at the end of the survey.

If you would like to view our privacy statement, please click here <<http://acnielsenonline.com/ourweb/en/privacy.asp>>.

### **About Nielsen**

The survey is being carried out by Nielsen, an independent research company. Your participation will be anonymous as our research practices preserve confidentiality of information and you will not be identifiable in the survey report.

If you require assistance at any time during the survey, or would like to contact us, please click on the email image at the bottom of each screen or email [xxx.xxx@Nielsen.com](mailto:xxx.xxx@Nielsen.com) or call us on 0800 400 402.

### **Support**

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(Name for each person the link is passed on to)

(Name)

(Name)

Firstly some questions about you and how things have been for you lately. These questions are to help us check we have a representative sample of people participating in this survey. Also, things can affect different groups of people in different ways and it is important to understand this.

Q27. Are you:

1. Male
2. Female
3. Gender diverse

Q28. Which ethnic group or groups do you belong to?

*Please select all that apply*

1. New Zealand European
2. New Zealand Māori
3. Pacific
4. Asian
5. Indian
6. African
7. Other European (e.g. Australian, English)
8. Other (please specify)
9. Prefer not to say

Q29. *(If of Māori descent)* Do you whakapapa to...

*Please select all that apply*

1. Ngāi Tahu
2. Ngāti Mamoe
3. Waitaha
4. None of the above
5. Don't know

Q30. *(Not compulsory)*

Please type in your age.

[type in age] years old

Q31. Do you have a health condition or disability that has lasted, or is expected to last, six months or more AND that restricts your everyday activities?

1. Yes
2. No
3. Prefer not to say



(Only show intro if the respondent completed part 1 of the survey): Thank you so much for your responses so far, we really appreciate it. Now we'd like to ask you some questions about how things have been for you lately.

Q32. Would you say that your overall quality of life is...

1. Extremely poor
2. Poor
3. Neither poor nor good
4. Good
5. Extremely good

Q33. At some time in their lives, most people experience stress.

Which statement best applies to how often, if ever, in the past 12 months you have experienced stress that has had a negative effect on you?

*Stress refers to things that negatively affect different aspects of people's lives, including work and home life, making important life decisions, their routines for taking care of household chores, leisure time and other activities.*

1. Always
2. Most of the time
3. Sometimes
4. Rarely
5. Never

Q34. Please indicate for each of the five statements which is closest to how you have been feeling over the last two weeks.

Example: If you have felt cheerful and in good spirits more than half of the time during the last two weeks, select the third box from the left in the first row.

		All of the time	Most of the time	More than half of the time	Less than half of the time	Some of the time	At no time
1	I have felt cheerful and in good spirits						
2	I have felt calm and relaxed						
3	I have felt active and vigorous						
4	I woke up feeling fresh and rested						
5	My daily life has been filled with things that interest me						

Q35. How much do you agree or disagree with the following statement: Now, five years after the earthquakes, I am living the life I want to be living.

1. Strongly disagree
2. Disagree
3. Neither disagree nor agree
4. Agree
5. Strongly agree

Some questions about where you are living now. These questions will help us understand how to best plan for the services and needs of communities that relocate.

*(Q36 – Q44 only asked of household representative – i.e. those who answered Part 1)*

Q36. *(Asked only of owner-occupiers)* How many times have you moved since the September 2010 earthquake?

*Please include any moves into temporary accommodation as well as into long-term accommodation.*

1. Once only, straight from my red zone property to my current property
2. Twice
3. Three times
4. Four times
5. Five times
6. Six times
7. Seven times
8. Eight times
9. Nine times
10. Ten or more times
11. Don't know

Q37. *(Owner-occupiers only)* Please provide the street address for where you are living now.

*Please note that your responses will be kept completely confidential and your individual information will not be looked at separately. We are collecting this information so we can group responses based on the communities that residents are now a part of. We will not use these details to contact you.*

Number:

Street Name:

Suburb:

Region:

City:

Country (if outside New Zealand):

Q38. *(As if region = 'Canterbury'. If City = 'Christchurch' then autocode into 'Christchurch City')*

And in which area are you living?

1. Christchurch City (including Banks Peninsula)
2. Selwyn District
3. Waimakariri District
4. Other District

Q39. *(Owner-occupiers still living in greater Christchurch – Q38=1/2/3)* What were the main reasons why you chose to move to the neighbourhood you live in now?

*Please select all that apply*

1. An area I was familiar with (e.g. my family had lived there/ where I grew up)
2. To be close to family and/or friends who lived there
3. Close to family and/or friends who also moved here following the earthquakes
4. For the strong community spirit
5. Convenient for work
6. Convenient for pre-school/schools
7. Convenient for amenities such as shops, libraries, doctors, hospital etc.
8. Convenient for sports and recreation facilities
9. Convenient for my place of worship
10. Convenient for natural environment (e.g. beach, hills, views, river, wetlands, forest)
11. Convenient in terms of travel/public transport
12. Safe environment from crime
13. Safe environment from natural disasters (e.g. safe from flooding, rock fall, earthquakes, liquefaction)

14. The house was in the price range I/we could afford
15. Good capital gain/investment opportunity
16. Opportunity to build a new home
17. Chose an area or community that had little physical damage
18. Chose an area or community where people were less affected by the earthquakes
19. Other (please specify)
20. The neighbourhood itself was not really a major influence on why we were living there, it was the property itself that best suited our needs

Q40. (Owner-occupiers) Overall, how satisfied are you with your new location?

1. Very satisfied
2. Satisfied
3. Neither satisfied nor dissatisfied
4. Dissatisfied
5. Very dissatisfied

Q41. (Owner-occupiers) Do you own the property you are living in now (either solely, jointly or as part of a Trust)?

1. Yes
2. No

Q42. (Owner-occupiers who said yes above) How many square metres in size is your new house?  
[type in response] square metres

(tick box) Don't know

Q43. (If don't know above) Are you able to make your best estimate using the list below to state the approximate size of your new house?

1. <100 square metres
2. 120
3. 140
4. 160
5. 180
6. 200
7. 220
8. 240
9. 260
10. 280
11. 300
12. 320
13. 340
14. 360
15. 380
16. 400
17. >400 square metres
18. No, I don't know the size

Q44. (Owner-occupiers who own the property they are currently in) What type of property is the one you now own?

1. A new home built for us from plans or from our own design
2. A new home (previously un-lived in) that we bought
3. An existing home we bought
4. A unit/villa/room in a retirement village
5. Other (please specify)

Q45. (If no longer living with the person who completed the household section – taken from Q83 of the response from the person who competed part 1) Please provide the street address for where you are living now.

Please note that your responses will be kept completely confidential and your individual information will not be looked at separately. We are collecting this information so we can group responses based on the communities that residents are now a part of. We will not use these details to contact you.

Number:  
Street Name:  
Suburb:  
City:  
Country (if outside New Zealand):

Q46. (As if region = 'Canterbury'. If City = 'Christchurch' then autocode into 'Christchurch City')

And in which area are you living?

1. Christchurch City (including Banks Peninsula)
2. Selwyn District
3. Waimakariri District
4. Other District

Q47. (Other household members who are still living outside of greater Christchurch) How likely is it that you will move back to greater Christchurch in the future?

Note: By greater Christchurch we mean Christchurch City (including Banks Peninsula), Selwyn District and Waimakariri District.

1. I will definitely move back
2. It is possible I will move back
3. I definitely won't move back
4. Don't know

Q48. (Owner-occupiers and other household members who are still living outside of greater Christchurch who are 'definitely not moving back') For what reasons won't you be moving back?

[Type in response]

Q49. (Owner occupiers and other household members only) This question is about the house, townhouse or apartment you currently live in.

Do you agree or disagree that the type of property that you live in suits your needs and the needs of others in your household?

1. Strongly agree
2. Agree
3. Neither disagree nor agree
4. Disagree
5. Strongly disagree

Q50. (If 'strongly disagree', 'disagree' or 'neither disagree nor agree' that the property suits their needs) For what reasons do you <strongly disagree/disagree/neither disagree nor agree> that the type of property you live in suits your needs and the needs of others in your household?

Please select all that apply

1. The house is too small
2. The house is too big
3. The house is still damaged from the earthquakes
4. The house needs to be renovated to suit me and my household
5. The house is damp / cold
6. The house doesn't feel like home
7. The outdoor area is too small
8. The outdoor area is too big
9. Problems with internet/cellphone coverage
10. Other (please specify)

**Q51. (*Owner-occupiers and other household members only*)** Still thinking about the property you are living in now. Do you agree or disagree that the general area or neighbourhood your house/apartment is in suits your needs and the needs of others in your household?

1. Strongly agree
2. Agree
3. Neither disagree nor agree
4. Disagree
5. Strongly disagree

**Q52. (*If 'strongly disagree', 'disagree' or 'neither disagree nor agree' that the area suits their needs*)**

For what reasons do you <strongly disagree/disagree/neither disagree nor agree> that the area or neighbourhood you are now living in suits your needs and the needs of others in your household?

Please select all that apply

1. Too far from family and/or friends
2. Too far from work
3. Too far from pre-school/school/university
4. Too far from amenities such as shops, malls, movie theatres, libraries, doctors, hospital etc
5. Too far from sports and recreation facilities
6. Too far from the natural environment (e.g. beach, hills, views, river, wetlands, forest)
7. Not enough places to spend time with my friends
8. Lack of cafes, bars, restaurants
9. Inconvenient in terms of travel/public transport
10. Not safe in terms of crime
11. Not safe from natural disasters (e.g. earthquakes, liquefaction, flooding, rock fall)
12. I miss my old community
13. Community spirit not strong enough
14. Too many people in my area
15. I don't have much in common with others in my area
16. Other (please specify)

***(Owner-occupiers and other household members only)*** The next few questions are about community. We want to find out whether people such as yourself who have moved have a sense of community in their new location and how this compares to your old community.

**Q53.** To what extent do you agree or disagree with each of the following statements:

		Strongly disagree	Disagree	Neither disagree nor agree	Agree	Strongly Agree
1	I feel a sense of community with others in the neighbourhood I live in now					
2	When I first moved I felt stressed or anxious about having to establish myself in a new community					
3	I really miss the community I was part of before the earthquakes					(Additional option) Not applicable – I have as much contact with my old community as I used to
4	I felt a sense of community with others in the neighbourhood I was living in before					

	the earthquakes					
5	In the period following the earthquakes and before I moved, I felt a sense of community with others in the neighbourhood I was living in					
6	I wish I felt a stronger sense of community with others in the neighbourhood I live in now					

Q54. (If 'agree' or 'strongly agree' with the statement: *I wish I felt a stronger sense of community with others in the neighbourhood I live in now*) What is it that is preventing you from having a stronger sense of community in the neighbourhood you live in now?

1. People here do not share my experience of having a property zoned red
2. Cultural or language differences
3. I don't have much in common with others in my area
4. My activities, hobbies and social groups are outside this local area
5. My children don't go to school in this local area
6. I/we don't have children
7. There are a lack of places to meet up or gather together
8. My commute and travel times have increased since moving so I have less time
9. There is a lack of events happening in this local area
10. People here are not that friendly/ don't really talk to each other
11. I am not confident or good at making connections
12. It's a new subdivision which is still developing a sense of community
13. Haven't been here long enough yet to be as connected as I'd like
14. Other (please specify)

Q55. Which, if any, of the following things helped you make connections and become part of the community in the neighbourhood you live in now?

*Please select all that apply*

1. Welcome packs put together by the local community
2. Welcome ambassadors who visited you at your home
3. Initiatives by local sports and other clubs
4. Initiatives by local churches to welcome new residents
5. Initiatives by the local schools to welcome new children and their families
6. Local street party/barbeque etc
7. Neighbours making an effort to meet us and welcome us
8. Please write down any other things that happened that helped you [type in response]
9. Nothing (tick box)

Q56. What were the hardest aspects for you in moving from one community to another?

*[Type in response]*

**Q57. (Those aged 18 to 24)** What was your main daily activity at the time of the 4 September 2010 earthquake?

1. School
2. Attending tertiary education (e.g. university, CPIT)
3. Full time employment
4. Part time or casual employment
5. Unemployed
6. Full time caring for children (unpaid)
7. Other (please specify)

**Q58. (If main daily activity was 'school' above)** Did you change or share schools as a result of the earthquakes?

**(Owner occupier household representative)** Were there any children/young people living in your household at the time of the earthquakes, who changed or shared schools as a result of the earthquakes?

1. Yes
2. No

**Q59. (Ask if yes above and aged 18-24)** And why did you change or share schools as a result of the earthquakes?

**(Owner occupier household representative and yes above)** And why did they change or share schools as a result of the earthquakes?

*Please select all that apply*

1. We moved from the home we were living in and so <l/they> changed schools
2. Changed schools because <your/their> school closed
3. Our school shared our site with another school because the other school was damaged
4. We shared sites at another school because our school was damaged
5. Moved school for another earthquake-related reason (please tell us why <you/they> moved)

**Q60. (Ask if aged 18-24 and was attending school - don't ask if code 3 above)** How welcome did you feel at the school you changed to after the earthquakes?

**(Owner occupier household representative and answered above- unless code three was selected)**

How welcoming was the school they changed to after the earthquakes?

1. Very welcome
2. Quite welcome
3. Not that welcome
4. Not applicable
5. Don't know

**Q61. (If aged 18 to 24 above = 'very welcome' or 'quite welcome')** What was it that made you feel welcome?

**(or if over 25 and above = 'very welcome' or 'quite welcome')** What was it that made your child or your family feel welcome?

[Type in response]

These next questions are finding out about the ways in which the earthquakes have impacted on the lives of residents. We'll ask you first about any negative impacts before we ask about any positive impacts.

Q62. Please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes.

*If you have not experienced any of the following, please select "I did not experience this as a result of the earthquakes". If you have experienced an issue but it is no longer having an impact on your everyday life, please select it is having no or minimal impact now".*

		I did not experience this as a result of the earthquakes	I experienced this but it is having no or minimal impact now	Still having a minor negative impact	Still having a moderate negative impact	Still having a major negative impact
1	Making decisions about house damage, repairs and relocation					
2	Dealing with EQC/insurance matters in relation to personal property and house					
3	Additional financial burdens (e.g. replacing damaged items, additional housing costs, supporting family members)					
4	Transport related pressures (work/personal)					
5	Being in a damaged environment and / or surrounded by construction work					
6	Relationship problems (e.g. arguing with partner/friends/family)					
7	Dealing with frightened, upset or unsettled children					
8	Uncertainty about my own or my family's future in Canterbury					
9	Negative impact on my health and wellbeing (e.g. needing more counselling/medical care, increased use of drugs or alcohol)					

Q63. The previous question was about how things are for you now. Now we would like you to think about the same issues, in terms of how things were for you at the time of the residential red zone announcement up until when your household moved out of your red zone property.

During that time and thinking about when you were most impacted by each of the following, how much of an impact was each having on your everyday life?

		At the time it had...				
		I did not experience this at that time	No or minimal impact	A minor negative impact	A moderate negative impact	A major negative impact
	Same list as previous question, excluding those that have not been experienced at all					



Q64. Please indicate the level of impact the following issues are still having on your everyday life as a result of your former property being zoned red.

		I did not experience this as a result of the earthquakes	It has had no or minimal impact	It has had a minor negative impact	It has had a moderate negative impact	It has had a major negative impact
1	<i>(owner occupiers and household members only)</i> Feelings of sadness or resentment about moving from your red zone property					
2	A sense of guilt about being able to move forward with our lives more quickly than others because your property was zoned red					

Q65. Now for some positive things you may have experienced. Please indicate the level of impact each of the following issues is still having on your everyday life as a result of the earthquakes.

		I did not experience this as a result of the earthquakes	I experienced this but it is having no or minimal impact now	Still having a minor positive impact	Still having a moderate positive impact	Still having a major positive impact
1	Pride in ability to cope under difficult circumstances					
2	Family's increased resilience					
3	Sense of stronger personal commitment to Christchurch / Selwyn / Waimakariri					
4	Renewed appreciation of life					
5	Spending more time together as a family					
6	Helping family, friends and/or the community					
7	Improved quality of house					
8	Tangible signs of progress (e.g. new buildings)					
9	Sense of relief about being able to move forward with our lives more quickly than others because your property was zoned red					

Q66. The previous question was about how things are for you now. Now we would like you to think about the same issues, in terms of how things were for you at the time of the residential red zone announcement up until when your household moved out of your red zone property. During that time and thinking about when you were most impacted by each of the following, how much of an impact was each having on your everyday life?

	I did not experience this at that time	At the time it had...			
		No or minimal impact	A minor positive impact	A moderate positive impact	A major positive impact
Same list as previous question, excluding those that have not been experienced at all and excluding "Tangible signs of progress (e.g. new buildings)"					

Q67. The following is a list of services or support that may have been available to you to help you deal with the impacts of the earthquakes and your property being zoned red. For each on this list, please indicate whether you were aware of this and whether or not you used it:

		Not aware of this at that time / Not applicable	Was aware of this but did not use it	Was aware of this and used it
1	Free counselling (such as through the 0800 Canterbury Support Line (the quake line), Relationship Aotearoa Counselling)			
2	Health services support set up specifically to help those deal with the effects of the earthquakes (through GPs or Canterbury District Health Board)			
3	Resident's Associations or Community Groups			
4	Support offered by churches			
5	Support offered via school networks			
6	Other (please specify)			

Q68. (For each used) To what extent was this service helpful?

		Not at all helpful	Not very helpful	Somewhat helpful	Helpful	Extremely helpful	Don't know
1	Free counselling (such as through the 0800 Canterbury Support Line (the quake line), Relationship Aotearoa Counselling)						
2	Health services support set up specifically to help those deal with the effects of the earthquakes (through GPs or Canterbury District Health Board)						
3	Resident's Associations or Community Groups						
4	Support offered by churches						
5	Support offered via school networks						
6	Other (please specify)						

Following the Canterbury earthquakes, the Crown's response to the size and scale of damage was to implement zoning and to offer to purchase residential properties in the worst affected areas. The questions you have answered up until now have been about your personal experience of the earthquakes and how the Crown's response impacted on you. For these next few questions please think more generally about the impact of the Crown's response on all residents whose properties were zoned red.

Q69. To what extent do you agree or disagree that the Crown's response...

		Strongly disagree	Disagree	Neither disagree nor agree	Agree	Strongly agree	Don't know
1	Was the best possible response in the circumstances						
2	Gave people in the residential red zone certainty about their property as soon as was possible						
3	Gave people in the residential red zone certainty to be able to move forward with their lives						
4	Gave people confidence in the decision-making processes						
5	Provided the best information to help people make decisions						
6	Put a clear process in place to provide clarity and support for people in the red zones						

Q70. Imagine that another disaster the size and scale of the Canterbury earthquakes hit a city in New Zealand tomorrow and residential areas in that city had been damaged as much as the residential red zone areas of greater Christchurch were. If you were the Crown, which of the following would you do?

1. Respond in the same way as the Crown did to the Canterbury earthquakes
2. Respond in the same way (implement zoning and offer to purchase residential properties in the residential red zone) but do some things differently
3. Take a different approach

Q71. (If would respond differently i.e. code 2 or 3) What would you do differently?  
*[Type in response]*

Q72. Finally, please add any comments or suggestions you would like to make, particularly any suggestions about what more could be done to help people in the future if their properties are in the worst affected areas following a natural disaster.

*[Type in response]*

*(Only those who did not do household section – they get asked it later on)*

Q73. It is likely that more in-depth research will be carried out on this topic in the future. Are you willing to provide your contact details so that either CERA or an agency that continues CERA's work or other government agency are able to invite you to take part in further research relating to the earthquakes?

*Please note that providing your contact details does not put you under any obligation to participate. If you are happy to say 'yes' below then your details will be passed on to CERA alongside your survey responses so that for the further research we can contact people based on their attitudes and experiences (e.g. those who would take a different approach than what was taken by the Crown, or those who have remained in Christchurch City or Waimakariri District). This information will be held by CERA or an agency that continues CERA's work and will only be used for more in-depth research. If you would rather not be contacted about further research then your answers will remain confidential and you will still be eligible for the prize draw.*

1. Yes
2. No

Q74. *(Wording if 'yes' above)* Please provide your contact details below. These details will also be used if you are the winner of one of the two \$500 Prezzy Cards.

*(Wording if 'no' above)* Please provide your contact details below so that we can contact you if you are the winner of one of the two \$500 Prezzy Cards.

Please be assured that these details will only be used to contact the winners of the prize draw.

*(Wording for both 'yes' and 'no' above)* Prezzy Cards can be used anywhere that accepts Visa. For terms and conditions of the prize draw, please click here.

Name:

Email address:

Phone number:

*If you have any further thoughts that you would like to add please email [xxx.xxx@Nielsen.com](mailto:xxx.xxx@Nielsen.com).*

*(Not owner occupier but did household section)* Finally we have some questions about you so that we can check we have a representative sample of people to participate in this survey.

*(Owner occupier)* Now a couple of quick questions about you so that we can check we have a representative sample of people to participate in this survey.

Q75. *(Only those who completed part 1)* Are you:

1. Male
2. Female
3. Gender diverse

Q76. *(Only those who completed part 1)* Which ethnic group or groups do you belong to?

*Please select all that apply*

1. New Zealand European
2. New Zealand Māori
3. Pacific
4. Asian
5. Indian
6. African
7. Other European (e.g. Australian, English)
8. Other (please specify)
9. Prefer not to say

Q77. (Only those who completed part 1) Do you whakapapa to...

Please select all that apply

1. Ngāi Tahu
2. Ngāti Mamoe
3. Waitaha
4. None of the above
5. Don't know

Q78. (Not compulsory. Only those who completed part 1)

Please type in your age.

[type in age] years old

Q79. (Only those who completed part 1) Do you have a health condition or disability that has lasted, or is expected to last, six months or more AND that restricts your everyday activities?

1. Yes
2. No
3. Prefer not to say

Q80. (Only those who completed part 1) And did anyone else who was living in your household at the time of the September 4 2010 earthquake have a health condition or disability that had lasted, or was expected to last, six months or more AND that restricted their everyday activities?

1. Yes
2. No
3. Prefer not to say

Q81. *(Only those who completed part 1)* Which best describes your household's annual income at the time of the September 4 2010 earthquake:

1. Less than \$30,000
2. \$30,001 to \$60,000
3. \$60,001 to 100,000
4. \$100,001 to \$200,000
5. More than \$200,001
6. Don't know

Q82. *(Only those who completed part 1)* It is likely that more in-depth research will be carried out on this topic in the future. Are you willing to provide your contact details so that either CERA or an agency that continues CERA's work or other government agency are able to invite you to take part in further research relating to the earthquakes?

Please note that providing your contact details does not put you under any obligation to participate. If you are happy to say 'yes' below then your details will be passed on to CERA alongside your survey responses so that for the further research we can contact people based on their attitudes and experiences (e.g. those who would take a different approach than what was taken by the Crown, or those who have remained in Christchurch City or Waimakariri District). This information will be held by CERA or an agency that continues CERA's work and will only be used for more in-depth research. If you would rather not be contacted about further research then your answers will remain confidential and you will still be eligible for the prize draw.

Yes

1. No

*(Wording if 'yes' above)* Please provide your contact details below. These details will also be used if you are the winner of one of the two \$500 Prezzy Cards.

*(Wording if 'no' above)* Please provide your contact details below so that we can contact you if you are the winner of one of the two \$500 Prezzy Cards.

Please be assured that these details will only be used to contact the winners of the prize draw.

*(Additional wording for both 'yes' and 'no' above)* Prezzy Cards can be used anywhere that accepts Visa. For terms and conditions of the prize draw, please click here.

Name:

Email address:

Phone number:

*If you have any further thoughts that you would like to add please email [xxx.xxx@Nielsen.com](mailto:xxx.xxx@Nielsen.com).*

(Owner-occupiers only – person who did the household section only)

And finally a few questions about who was living with you in your household at the time of the earthquakes. We are collecting this information so that we can understand how many people have been affected and how decisions and experiences may differ based on who else was living in your household.

Q83. Thinking about all the people who were usually living in your household at the time of the earthquake:

Please write down their first names (this is just to help you with later questions and will not be used in any way)

(Name)

(Name)

(....)

Tick box – Not applicable, no one was living with me at the time of the 4 September 2010 earthquake

a) For each name, please indicate their gender and age (now)

Gender: Male, Female, Gender Diverse

Age: Under 5, 5-11, 12-17, 18-24, 25-34, 35-49, 50-64, 65-74, 75-84, 85 or over

b) And please indicate their relationship to you:

(spouse or partner, my child, my parent, other relative, flatmate/boarder, other)

c) Are you still living in the same household as this person?

Yes / No

We would also like to give everyone who was living in your household at the time of the earthquakes (and who is now aged 18 years or older) the opportunity to take part in this survey and tell us what it has been like for them personally. They would be asked to complete a very short questionnaire about their own experiences (only part 2 of the survey).

This will help us understand how people of different ages and situations have been impacted, what helped them and what didn't work so well. This information will help us learn how to respond in future disasters in ways that will help different sorts of people not just home owners.

Would you be able to send this link on to each of the following household members?

<name>: Yes/No

<name>: Yes/No

<name>: Yes/No

# APPENDIX 3: GLOSSARY





<b>TERM</b>	<b>DEFINITION</b>
Canterbury earthquakes	This includes any earthquake in Canterbury on or after 4 September 2010 and includes any aftershock
CERA	Canterbury Earthquake Recovery Authority
CERA Wellbeing Survey	The CERA Wellbeing Survey is a survey that has been conducted every six months between September 2012 and September 2015. It is a survey of 2,500 greater Christchurch residents aged 18 or over.
Crown	The Government
EQC	The Earthquake Commission
Flat land red zone	Term used to describe the residential red zone areas in greater Christchurch, including Waimakariri District, but excluding the Port Hills.
Greater Christchurch	The term 'greater Christchurch' refers to districts of the Christchurch City Council, the Selwyn District Council and the Waimakariri District Council, and includes the coastal marine area adjacent to these districts.
Green zone and technical categories	Residential land in greater Christchurch that did not suffer severe damage due to the Canterbury earthquake sequence. Land in the green zone has been divided into three technical categories – TC1 (grey), TC2 (yellow) and TC3 (blue).  These categories describe how the land is expected to perform in future earthquakes and also describe the foundation systems most likely to be required in the corresponding areas.
Infrastructure	Includes roads; storm water, drinking water and sewerage pipes; telecommunications; and electricity.
Meshblock	Meshblocks are the smallest geographic unit for which statistical data is collected and processed by Statistics New Zealand.
Option 1 of the Crown offer	Under Option 1, the purchase price was based on the 2007/2008 rateable value for the land and the improvements. Property owners who accepted Option 1 assigned the benefits of their insurance claims for the dwelling to the Crown.
Option 2 of the Crown offer	Under Option 2, the purchase price was based on the 2007/2008 rateable value for the land, with no payment made for improvements. Property owners who accepted Option 2 retained the benefits of their insurance claims for the dwelling on the property.
Port Hills red zone	Term used to describe the residential red zone areas in Christchurch that are in the Port Hills, which include Rāpaki Bay (i.e. excluding the flat land red zone).

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Rating Valuations and Rateable Values (RV)	A rating valuation reflects the property's market value at the date of the valuation. This is then broken down to land value and improvement value. The value of the land is defined as the probable price that would be paid for the bare land. This includes any development work that may have been carried out. The value of improvements is calculated by subtracting the land value from the capital value, and represents the extra value the buildings and other developments give to the land.
Residential red zone	An area of residential land which suffered severe land damage due to the Canterbury earthquake sequence and where the Crown offer was made to owners of insured properties. The residential red zone was the term used to distinguish between the suburbs and the Christchurch central business district red zone cordon.
WHO-5	A World Health Organisation 5 item index. The WHO-5 is scored out of a total of 25, with 0 being the lowest level of emotional wellbeing and 25 being the highest level of emotional wellbeing.

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