

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: 100%
Date: Wednesday, 1 July 2015 7:31:59 p.m.

To Gerry Brownlee

I agree with the Cera CEO with his proposal to pay 100% Of their land value, finally someone is seeing the fairness of this fiasco

You need to listen what is being talked about

Pay these people the 100% of the 2007 valuation for their land and let them move on with their lives , just like the rest of the people in these red zones have been able to.

regards
[REDACTED]

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Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA.org)
Subject: Attached Submission
Date: Tuesday, 7 July 2015 8:03:06 p.m.
Attachments: [Submission on the draft Residential Red Zone offer recovery plan June 2015.doc](#)

Please find attached my submission re the Draft recovery Plan. I can be contacted on [REDACTED] [REDACTED] should you need to do so.

Many thanks
[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

Submission on the draft Residential Red Zone offer recovery plan

I support the Chief Executive's preliminary view on a new offer to buy vacant red zone land however I believe that there should be some form of payment on top of this to compensate for the four year delay. The 2007/2008 valuation is now inadequate as prices for vacant residential land have far exceeded these figures since the Earthquakes and being now eight years since the valuation amounts were set.

Financial hardship has been created by the long delays in settling this matter and costs involved with having to fight the Governments decision in three Courts. The cost of a new section has eroded our retirement savings. To add to what I believe was a very unfair offer is the stress factor that this matter has been responsible for.

While I appreciate the Chief Executive's view there is no guarantee that this will actually come to fruition.

When the Red Zone was announced in the June we would never have believed that in June 2015 we would still be waiting for payment of our land. At 68 years of age I am never going to be in a position to save for a descent retirement now that our savings have been eroded.



Residential Red Zone Land owner

Released by the Minister for Canterbury Earthquake Recovery

Residential Red Zone Offer Recovery Plan

Comments from The Mayor and Councillors, Christchurch City Council

Christchurch City Council welcomes the opportunity to make this submission in response to CERA's draft Residential Red Zone ("RRZ") Recovery Plan.

The Council's intention is to be brief, taking into account the changes that have been made since the preliminary draft was published. We note that Council staff provided comments on the preliminary draft Plan seeking, inter alia, a record of the Council's interest in the Recovery Plan given our obligations in relation to infrastructure provision, our financial contribution to Crown property purchases on the Port Hills and our role in aiding the recovery of the citizens of Christchurch from the effects of the earthquakes. We would have preferred a more collaborative approach from the outset as the situation we are confronted with may have been avoided. From our perspective, everyone affected by this draft Plan in Christchurch City is a ratepayer and deserving of equal treatment.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy vacant red zone land?

Yes, as it is the same offer that was made to insured 'RRZ' home owners.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy insured commercial red zone properties?

Yes, as it is the same offer that was made to insured 'RRZ' home owners.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy uninsured improved red zone properties?

No, the Council believes CERA is wrong to discriminate against "RRZ" home owners who for whatever reason found themselves uninsured (or were underinsured) at the time of the earthquakes. It is disingenuous for CERA to selectively quote from the Supreme Court's judgement in the "Quake Outcasts" case to support its view that it has the right to distinguish between insured or uninsured home owners.

The draft plan asks us to compare two homeowners in the "RRZ", one insured and one uninsured. In that instance it makes no difference to the insured party that their uninsured neighbour is offered the same settlement to vacate their property. They are subject to the offer not because they are uninsured, but because their house is in an area that the Government has "zoned" for the purposes of the offer.

The real distinction is between two uninsured properties - one in the 'green zone' and the other in the 'RRZ'.

The difference is stark. The home in the 'green zone' can be repaired. The family doesn't have to look for somewhere else to live. There are many examples of such homes being repaired for free. Habitat for Humanity pulled together local, national and international volunteers to assist in this endeavor. They received financial assistance from Red Cross and from the Canterbury Earthquake Appeal Trust ('the Prime Minister's Fund', as it was known colloquially at the time). No judgments were made about why these families were uninsured - they understood that they simply needed help.

The article on Page 5 appeared in the Press, and Habitat for Humanity's Patron, the Governor-General, joined in - as can be seen in the photograph from his website. The Governor-General is quoted as saying:

"Some of [the people Habitat for Humanity are helping] are at their wits' end. For them, there seems to be no way for their problems to be resolved, and then to have these strangers turn up at the doorstep full of compassion and wanting to help them, it's fantastic and moving, and for most of them it does get emotional.

"Most of the volunteers are from Christchurch and they're dealing with their own challenges. The whole thing is very much about communities helping each other."

The problem with the approach proposed in the Draft Recovery Plan of offering only 80% of the unimproved 2007 rating valuation is that it offers no such hope of the compassionate support offered to those in a different "zone", which could literally be on the other side of a fence or a road. Both houses could be side by side, in the same street.

The owner of a house in the red zone, with a 2007 valuation of \$300,000, would receive an offer from the Government of just over \$70,000, (80% of the \$90,000 land value), based on this draft Plan). Where is the fairness and consistency in that - two objectives frequently referred to by CERA in its draft Residential Red Zone Recovery Plan?

It is important to remember that the outcome for the owner of the red zone property has been determined by Government policy, not by considerations of fairness and consistency. This is the reason why the offer must be the same as Option 1 - not just the land value, but the entire capital value, including land and improvements. The Government's decision has left these homeowners in a position where even the charitable sector cannot step in to help.

In recommending the Government make a fair offer to uninsured or underinsured "RRZ" home owners, the Court was clearly influenced by the evidence of people who were uninsured. The Court said it was unfair of the Government *"to take into account a factor (that of a conscious choice to remain uninsured) that may or may not have been applicable to each member of the uninsured group"*.

Further, at [88], *"we record at this point that a number of the Quake Outcasts group cannot be described as making a "conscious choice" not to insure their properties. The reasons for this include:*

- (a) A couple who has paid insurance premiums "religiously" but were in the process of having a financial advisor package up a complete insurance offer for everything with a four-day gap before the September 2010 earthquake.*
- (b) A couple who had overlooked changing insurance cover into their name because of stress from a cancer diagnosis and caring for dependent family members. This couple was uninsured at the time of the September 2010 earthquake and their insurance company had refused cover even though they had had insurance with the company since 1972.*
- (c) A claimant who had understood that insurance was in the hands of her bank; and*
- (d) A claimant who had not paid his insurance premiums for the two months prior to the earthquake by oversight".*

Even though there is a relatively small number who were uninsured, there is no reason to do a case by case assessment of whether the case is a "deserving" one. Habitat for Humanity and its funders and volunteers did not judge people in this way, neither should the Government. There is no "moral hazard" in implementing Government policy fairly and consistently across the areas, which the Government, without any of the protections of its own statutory processes and with no consultation, unilaterally determined to be 'RRZ'.

To be fair and consistent the Government, having made an area-wide decision to create the residential red zone, should then have made the same offer to every property owner in the zone, regardless of their insurance status. That is effectively what the Supreme Court has ruled

"[196] As to the September 2012 decisions and related offers, we have concluded that, although insurance was not an irrelevant consideration, other relevant considerations weighed against this being a determinative factor. Those factors include the fact that the offers to the insured, not-for-profits and to owners of buildings under construction allowed for payment above that which was insured or insurable. In addition, if some of the uninsured or uninsurable individual properties fared reasonably well and suffered little damage, the harm to their owners has arisen, at least to a degree, because of government policy of facilitating voluntary withdrawal, rather than their insurance status. These factors and the other factors discussed above should have been taken into account in deciding whether or not there should have been a differential between the insured and the uninsured and uninsurable and, if so, the nature and extent of any differential.

[197] We have also concluded that, in making the decision as to any differential treatment of the uninsured and uninsurable, the recovery purpose of the Act which, among other things, is to restore the "social, economic, cultural, and environmental well-being"²²⁵ of Christchurch's communities, was not properly considered. The area-wide nature of the decisions on the red zones suggests an area-wide community approach to recovery where practical.

The situation is now dire for those who cannot afford to accept the offer. The 'RRZ' land clearances have created an untenable position for many who remain not as a matter of choice, but because they cannot afford to accept the offer. As noted by the Supreme Court:

[180] The plight of those left behind in the red zones has thus been exacerbated by the actions of the Crown in making purchase offers to insured red zone property owners. As a result of the acceptance of those offers (which were designed to be attractive), there is no motivation for service providers to continue to provide proper services to those areas and the Crown's decision legitimises the retirement of such services to the red zones. The remaining individuals in the red zone have been effectively left in a dilapidated urban area that will worsen as it is further abandoned. This cannot enhance their recovery from the earthquakes.

[184] As a result, the context in which the September 2012 offers were made was substantially different to that pertaining in June 2011. Indeed, even in June 2011, one of the criteria identified in the Brownlee paper was that the health or well being of residents was at risk from remaining in areas with land damage for prolonged periods. This new context, and the health and safety concerns set out in the Brownlee paper, were relevant factors and should have been taken into account."

It is not unsurprising that there is anecdotal commentary about people becoming suicidal, faced with the prospect of remaining in these areas, as if their failure to have their property insured at the time of the earthquake made them entirely responsible for their fate.

It is time for the Government to put things right for the health and wellbeing of the affected community and stop attributing blame for being uninsured.

The only fair result is for the Government to offer the owners of all uninsured and underinsured improved red zone properties 100% of the 2007 capital rateable value (land and improvements).

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy Rāpaki "Bay" red zone properties?

The Council hasn't had an opportunity to formulate a view on the Rāpaki offer, (noting that the reference to Rāpaki as Rāpaki "Bay" is incorrect) but believe that the principle that should apply is one of consistency with our position on the offer that ought to be made to uninsured homeowners, fully takes into account and acknowledges the implications of the taonga tuku iho (handed down from each generation) nature of the land and is in accordance with the Crown's obligations under Te Tiriti o Waitangi.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy insured privately-owned red zone properties?

Yes. It may be that people would wish to review their position in light of the issues discussed above with reference to matters set out in Para [88] of the Supreme Court Judgment.

6. Is there anything else you think should be taken into account?

In a footnote to the Supreme Court judgment is a statement of which we as a city and indeed a nation should not be proud:

"We note that an internal CERA paper dated June 2011 enumerated one of the "cons" of developing a recovery plan as being that there may be a "[c]ommunity expectation that their views may change decisions".

The Supreme Court stated:

"[187] The requirement of the Act that such important decisions should involve community input is not just a matter of procedural form, but a matter of substance. The legislative history made it clear that Cantabrians were to have input into the rebuilding of their communities. As was recognised by Megarry J in John v Rees, any argument that the consultation would have made "no difference" carries little weight."

And we agree. The thought that the Crown had closed its mind to anything the community thought about what was an appropriate way to address the challenges of these damaged areas that were people's homes, neighbourhoods and communities is hard to accept, especially in the context of the purposes of the Canterbury Earthquake Recovery Act 2011.

There is only one way to right this wrong, and that is to offer everyone the same 2007 rating valuation based on the improved capital value of the property that was someone's home.



On 23 March 2012, the Governor-General, Lt Gen The Rt Hon Sir Jerry Mateparae, visited Christchurch to assist with a Habitat for Humanity project involving earthquake affected residents. (gg.govt.nz)

Governor-General helps out in Aranui

[FRANCESCA LEE](#)

Last updated 07:31 24/03/2012

Stuff.co nz - press.co nz

Habitat for Humanity's project to repair earthquake-damaged houses in Christchurch is about communities helping each other, New Zealand Governor-General Sir Jerry Mateparae says.

The Governor-General, who is patron of Habitat, came to Christchurch yesterday to help the charity's volunteers put up a new ceiling in a house in Aranui.

"As a patron, having some skin in the game is important for me. I wanted to come see Habitat but I didn't just want to view the work they were doing, I would prefer to give them a hand.

"Some of [the people Habitat for Humanity are helping] are at their wits' end. For them, there seems to be no way for their problems to be resolved, and then to have these strangers turn up at the doorstep full of compassion and wanting to help them, it's fantastic and moving, and for most of them it does get emotional.

"Most of the volunteers are from Christchurch and they're dealing with their own challenges. The whole thing is very much about communities helping each other."

Home owner Brian McKay said he was humbled by all the people who had come to help him.

"It's amazing what these guys are doing, and to have the Governor-General putting gib [board] up is absolutely amazing. I wouldn't have thought of that in my wildest dreams."

Habitat is repairing 50 houses in the green zone; in Aranui, South Brighton, North Beach, Riccarton, Hoon Hay and Redwood.

Project manager Paul Galbraith said the aim was to help people with no insurance, people with disabilities, and the elderly. "We can do that thanks to funding provided by someone who has asked to remain anonymous."

Habitat has repaired 16 homes and is working on another four.

Youth worker Jess Wynyard, 23, who has worked in Aranui for two years, said it was really nice to give something back to the community. "Having the opportunity to help out some of the people who need it is the biggest thing."

Galbraith said Habitat aimed to complete repairs for all 50 houses by June or July this year, but it depended on how many volunteers they had. The charity was looking for more plasterers, carpenters, plumbers, electricians, brick layers, and roofers, but anyone was welcome to help.

From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA.govt.nz)
Subject: Comment/feedback on Red Zone Offers
Date: Monday, 29 June 2015 10:30:57 p.m.

Dear Mr Ombler

I am writing in response to your request for comment on the Draft Red Zone Residential Recovery Offer

Can I first note that your offers for on Red Zoned Vacant Land, and Insured Commercial Residential properties seem fair and reasonable, while they do not compensate people for the mental, emotional and financial burden they may have suffered as a result of the last 4 years they do go a long way to rectifying the wrongs.

Your offer to uninsured Home owners is extremely disappointing, an insult was my first angry reaction, followed by feelings of frustration and hurt. Strong reactions but I would ask you to consider our perspective.

Background

We are uninsured Red Zone Home owners, we owned a house in [REDACTED]

[REDACTED]

In the Community sector you are generally overworked and underpaid and this was our opportunity to ensure we had a retirement fund. The plan was over time the house would increase in value and we could slowly pay off the mortgage. We consciously chose to rent out the house for a lower than market rent and deliberately took on tenants we knew most landlords would overlook. Owning a rental was a long term plan to allow us to stay working in the Community and Youthwork sector, not a get rich plan.

Unfortunately for so many across the city the events of September and February dramatically impacted us. Circumstances prior to the EQ left us in a position of having 2 homes uninsured - not by conscious choice but through a combination of errors and oversight by our Bank, Westpac, Insurers and ourselves. I hope you can understand the implications and that in this situation we were the losers, not the bank, not AMI. Somehow in the process of purchasing our Bishopdale Home the full Insurance payment hadn't been paid and this was overlooked by everyone - due diligence by the bank, lawyer, or Insurers would have uncovered this mistake. It was not until 18 months later that we uncovered just days before the Sept Quake.

The original Crown offer left us with 2 choices

A) Keep our Red Zone house and continue to rent it out and try to make ends meet or move back

into it with our young family

B) Take the offer knowing it would possibly mean financial ruin (more than once we seriously considered bankruptcy) as it would leave us with a additional mortgage of \$180,000 on top of our existing mortgage

We chose option B) [REDACTED]

[REDACTED] We did this knowing that the bank was requiring Mortgage repayments of \$700 per week on a combined income of \$80,000 pa to cover their risk. Over this time we also had to deal with a mother in law who chose to continue living in her Red Zone home in Kaiapoi and was diagnosed with breast cancer Meanwhile I was [REDACTED] dealing directly with young people and communities devastated by the EQ and my wife was employed as a Earthquake response coordinator, we were faced with the impact of the EQ everywhere we went and lacked the energy to fight the battle we wanted to fight. For the sake of our marriage, our kids and those we were trying to support we took the Crown offer even though we morally and ethically strongly objected. It is been only through the good will of my retired parents who have lent us money from their life savings (knowing the risk they were taking) and my employers who increased my salary that we have survived the last 4 years. Otherwise our only options were bankruptcy or leaving the country in search of higher paying work.

Our response to the Draft plan

In your executive summary and report you make the points

1. The Crown wanting to receive the benefit – If the Crown had required our land for a motorway we most likely would have received full or above market value for our house regardless of insurance. How is it fair that when the Crown compulsorily acquires our land, how much we receive is conditional on how many \$\$ it can get out of it. **We never choose to be uninsured, it was never a conscious or deliberate decision!** The moment we thought we were uninsured we immediately tried to rectify the problem. We were fully insured home owners for 4yrs, before that my family owned the house and paid insurance payments. Yet because of one mistake between the Bank, ourselves and AMI we are now deemed by you to not be entitled to even receive our full land value! How is it fair that in most cases the affected home owners had valid reasons for not being able to take out insurance – only for a few was it a conscious decision. Many homeowners have paid taxes, rates, insurance for many years yet that now counts for nothing and in fact we are hugely penalised?
2. If the Crown pays out the full amount to Uninsured Red Zone owner it reduces incentives for future events to pay full insurance. Firstly – anyone who has been through what we have been through would laugh and maybe cry at that suggestion...we have been through hell and would happily share our story with anyone to support them to take out insurance. Secondly **this is a unique event**, a precedent. Experts never foresaw this situation; **therefore it is about what can be learnt and needs to change as a result of this situation.** The Insurance industry has made changes, post quake the Govt designed extensive new legislation to deal with situations that had never been seen before in NZ. Rather than penalising us and making us the scapegoat wouldnt the logical step be to look at other options, change how Insurance works,

maybe make EQC compulsory for all residential homeowners, come up with a practical fair solution based on what we have learnt and know needs to change to avoid this situation happening again.

3. Fairness to other land owners - how is this decision unfair to other landowners, we are told that our land is now only worth 80% of its 2007/8 value when everyone else gets their full RV? . I do not understand how this is unfair to others? I am free for a chat and will shout you happily coffee if you can explain this one (despite my frustration with the dumbness of your recommendation I am actually a very easy going pleasant person)
4. This decision will allow us to move on. At the moment your recommendation ensures I remain in debt, feeling angry, frustrated at the injustice of it all and back to square one in having to get ready to do battle over this issue again. I want to move on but will always be reminded of the injustice of this situation. For the sake of my family we will endeavour to not allow this to affect them but it takes its toll on relationships and health. We will be given a small additional payment when for want of some reasonableness and even some might say generosity we could put behind us the 4 years of financial stress, additional stress (CERA has been a master of poor communication – only 97 of us and you could not even contact us personally around this! Even now I can't email a real person!) We will have to spend the next 20 years trying to fix this, we possibly face the impact of not having retirement savings...the irony of it all is that the long term impact on our family could potentially cost the country much more in real dollar terms. By paying the full amount owed (as per our 2007/08 GV) we would be able to saving for retirement, contributing our income back to the economy instead of Westpac, taking out Health and Life Insurance (which we currently cant afford due to having to service our debt as a result of the original payout), upgrading and doing much needed basic maintenance on our current property. We could stop borrowing of our retired parents and start putting money onto savings for own children. We are 10 years at least away from any of those options at the moment – if something goes wrong now...who pays? We all do. We as individuals will have to live with this decision and its very real impact - the money required to rectify this is a relatively small drop in the bucket that will have much greater far reaching effects (not just positive financial effects) and social return.
5. The original decision was not lawfully made - the Govt acted unlawfully, we didn't. **The government has not been penalised for acting unlawfully, I have...?** CERA need to ensure that the public can have faith and trust them, this decision does not support that.
6. We are only eligible for 80% of the land value as the Govt has to recoup costs for clearing the land. So I lose my \$250,000 asset comprising of \$87,000 worth of perfectly habitable house and only get a pay out \$81,000 and now you want to charge me extra to taking it away? How does that work seeing as we spent many hours deconstructing our Red Zoned home, moving all the rubble and giving away the salvable parts to ensure it wasn't demolished and perfectly good material consigned to landfill. Can you explain why my brother in law has just had a quote of 17k to demolish a much larger home belonging to my Mother in law you want to charge us \$32,400, almost 2x as much for work we have completed ourselves in our own time, using our annual leave, our vehicles, gear (we were even required to pay a \$5000 bond to do this which we had to borrow - maybe you will pay back the lost interest on this while it sat in your bank account not ours)? I feel rather short changed.

At worst you need to consider a case by case scenario for individual home owners with a minimum

payout of full land and improvements based on the 2007/8 RV. That will not account for the 1000's lost in additional interest payment to the bank, the mental and emotional toll on families as a result of original decision, the impact on wider families, friends and employers, the time spent and countless hours challenging this decision.

Your current option is grossly unfair, highly subjective and based on a number of unfair assumptions. Remember who has acted unlawfully and the full cost of that decision on the constituents of this city. We will continue to challenge your recommendation as the alternative is a sentence that not only my family but my community of support.

Finally – I work for an organisation that believes in an old principle that the health of a community is demonstrated by its ability to care for the most vulnerable, especially the ability of the powerful to care for the powerless. The original decision removed autonomy from us and thereby marginalised us and made us powerless. We were dependant on banks, employers, whanau and others...we were made powerless by those we entrusted with our care, it is not a nice position to be in. There are real genuine good people dramatically impacted here, you stand to lose very little but making the right decision and giving us our fair recompense of full payment on 2007/08 RV (house and land). You can easily mitigate any risk as a result of this decision and allow us to end this chapter in our lives and "move on".

I look forward to your response - [redacted] – feel free to ring or text, I will get back to you personally (as my parents taught me that's good manners & good business)

[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [redacted]
To: [info \(CERA\)](mailto:info@CERA.govt.nz)
Cc: Gerard Cleary; [redacted]
Subject: Comments on Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 4:04:53 p m.
Attachments: [image001.jpg zip](#)
[image002.jpg zip](#)
[image003.jpg zip](#)
[image005.jpg zip](#)
[image006.jpg zip](#)
[image007.jpg zip](#)
[20150709160234467.pdf zip](#)
Importance: High

Dear sir

Please find **attached** our comments on the Residential Red Zone Offer Recovery Plan, filed on behalf of our client, [redacted]

Regards,

[redacted]
Associate
[redacted]

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Released by the Minister for Canterbury Earthquake Recovery

Anthony Harper

9 July 2015

The Minister

CANTERBURY EARTHQUAKE RECOVERY

Attention: Chief Executive of CERA

BY EMAIL: info@cera.govt.nz

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COMMENT ON RESIDENTIAL RED ZONE OFFER RECOVERY PLAN

Background

- 1 We act for [redacted] the former owner of the property at [redacted] Sumner (the Property). This property is within the Port Hills Red Zone.
- 2 The Property suffered extremely minor earthquake related damage in the February 2011 event. As the Property was adequately insured for this damage, our client lodged a claim with EQC, which was settled for approximately \$20,000.
- 3 Due to the fact that the house suffered minor damage only, our client's best (and ultimately only) option under the sale to the Crown was Option 1. It was during this process that our client found out that her house was insured for a nominated value of \$151,593.00 and that this value was less than the 2007/08 rateable value for the improvements (\$309,000). The land value was \$162,000.
- 4 In accordance with the Crown's calculations for determining underinsurance, this meant that our client's house was technically "underinsured" by more 20%, further meaning that our client only received \$151,593.00 for her house compared to the rateable value of \$309,000.00. The Crown's total offer was \$293,820, an offer which our client felt she could not refuse given the drastic impact of red zoning on the value of her property and the potential under the CER Act for the Crown to compulsorily acquire the Property at the reduced value.
- 5 The price paid by the Crown has not enabled our client to purchase an equivalent property in Christchurch. She has therefore suffered a significant loss as a consequence of having to accept the Crown offer.
- 6 Our client previously attempted to renegotiate the Crown offer, but was advised that no adjustment is possible as the Crown would be strictly interpreting Clause 25 of the Sale and Purchase Agreement:

Clause 25 of the Agreement for Sale and Purchase for Option 1 of the Crown offer allows for an underinsurance deduction to be made from the purchase price. This recognises the fact that any insurance benefits the Crown may receive are unlikely to cover the full value of the property as it was underinsured at the time of the 22 February 2011 earthquake. (Our emphasis)
- 7 Our client acknowledges that an adjustment for underinsurance could possibly be justified if the extent and cost of repairs for damage to the Property exceeded the nominated value for which the Property's improvements were insured. However, as noted above, our client's insurance more than adequately covered the earthquake damage and therefore the level of insurance had no material bearing whatsoever on the Crown's ability to recover any part of the value of the Property beyond what had been paid out by EQC.

8 We are aware of the Government's rationale for including the underinsurance provisions in sale and purchase agreements for red zoned properties. This is set out in a Cabinet Minute of 18 July 2011 9CAB Min (11) 27/12), which records Cabinet approval for adjustments to the purchase price for under-insured properties within the flat land red zones, on the basis that:

"adjusting for under-insurance means that the Crown is not incentivising inadequate insurance cover"

9 A subsequent Cabinet Minute (M12-3/062) dated 20 August 2012 relating to offers for Port Hills red zoned properties states that the Crown's offer would be based on the flat land red zones. The issue of underinsurance is not addressed.

10 What is immediately obvious from reading the various Cabinet Minutes referred to above is that circumstances such as those facing our client have never been considered or contemplated by Cabinet.

11 The "moral hazard" referred to in the July 2011 Cabinet Minute is essentially identical to the rationale behind the 50% offer for uninsured residential sections, recently considered in the Quake Outcasts litigation. The following extract from the Court of Appeal decision in that litigation provides a useful summary of this issue:

[151] In addition to the argument about lack of even-handedness, it was argued that the September 2012 decision was unreasonable because it focused on the "moral hazard" risk of paying uninsured owners the same amount as insured owners, apparently on the basis that this would encourage home owners not to insure, if they believe that the Government would bail them out in the event of a disaster. That, of course, assumes that all of the uninsured owners in the red zone were uninsured because of a deliberate decision on their part.

[152] In fact, that is not the case. A number of the Quake Outcasts were left uninsured because of slip ups such as failure to pay premiums, time lapses between the commencement of cover under one policy after the termination of cover under another policy, and the like. We do not intend to deal with the personal position of individual members of the Quake Outcasts, because we see the case as being determined by principles that apply on a more generic level. While the recipients of the 100 per cent offers have, for the main part, been able to apply the proceeds of the Crown offer towards buying a new home elsewhere, many of the respondents are left in a very precarious position because of the very significant shortfall between the amount derived from the offer and the cost of acquiring a home elsewhere. In many cases they are retired and not in a position to take on any significant debt. We acknowledge the significant impact this is having on their lives.

12 The Court of Appeal did not think it appropriate to make a finding on the alleged "moral hazard". Despite this, if the Crown were to consider the concept of a moral hazard within the context of our client's individual circumstances, there is no evidence of any intent on her behalf to under-insure the Property. Rather, the client entrusted the insurance of the Property to her broker and has not been personally involved, except of course to pay all insurance premiums over the years she has owned the Property.

Increase of Offer

13 We note that one of the key criteria for determining new Crown offers is Insurance Status. As noted above, our client had insurance cover in place for the house which was more than adequate to reinstate the house from the damage it received from the earthquakes. This is entirely distinguishable from circumstances where the Crown acquired properties with insufficient insurance to cover any earthquake damage.

14 By purchasing our client's property, the Crown is not out of pocket as it received full reimbursement from the EQC to enable the house to be fully reinstated to its pre-

earthquake condition. The Crown is therefore getting more value for the house than what it paid for it. The Crown can now do with the house as it pleases.

- 15 Whereas, our client is substantially out of pocket as she has not received anywhere near full value for her house. This is grossly unfair and inappropriate and our client should not be penalised . It is not just that the Crown's offer did not reflect the full rateable value of the house when the insurance cover was more than adequate to reinstate the house to its pre-earthquake condition.
- 16 As you can imagine, this is and has been a great stressor in our client's life and has caused great emotional distress to her and her family for some time.
- 17 We therefore, strongly urge the Crown to reconsider its offer to our client so that she receives the full 2007/08 rateable value for her improvements at [REDACTED]

Yours faithfully
ANTHONY HARPER



[REDACTED] /Gerard Cleary
Associate/ Special Counsel

Contact: Gerard Cleary [REDACTED]
Our reference: SLB-141324-1-198-V1

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Draft Plan Comments for Mr Ombler
Date: Thursday, 2 July 2015 9:24:53 a.m.

Dear Mr Ombler

Please take the time to read my brief but important message.

My name is [REDACTED] and I am one of those unfortunates affected by this process.

I believe in insurance and have been insured all my life (age 59).

A hiccup with State insurances handling of a matter saw me shopping around for other companies when my renewal for State's house and contents arrived. My car was still insured with them.

I was technically uninsured for 2 weeks and that is when the quake hit. I was instantly persona non grata.

What this has meant for me is 50% of my land value which is \$112 000 = \$56 000 was all I have received. My undamaged free hold unit where I had a beautiful home and garden at [REDACTED], Burwood was bulldozed by CERA and I have nothing.

Paying a 100% to me would involve \$56 000.

Little to the Government but it would mean everything to me and my diminished world.

I have also been made redundant due to decreased school roll at [REDACTED] School - 200 pre quake ,63 post quake.

Mr Ombler I am not asking for the world or being unreasonable. Please favourably consider granting 100% as the others have got.

yours hopefully
[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Draft Recovery Plan
Date: Monday, 6 July 2015 6:54:08 p.m.

To whom it may concern,

I would like to have my thoughts know about what should be offered to those in the Red Zone land group.

As a land owner my husband and I have suffered huge financial loss, and emotional low and highs due to this long and drawn out process. What the Govt and Cera have put us through is disgusting and it now needs to be put right. Not only are has this Govt be instructed by the highest court in the land to pay out 100%, it was ruled that consideration be given to include court cost along with interest for the period of time that the process has taken.

I look forward to you finally making this all go away and also the right choice.

Regards
[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Draft Residential Red Zone Offer Recovery Plan
Date: Monday, 6 July 2015 9:24:42 p.m.

As an owner of a red zoned empty plot in Sumner I believe the government should pay 100% 2007 GV.

They should also pay back interest for the 4 years

They should also 100% compensate for the 3 court battles the government dragged us through so we could make the government accept the obvious, 50% was an obscene offer.

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [redacted]
To: [info \(CERA\)](#)
Subject: Draft Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 12:19:06 p.m.

To whom it may concern,

My name is [redacted] Kaiapoi, Waimakariri District.

I am writing to you in regards to the *Draft Residential Red Zone Offer Recovery Plan* that was outlined on the 25th of June 2015.

Whilst this Draft Recovery Plan calls for submissions on the public's views on the matters outlined, I am writing to you as I am directly affected by this.

My home was 'red zoned' back in 2011, and at that time I was not able to accept the Crown offer due to my financial situation. My home at the time was (and currently still is) insured and I currently still reside at this address.

My financial situation has since changed so I am now in a position that I am able to consider and/or negotiate a Crown offer, so would appreciate my case be re-looked at and a fair resolution agreed to.

I am happy to discuss this further either in person or by phone.

Kind Regards,

[redacted]
[redacted]
[redacted]
[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [redacted]
To: [info \(CERA\)](#)
Subject: Draft residential red-zone offer recovery plan
Date: Sunday, 5 July 2015 12:14:58 p.m.

To Whom It May Concern:

The offer to bare land owners is long overdue and the only fair option they should be paid one hundred percent promptly plus costs

The offer to house owners is grossly unfair , the supreme court decided insurance was irrelevant they should be paid one hundred percent These delays have caused much suffering , stop stalling pay out

[redacted]
[redacted]
[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [redacted]
To: [info \(CERA\)](mailto:info@CERA.govt.nz)
Subject: Feedback on Draft Recovery
Date: Monday, 6 July 2015 2:52:54 p.m.

Dear Cera,

I would like to comment on the proposed draft offer re the uninsured improved properties in the Redzone.

An offer 80% of land value to the people of uninsured improved property is unfair.

To be fair they should be offered a 100% of their land value at least. These unfortunate people who for whatever reason were uninsured at the time of the earthquakes, paid rates on their land & properties were forced off their land by Cera. They may have had some hope if they could have rebuilt on the land, but that was not an option for these people, they had that choice taken from them. These people are sadly much worse off, many were older folk who could not afford insurance, but paid their rates year after year. They cannot get their lives back together, with even 100% payout, as land & house prices have skyrocketed since the disaster.

Where does this leave these people, stretching themselves paying rent in not very nice rentals, struggling to pay power bills, stressed & depressed!

John Key said no one would be worse off! Rubbish! Pay a visit to these people & talk to them see how they are now living, they once owned their own comfortable homes, now they have been left out in the cold.

Give this people some sort of chance to start over, there's only 106 of them! Mean while the government spends millions on an overseas apartment, it's not right. Seriously it's not fair to not pay these people out fully.

Yours sincerely

[redacted]

[redacted]

[redacted]

[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [redacted]
To: [info \(CERA\)](#)
Subject: feedback on residential red zone offer recovery plan draft, June 2015
Date: Tuesday, 7 July 2015 7:36:15 p.m.

We bought our land six months before the September 2010 earthquake with the intention of building our home. The land is now red-zoned.

All property owners in the residential red zone need to be offered 100% of the 2007/08 rateable value: that is 100% of the 2007/08 rateable value for land and buildings, or 100% of the land rateable value for vacant land. All property owners need to be treated the same. Paying all property owners in the residential red zone 100% of the 2007/08 rateable value for land and buildings or 100% of the land rateable value for vacant land will allow people to move on with their lives and is the only fair and equitable outcome for those people in the residential red zone to recover from the earthquakes.

In addition to the 2007/08 rateable value, compensation needs to be paid to take into account the length of time that has passed since the earthquakes. In the four years since the earthquakes, vacant land owners on the Port Hills have yet to receive to an offer. Property owners in the residential red zone have had to pay interest on mortgages; legal costs; and have suffered stress due to financial hardship and uncertainty of the future.

In summary, all property owners in the residential red zone need to be treated the same, and an offer of 100% of the 2007/08 rateable value plus compensation needs to be made as soon as possible to allow people to move on with their lives.

[redacted]
[redacted]
[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: feedback on the residential red zone offer recovery plan, June 2015
Date: Tuesday, 7 July 2015 7:58:01 p.m.

We bought our land six months before the September 2010 earthquake with the intention of building our home. The land is now red-zoned.

All property owners in the residential red zone need to be offered 100% of the 2007/08 rateable value: that is 100% of the 2007/08 rateable value for land and buildings, or 100% of the land rateable value for vacant land. All property owners need to be treated the same. Paying all property owners in the residential red zone 100% of the 2007/08 rateable value for land and buildings or 100% of the land rateable value for vacant land will allow people to move on with their lives and is the only fair and equitable outcome for those people in the residential red zone to recover from the earthquakes.

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In summary, all property owners in the residential red zone need to be treated the same, and an offer of 100% of the 2007/08 rateable value plus compensation needs to be made as soon as possible to allow people to move on with their lives.

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [Ivan Iafeta](#)
To: [info \(CERA\)](#)
Subject: FW: Attention John Ombler and Ian Simpson [UNCLASSIFIED]
Date: Thursday, 9 July 2015 7:19:25 a.m.
Attachments: [Human Rights letter.docx](#)

[REDACTED]

As discussed, when I spoke with [REDACTED] earlier this week he requested that his letter (attached) that was previously received on 12 June 2015 be accepted as written feedback on the Draft Residential Red Zone Offer Recovery Plan.

Can you please forward / save into the appropriate areas to ensure that it is.

Many thanks

Ivan Iafeta | General Manager, Residential Red Zone
Community Recovery
Canterbury Earthquake Recovery Authority (CERA)
Private Bag 4999, Christchurch 8140

[REDACTED]

From: [REDACTED]
Sent: Friday, 12 June 2015 3:06 p.m.
To: info (CERA); info@eqc.govt.nz
Cc: [REDACTED]
Subject: Attention John Ombler and Ian Simpson [UNCLASSIFIED]

Please find attached a letter about my property in the Christchurch red zone, and the concerns I have in relation to our human rights.

I have copied this letter to the Chief Human Rights Commissioner.

I look forward to hearing from you.

[REDACTED]

www.govt.nz - your guide to finding and using New Zealand government services

Any opinions expressed in this message are not necessarily those of the Ministry of Business, Innovation and Employment. This message and any files transmitted with it are confidential and solely for the use of the intended recipient. If you are not the intended recipient or the person responsible for delivery to the intended recipient, be advised that you have received this message in error and that any use is strictly prohibited. Please

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

11 June 2015

To: Ian Simpson, CEO EQC
John Ombler, CEO CERA

Copy to: David Rutherford, Human Rights Commissioner

Dear All,

I am a resident of the Christchurch residential red zone. This letter is to express my fear of a potential breach of human rights following the imminent release of the CERA plan for the future of the red zone.

It is worth mentioning that I have never had any desire to reside or remain in the red zone. The last few years have been a horrendous experience for my family, and I would take any opportunity to leave that did not involve significant financial loss.

At the time of the original red zone offer my family and I were unable to accept the government offer for two reasons:

- We were involved in a court case against Southern Response in relation to our house, which was far from being resolved. Had we accepted the offer we would have had to move out of our home and look for somewhere else, armed only with a payment for the land. We are a family of five with many animals including horses and dogs, and it would simply not have been possible to find anywhere to live using that amount of money.
- Our house was built in 2007. The rateable valuation of that year severely undervalued our property. Our land, inexplicably, was assessed as being of significantly less value than that of our immediate neighbours. This is not merely a subjective opinion but a verifiable fact with readily available supporting evidence. It would not have been possible for us to buy anything like the equivalent piece of land for the payment we were offered. On enquiry to the council, pre-earthquakes, I was informed that our rateable valuation was an anomaly that would be "ironed out" by the 2010 round of valuations.

At the time of the deadline for the government offer we were not in possession of a vital piece of information, namely the value of our land insurance claim with EQC. We were left in a position where we had to take a risk that the settlement from EQC would be greater than the buy-out offer from the government. I believe this breached our right to full information about our property and prevented us from being able to make an informed choice.

Before the deadline for accepting the offer expired I received a visit from Zac Berry, then head of land assessment at EQC. His opinion was that the EQC payment was likely to be greater than the government payment, and that a settlement offer would be made by May 2013 at the latest. This also influenced our decision to decline the government offer. It is now June 2015 and we have still not received an offer of settlement from EQC.

My fear is that this whole process will be repeated. I believe there is a prospect that the red zone offers will be reinstated, which I fully support as a fair and reasonable move, but that EQC will have not made an offer to settle our land insurance claim. I reiterate that I believe this would be a breach of our basic human rights, in that we would be forced into the position of making hugely important decisions about our family's future without being provided with sufficient information to make an informed choice.

I also believe that, even without the complication of a CERA deadline, EQC have abrogated their human rights obligations by failing to offer a settlement within 5 years of damage being sustained (I have no reason to doubt that the 5 year milestone will be reached in September without any further progress from EQC). I contend that enough information exists in the form of various reports and assessments of our seriously damaged land for EQC to have made a settlement offer by now. This situation is exacerbated by the apparent insistence of EQC that it will use 2010 market values as the basis for any future settlement, which immediately creates a minimum 30% shortfall for those who are trying re-settle elsewhere at current market prices.

I believe that human rights responsibilities could be met by ensuring that any new government offer does not expire before land claims with EQC are resolved.

I understand that the problem with such a move is that it might encourage people to stay in the red zone, which is economically undesirable but nonetheless a valid personal choice. The likelihood of people choosing to remain in the red zone would be lessened if any new red zone offers were a fair reflection of the value of land pre-earthquake. This might involve either independent valuations or the ability to make submissions to an independent tribunal.

My only interest in this is to ensure that my family and I can leave the red zone and re-establish ourselves in a roughly equivalent situation to the one we previously enjoyed. Given we were fully insured this would represent a fair outcome with due regard to our human rights. In order for this to happen either, or preferably both, of the following need to happen:

1. EQC make a fair and adequate offer of settlement of our insurance claim, before any new government offer expires.

2. Red zone buyout offers are reinstated in a way that accurately reflect land prices, are not tied to an erroneous rateable value, and are subject to review under a process of natural justice.

I understand that the scope of the challenge facing the authorities has been huge. I also understand that in the rush to help the majority “move on” that the human rights of a minority may not have been the most pressing concern. However, now that so few people remain in the red zone it should be possible to ensure that the rights of all those people are fully upheld during the forthcoming decision-making process.

My family continues to experience a huge amount of stress and anxiety. My children have grown up watching their community crumble around them and their friends move away. Any response to the concerns expressed in this letter would be most welcome. A response that offers us some reassurance that our rights will be protected in the forthcoming process would be more welcome still.

Yours Sincerely,

A solid orange rectangular box used to redact the signature of the sender.

Released by the Minister for Canterbury Earthquake Recovery

contact the sender and delete the message and any attachment from your computer.

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA)
Subject: FW: Message from JPM Holdings Ltd
Date: Wednesday, 8 July 2015 4:06:25 p.m.
Attachments: [image001.jpg.zip](#)
[image002.png.zip](#)
[SJPM Holdin15070816410.pdf.zip](#)

Please find multiple submissions for draft residential red zone offer

Regards,

[REDACTED]
Director



[REDACTED]
A 15 Wigram Close Wigram, PO Box 11358, Sockburn, Christchurch 8443, New Zealand

From: copier@jpmh.co.nz [mailto:copier@jpmh.co.nz]
Sent: Wednesday, 8 July 2015 3:42 p.m.
To: [REDACTED]
Subject: Message from JPM Holdings Ltd

Released by the Minister for Canterbury Earthquake Recovery

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

Please fold along the dotted lines and secure edges before sending
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please put it in an envelope before posting it.



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0800 7464 2372
www.cera.govt.nz

New Zealand Government



Freepost Authority CERA



Draft Residential Red Zone Offer Recovery Plan
Freepost CERA
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name

Address

Email

[Redacted area covering personal details]

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Should be in line with Supreme
Court ruling a 100% for everybody

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? *Should be in line with supreme court policy. 1001.* _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? *In line with supreme court ruling 100%*

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Should be treated the same as per
Supreme court ruling - 100%

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? *As per Supreme court ruling all parties should be treated the same*
100%

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Yes No Why or why not? _____

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Yes No Why or why not? *As per Supreme court ruling all parties should be treated the same. 100%.*

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Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Consideration for costs to legal / interests etc.

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

Please fold along the dotted lines and secure edges before sending
it to the freepost address. If you are attaching other sheets of paper,
please put it in an envelope before posting it.



0800 RING CERA
0800 7464 2372
www.cera.govt.nz

New Zealand Government



Freepost Authority CERA



Draft Residential Red Zone Offer Recovery Plan
Freepost CERA
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name _____

Address _____

Email _____

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Everyone should be the same offer if in redzone 100%

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan - [REDACTED], Sumner.
Date: Tuesday, 7 July 2015 11:16:48 a.m.
Attachments: [Power of Attorney.pdf](#)

Hi I have read the draft proposal and generally feel vacant land should be paid out at 100%

Or at least each case dealt with individually – although I realize that's more time taken.

My situation is I act for my now 88yr old Aunt [REDACTED]
[REDACTED]

[REDACTED] was made red zoned late in 2012 .

[REDACTED] is green zoned and is the site that had the house on it – the house has since been demolished earlier this year – we will rebuild in the future.

[REDACTED] is green zoned

All three sections formed the entire property where my Aunt and Uncle lived from the early 50's till the earth quakes.

So although [REDACTED] was vacant it actually formed part of an overall property with walkways paths and fences linking all three sections together.

My Aunt is now 88 so to finally get the whole scenario behind her and the pay-out settled for the fair amount of the 2007/2008 value would be awesome.

Can you please let me know if settlement by end of July is still the aim?

I have attached my power of attorney so you see I am acting in my Aunts best interest.

Thanks kindly.
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

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Released by the Minister for Canterbury Earthquake Recovery

FORM OF ENDURING POWER OF ATTORNEY IN RELATION TO PROPERTY
AND PERSONAL CARE AND WELFARE

THIS ENDURING POWER OF ATTORNEY is made this *22nd* day of *August* 2005



Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Cc: [REDACTED]
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 4:46:13 p.m.
Attachments: [image001.png](#)

Submission

Property: [REDACTED] Mt Pleasant – residential dwelling
Insurer: Tower (useless)

We did not accept the Crown red zone offer.

Our property was in a very steep area of Mt Pleasant however our site was mostly flat due to very large and expensive retaining walls that supported the dwelling.

EQC estimated the repair of our retaining walls was \$360k. Qualified contractors have said that one of our retaining walls alone is a \$500k repair. To make safe the cliff face at the rear of the property is estimated at a further \$300k

EQC paid us \$193k for the retaining walls.

Our land area of 1200m² had a rateable value of only \$171k.

Immediate neighbour with half the land area on a steep site had a higher land GV than ours.

Under the “rules” surrounding the red zone offer any proceeds of the EQC land claim (193k) had to be repaid to the Crown.

Subsequent to the offer expiry I have heard of several examples of wealthy high profile land owners in the Port Hills accepting the red zone offer AND keeping the EQC payout for retaining walls.

The ruling from the Supreme Court repeatedly refers to fairness yet it seems the process has been fundamentally unfair to us. Retaining walls should never been part of the land claim particularly if like our case they supported the dwelling. if we had used poles instead of retaining walls we would have received a full payout. If we had built a house on the flat we would not have needed to incur the cost of building expensive retaining walls and yet we would still have received a full payout for our land value.

As it sits now we have a property that we cannot sell, or build on and nowhere near enough funds to repair. If our retaining walls or the cliff face fail they will in all likelihood fall down on to the footpath and road of Cannon Hill Cres.

We would like the Crown to offer to buy our land and exclude retaining walls within 8m of dwellings from the land claim.

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]



Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Cc: [REDACTED]
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 10:55:02 a.m.
Attachments: [image001.jpg](#)
[EW-130469-14-11-1 Submissions on Chief Executives Preliminary View.pdf](#)

Please find attached submissions on the Preliminary Draft Residential Red Zone Offer Recovery Plan.

Kind Regards

[REDACTED]
Solicitor

WYNNWILLIAMS



Christchurch:

Level 5, Wynn Williams House, 47 Hereford Street, Christchurch 8013
PO Box 4341, Christchurch 8140, New Zealand

Auckland:

Level 11, AIG Building, 41 Shortland Street, Auckland 1010
PO Box 2401, Shortland Street, Auckland 1140, New Zealand

<http://www.wynnwilliams.co.nz>

cid:image001.jpg@01D0BA33.CE02E8E0



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Released by the Minister for Canterbury Earthquake Recovery

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

Please fold along the dotted lines and secure edges before sending
it to the freepost address. If you are attaching other sheets of paper,
please put it in an envelope before posting it.



0800 RING CERA
0800 7464 2372
www.cera.govt.nz

New Zealand Government



FreePost Authority CERA



Draft Residential Red Zone Offer Recovery Plan
FreePost CERA
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name

Address

Email

[Redacted form area]

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? Please refer to attached document.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? Please refer to attached document.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? [redacted] has no firm view and makes no submission.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? [redacted] has no firm view and makes no submission.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? [redacted] has no firm view and makes no submission.

Is there anything else you think should be taken into account?

No.

Released by the Minister for Canterbury Earthquake Recovery

BODY CORPORATE 80997
SUBMISSIONS FOR PRELIMINARY DRAFT RESIDENTIAL
RED ZONE OFFER RECOVERY PLAN

This submission is made on behalf of Body Corporate 80997, [REDACTED]

1. **Do you agree with the Chief Executive's preliminary view on a new offer to buy vacant red zone land?**

Yes

Why or why not?:

The Chief Executive's preliminary view has been formed after taking into consideration the statutory framework and relevant considerations identified by the court in *The Quake Outcasts*.

2. **Do you agree with the Chief Executive's preliminary view on a new offer to buy insured commercial red zone properties?:**

Yes

Why or why not?:

The Chief Executive's preliminary view to buy insured commercial red zone properties ensures that decision making is fair and equitable to the owners of properties who had a commercial insurance policy but uninsurable land. It offers a fair and area-wide solution to the owners of uninsurable land and is in line with previous decisions.

Importantly, the preliminary view to take a uniform approach with all insured commercial properties, is in keeping with the purpose of the Canterbury Earthquake Recovery Act and is a reasonable and practicable option given that there is no real distinction between the owners of insured commercial red zone properties.

Porthaven is pleased that, in reaching his preliminary view, the Chief Executive has taken into consideration its submissions on the importance of the Porthaven community to the unit owners.

3. **Do you agree with the Chief Executive's preliminary view on a new offer to buy uninsured improved red zone properties**

Porthaven has no firm view and makes no submission.

4. **Do you agree with the Chief Executive's preliminary view on a new offer to buy Rapaki Bay red zone properties?:**

Porthaven has no firm view and makes no submission.

5. **Do you agree with the Chief Executive's preliminary view on a new offer to buy insured privately-owned red zone properties?**

Porthaven has no firm view and makes no submission

Is there anything else you think should be taken into account?:

No

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Wednesday, 8 July 2015 3:21:28 p.m.

Re the REDZONE OFFER

All of the people or entities whose land and houses were taken by the government in their red zoning of areas of Christchurch should get 100% of the September 2010 value of their properties.

--

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 4:33:10 p.m.

Yes I agree with the offer for vacant bare land holders.

Regards,

[REDACTED]

Sent from Windows Mail

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Tuesday, 7 July 2015 10:59:02 p.m.
Attachments: [Submission on Red Zone Residential Recovery Offer Draft - \[REDACTED\]](#)
[Submission on Red Zone Residential Recovery Offer Draft - \[REDACTED\]](#)

Please find attached two submissions to the Draft Red Zone Offer Recovery Plan from the following

- [REDACTED] for empty residential section, [REDACTED], Burwood;
- [REDACTED] for empty residential section, [REDACTED] Burwood,

I would be grateful if you could acknowledge receipt of these please.

Thanks

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

Submission on Residential Red Zone Offer Recovery Plan: Draft

Prepared by:



Affected Property:

Bare land (empty section, privately owned),



Burwood
Christchurch

7th July 2015.

Released by the Minister for Canterbury Earthquake Recovery

Thank you for the opportunity to submit to the Draft Residential Red Zone Offer Recovery Plan: We want you to read and fully and understand our point of view, and take this into consideration when producing the final version of the Plan for Ministerial consideration.

Background to Our Submission

My wife [redacted] and I owned an empty section at [redacted] purchased for \$205,000 early in 2009 with a view to building a new house sometime in the 2010/2011 period. Our section looked out over a reserve and a wetland, and was one of the prime sections in the subdivision. We spent a further \$1,500 having it fenced. We had received the second draft of building plans when the September 2010 earthquake struck.

We were totally shocked and dismayed at the initial (2012) CERA offer to pay only 50% of the RV for our section. At that time, this represented a financial hit of \$114,000 and unless remedied, is a burden we will have to carry for the rest of our lives. Ultimately it will affect us into our own retirement, which is less than 10 years away (if we can indeed afford to retire then).

At the time the CERA offer was due to expire, we had decided we would not sell our section in the face of such a ridiculous offer. We were contacted by telephone by a woman from CERA just before that date, who told us that if we did not settle, we ran the risk of CERA ultimately only offering the post-earthquake value of the land after settlement date, which "may only be a few thousand dollars". However, we only decided to sell when we received the last-minute letter (via email) from CERA saying we would be eligible for further compensation if legal proceedings found a case to answer. We believed strongly even then that there was both a legal and moral obligation on CERA and the Government to settle for at least the rateable value, as had been offered to the owners of sections with improvements on them. Given that this was to be tested, we were confident enough in the likely outcome to take the risk and accept the offer.

Despite accepting the offer, we were not comfortable with being given only an option of accepting a payment based only on the 2007 rateable value. Even if the full payment is made (ie, 100% of the 2007 RV), we will still be \$23,000 out of pocket due to the difference between the RV and the true purchase cost to us (which was actually discounted by the developer), plus interest has been lost on the outstanding funds (estimated as another \$13,500), and we have had considerable legal expenses (at least \$7,000).

Although we have taken some hope from the proposed offer outlined in the draft plan, we are still firmly of the opinion that full reimbursement and recovery should be based at the very least on the 2007 RV as proposed, plus compensation for the delays and costs that we have experienced due to the drawn-out process of settlement (ie loss of interest on the outstanding sum and legal expenses) . We believe this a moral and legal obligation for CERA, and would allow us a satisfactory recovery from the earthquakes and subsequent red-zoning exercise..

Our Submission

What should the Crown Offer for *Vacant Land* Look like.

We are **strongly** of the view that the new crown offer should consist of the **all of the following elements:**

1. Full payment of the 2007/08 Rateable value (as outlined in the Draft Offer), **or**, where value can be proved before the earthquakes by a valid sale and purchase agreement

to the claimant, and supported by a registered valuation, then this figure should be the basis of the offer.

2. Loss of interest (at market rates) on the difference between the original offer and the finally determined offer, for the whole of the period between the two.
3. Full reimbursement of legal expenses incurred by claimants as a result of the proceedings.

Additional factors:

- There should be absolutely no distinction between land owners based on the intended purpose of the land.
- Insurance status for vacant land is not a consideration – it was and still is uninsurable. Owners do not have a choice.
- We agree that a Public Works Act process should not be considered, simply because the basis of the valuation that could be used to base the opening crown offer on could be totally invalid in the context of the current situation.
- We strongly believe that canvassing the opinions of people outside of Christchurch is not valid for the purposes of determining the offer, unless it can be guaranteed that they fully understand the position of all those affected, and the outcomes of the legal proceedings to date. Even taking account of opinions of people within Christchurch who have no connection with the circumstances of those affected by the offers is not good practice, unless it can be guaranteed that they too fully understand the situation.

We also wish to submit on what the Crown offers for **Commercial and Uninsured properties should look like:**

What should the Crown Offer for *Commercial* Property Look like.

- For the land, the same offer as for vacant land (above) must be made.
- For buildings (improvements), the full payment of the 2007/08 Rateable value, **or**, where value can be proved before the earthquakes by a valid sale and purchase agreement to the claimant, and/or is supported by a registered valuation, then this figure should be the basis of the offer. This recognises the fact that the claimant did not or does not practically have a choice as to whether or not he or she should stay on the land and continue to operate in the same way as before the earthquakes. It is important for the post-earthquake economy of Christchurch and the country that businesses can recover in the same way as individuals.
- There should be no distinction between different types of commercial properties – eg, storage units and owner-operated businesses.

What should the Crown Offer for *Uninsured* Property Look like.

- For the land, the same offer as for vacant land (above) **must** be made. Offering only 80% has no justification whatsoever. The question of whether insured land or uninsured **land** should be considered in the context of any offer is irrelevant. This has been ruled by the Courts. In fact, there is no justification for treating owners of bare or uninsured land differently. The fact that EQC payments are due to CERA on insured property is not valid, as it is all public money.
- For buildings, the full payment of the 2007/08 Rateable value, **or**, where value can be proved before the earthquakes by a valid sale and purchase agreement to the claimant, and/or is supported by a registered valuation, then this figure should be the basis of the offer. This recognises the fact that the claimant did not or does

not practically have a choice as to whether or not he or she should stay on the land and continue to live in the same way as before the earthquakes. In the case of many who chose not to accept the Crown offer, their homes were not damaged to the extent where they could not be easily repaired or made liveable. Living in red zones without repaired infrastructure (the purpose of red-zoning) is just not a practical option, neither for the property owners or for Christchurch City Council.

- Because of red-zoning, they have been placed in a situation where they have or will be forced to move to another property, and they must be able to retain equity if this is done.

Thank you for taking the time to read our submission.

Yours faithfully

A solid orange rectangular box used to redact the signature of the sender.

Released by the Minister for Canterbury Earthquake Recovery

My name is [REDACTED]. I am 81 years old.

My current address is [REDACTED], Halswell

The property I owned that is affected by the Draft Recovery Plan was [REDACTED] **Burwood**, and it was a bare land section. I have attached a copy of a photo showing the location of the property.

I owned two properties in the Red Zone – one at [REDACTED] and the property immediately behind it at [REDACTED]. Our home was built in 2008 on [REDACTED], and had access off [REDACTED] had access off [REDACTED] using a right-of-way, so it was the rear access to my property, and it was a landscaped garden and lawn area which adjoined my house. It was kept solely for my enjoyment and outlook.

I developed a beautiful garden around the house, and on the property which I have not been fully compensated for at [REDACTED].

After the September 2010 earthquake, both properties suffered liquefaction damage and minor lateral spread.

In the February 2011 Earthquake the floor slab of the house broke in half, and there was severe cracking right through the house. Fortunately it was still weatherproof, however it was clear that we would not be able to live in the house or rebuild on the section again unless the land was remediated. Fortunately, I had enough savings to immediately begin looking for another house while we awaited rebuilding options, and I purchased a 10-year old house in Redwood and moved there.

I wanted to move back to [REDACTED] once repairs had happened, and would re-sell the Redwood property. This became impossible after red-zoning, and I very reluctantly took the Crown offer for the land at [REDACTED], and the EQC and insurance payments for the house.

I was finally paid only the CERA offer for 50% of the rateable value of [REDACTED]. This was just before the deadline to accept offers. I only agreed to the payment because of the letter that said we would be further compensated if the legal challenge proved we should have received more. I was not happy at all with the process followed, and felt coerced into having to accept the original offer. I did not regard it as being fair, as the property was merely an extension of and the garden of my house, which was fully insured, and for which I was fairly compensated. The offer left me \$91,000 out of pocket. I have also had to pay for legal expenses, and we have lost the benefit of interest on the money all this time.

The courts have found the process followed by CERA to not be legal. In order to recover to the position I was in before the earthquakes, I request that the following should be included in the Crown offer:

Although the offer presented in the draft Residential Red Zone Offer Recovery Plan goes some way towards addressing the short-fall, it does not fairly compensate me for all losses.

The offer should contain:

1. Full payment to 2007/08 Rateable Valuation (as per the Draft Residential Red Zone Recovery Plan)
2. Payment of all of my legal expenses relating to the Quake Outcasts claim

3. Payment of lost interest on the difference between what I was paid and what should be paid.

The same provisions should be made to those that had land under commercial property, and to those that were uninsured and have had to relocate as a result of red zone ruling. They should also be paid fair market value for improvements on those properties.

Thank you for reading my submission.



Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Tuesday, 7 July 2015 8:21:59 p.m.

I hereby submit that CERA abide by the direction of the Supreme Court of New Zealand and compensate those, still affected by the Red Zoning of their land or properties. I submit to consideration that bare land should be compensated at the current RV of comparable sections. We are now into our fifth year, post quake and have incurred many thousands of dollars in expense and lost equity. As a Bare Land Port Hills owner, we have yet to receive any offer. Uninsured should be similarly compensated. Numbers are small and considering the many millions of dollars in aid which poured into Christchurch, post quake, there is surely sufficient to compensate these people and allow them to move on with their lives.

[REDACTED]



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www.avast.com

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Tuesday, 7 July 2015 8:20:41 p.m.

I hereby submit that CERA abide by the direction of the Supreme Court of New Zealand and compensate those, still affected by the Red Zoning of their land or properties. I submit to consideration that bare land should be compensated at the current RV of comparable sections. We are now into our fifth year, post quake and have incurred many thousands of dollars in expense and lost equity. As a Bare Land Port Hills owner, we have yet to receive any offer. Uninsured should be similarly compensated. Numbers are small and considering the many millions of dollars in aid which poured into Christchurch, post quake, there is surely sufficient to compensate these people and allow them to move on with their lives.

[REDACTED]



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www.avast.com

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Monday, 6 July 2015 9:43:52 a.m.

Please pay these poor people [REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Sunday, 5 July 2015 10:54:19 p.m.

Please pay these poor people [REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA)
Subject: Preliminary Draft Residential Red Zone Offer Recovery Plan
Date: Thursday, 9 July 2015 4:48:41 p.m.
Importance: High

This email is submitted in response to the Draft Residential Red Zone Offer. The email is structured as per the web form, the comments are as follows:

Do you agree with the Chief Executive's preliminary view on a new offer to buy vacant red zone land?:

No, the offer needs to account for the increase in property values since the 2007 valuation, therefore offers should be greater than 100%

Firstly, the recovery plan states that the zoning decisions are not to be addressed. This is nonsense, as the zoning decision are what has led to this situation. The act of zoning has a direct consequence of the stated key criteria the recovery plan is trying to reconcile. The red zone boundaries are seriously lacking in rigorous analysis, given that our section is one of the properties falling into this category gives us first-hand knowledge, the following facts that were gathered from email correspondence and meetings in respect of the red zoning on our property are listed below for perspective:

- Port hills property
- The so called risk line dips partially into the property
- No CERA engineer has ever been on the property or above it, rather photographic references were used in the creation of the risk profile
- Landscaping rocks were identified as rolled boulders, a couple of flax bushes were identifies as boulders
- A generic rock size was used

So in all what can only be described a slack assessment, we were told that CERA didn't have the resources for a proper assessment... The result is that the "risk factor" on our section is in the order of 1:99,999, vs the target of 1:100,000. Our neighbour is green zoned, his risk is 1:100,001. Basically a hypothesis test would show there is no statistical difference in respect of "risk" in either section. A 1:100,000 reduction in risk in this case could be achieved by putting a row of matchsticks across the property boundary. So approximately 5 sections are affected as per ours, so say 1M in value destroyed. Spending 50k for a proper assessment would probably saved this whole mess i.e. finding that flax bushes are not boulders, finding that landscaping rocks were placed by an excavator on purpose, finding that rocks above the section are smaller and more irregular than the prescribed "average size and shape".

So on that note, the exceedingly poor and sloppy process has resulted in a red zone creation that need not be. Furthermore 50m below our property is a green zone, and boulder that would have caused us risk will certainly destroy the newly built house directly below us.

In terms of your criteria:

1. Health and Wellbeing:

- a. The prior process is a farce, promised community meetings, CERA engagement.... Nothing. Not communication re reviews, not even notification of rezoning, no public engagement – outcome complete and utter frustration
 - b. No right of review given the facts above re zoning – completely and utterly powerless
 - c. Ability to move on, none, the slow drawn out process has prevented this
 - d. Financial pressure
 - e. In all the whole process has created an immense level of stress because of a poor zoning process and completely absent communications from CERA
2. Insurance
- a. This is a nonsense where bare land sections cannot be insured, change the EQC act for the future to allow bare land to be insured, the whole red zone issue would cease in such a situation.
3. Fairness
- a. The zoning process is anything but fair in light of the poor process for identifying red zone land
 - b. The timeframe has created unfairness and undue stress, how can people recover in limbo, 4.5 years is ridiculous
4. Timely recovery
- a. The situation is long past a timely recovery, do something **now**.
 - b. Three court cases, subsequent stalling and focus groups is just plain crazy.
5. Costs to the Crown
- a. In this case the Crown has bought the costs on itself, the Crown has contentiously created the red zone and in effect destroyed property values, it is the master of its own destiny in this case.
 - b. The inability to question the red zone is nonsensical, especially given the exceedingly poor and lightweight “risk” assessment. If the crown wants to reduce costs, open a constructive dialogue with the landowners who question the red zoning, and if appropriate remove the zoning, all of a sudden problem gone for both parties. This isn't rocket science.
 - c. The endless stalling and vacillation by the Crown / CERA has led to cost escalation, again of its own making

So after that analysis why should we now be in the position of having to find another property in a market that has moved on due to capital gain over 8 years because of a flawed zoning process? It is not possible to find a remotely comparable property for the 2007 valuation. The crown created the problem, it is responsible for solving it and incurring the costs. The average capital gain of sections needs to be calculated over 8 years, then applied to the 2007 valuation to come up with a present day market value.

Do you agree with the Chief Executive's preliminary view on a new offer to buy insured commercial red zone properties?:

No, the offer needs to account for the increase in property values since the 2007 valuation, therefore offers should be greater than 100%.

Do you agree with the Chief Executive's preliminary view on a new offer to buy uninsured improved red zone properties?:

No, the offer needs to be at least 100% of the 2007 valuation:

- The act of the creation of the red zone has destroyed the value of property within the original red zone
 - It is highly likely that the land on which many of the uninsured red zone houses occupy is TC2 or better, therefore many areas would have recovered in time and land value would be retained in the near to long term. The mass indiscriminate zoning means this can't happen.
 - It's likely this land will be redeveloped in the future and value will be recovered
 - If the house had been burnt down without insurance at least the land value would be maintained and able to be realised
 - The creation of the red zone has meant the curtailment of services to those remaining, further devaluing property and forcing people off their land by a war of attrition
 - Some landowners have been caught with insurance issues between quakes through no fault of their own
 - Some cases should be examined on individual situations

Do you agree with the Chief Executive's preliminary view on a new offer to buy Rāpaki Bay red zone properties? :

No, the offer needs to account for the increase in property values since the 2007 valuation, therefore offers should be greater than 100%, or owner agree that proposed land swap is of equal value and amenity. The land should be set aside as a reservation if accepted.

Do you agree with the Chief Executive's preliminary view on a new offer to buy insured privately-owned red zone properties?:

No, the offer needs to account for the increase in property values since the 2007 valuation, therefore offers should be increased in line with average capital gain rates for this type of property over the last 8 years

Is there anything else you think should be taken into account?:

From first-hand experience this process has been personally very difficult, where we lived was severely damaged as well, as least we thought we had a section we could build on, then out of the blue this is red zoned. CERA communication has been abysmal. We've had to cope with trying to run a business as well that been effected, financially this is difficult when banks see our house badly damaged and our other land red zoned. CERA couldn't even carry out a proper analysis, which is poor given the money and personal stress at stake.

Regards,

[Redacted signature]

From: [REDACTED]
To: [info \(CERA\)](mailto:info@cera.govt.nz)
Subject: RE: Notification of the Draft Residential Red Zone Offer Recovery Plan
Date: Wednesday, 8 July 2015 9:00:36 p.m.
Attachments: [8 July 2015 Response to Draft Recovery Plan.docx](#)

Evening,

Please find attached my revised submission to the Draft Recovery Plan.

Regards,

[REDACTED]

From: info@cera.govt.nz
To: info@cera.govt.nz
Date: Wed, 24 Jun 2015 16:59:32 +1200
Subject: Notification of the Draft Residential Red Zone Offer Recovery Plan

Good afternoon

You will recall that CERA contacted you on 5 May 2015 about the Residential Red Zone Offer Recovery Plan process.

This is the process which will determine whether the Crown should make new offers to the owners of vacant, insured commercial and uninsured improved properties in the residential red zones and how such offers should be structured. The Preliminary Draft Residential Red Zone Offer Recovery Plan was notified for public consultation on 5 May 2015. The public had until 5pm on 19 May 2015 to provide written responses on the Preliminary Draft Residential Red Zone Offer Recovery Plan. CERA received over 800 submissions and written comments.

CERA acknowledges the helpful submissions received from property owners at Rāpaki Bay and from Te Rūnanga o Ngāi Tahu.

The CERA Chief Executive has now prepared a Draft Residential Red Zone Offer Recovery Plan. The Minister for Canterbury Earthquake Recovery will notify the Draft Residential Red Zone Offer Recovery Plan tomorrow, Thursday 25 June 2015. The Draft Residential Red Zone Offer Recovery Plan can be viewed here www.cera.govt.nz/redzoneoffer from 9am tomorrow. Alternatively, if you would like a copy of the Draft Recovery Plan to be sent to you, please phone CERA on 0800 RING CERA (0800 7464 2372)

The period of public engagement on the Draft Residential Red Zone Offer Recovery Plan will run for ten working days through to 5pm, Thursday 9 July 2015.

This is the final opportunity to tell us whether you agree with the CERA Chief Executive's preliminary views about new Crown offers, and about how to address the specific issues for the red zone properties at Rāpaki Bay.

The public feedback received will be sent to the Minister for Canterbury Earthquake Recovery, along with the Draft Residential Red Zone Offer Recovery Plan, for his consideration. The Minister will then decide whether to approve the Recovery Plan, with or without changes. The Minister has confirmed he will make his decision by 31 July 2015.

Thank you.

Community and Customer Services
Community Recovery
Canterbury Earthquake Recovery Authority (CERA)
Private Bag 4999, Christchurch 8140

T: 0800 RING CERA
E: info@cera.govt.nz
W: www.cera.govt.nz

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Released by the Minister for Canterbury Earthquake Recovery

8 July 2015

Draft Residential Red Zone Plan
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Tēnā koe,

RE: Response to Draft – Residential Red Zone Offer Recovery Plan

We refer to the Draft Recovery Plan that was released by you on 25th June 2015 which has invited public to comment on the Draft Recovery Plan addressing Crown offers to buy vacant, uninsured and commercial/industrial properties in the Residential Red Zone.

We have seen the position outlined in the response from Te Ranga o Ngā i Tahu on the Preliminary Draft – Residential Red Zone Offer Recovery Plan (Preliminary Draft Document). While we support in principle the position Te Ranga o Ngā i Tahu has taken, we note that the response is largely silent in respect to offer for uninsured properties.

Our property, [REDACTED] Rāpaki was uninsured at the time of the earthquakes. This was due to the credit card error. The new credit card that was given to us was loaded incorrectly and did not include the insurance payment. This in turn meant that when the first earthquake struck, unbeknown to us our property insurance had lapsed. Prior to this, our property had been insured for 40 years.

For our Rāpaki property, given our unique personal circumstance we reject the Draft offer of 80% of the land Value and request that an offer equal to the 2007 valuation for the land be made and that there be a separate offer for the value of the dwelling based on the government valuation as at 2007.

The land offer should be no less the 100% of the 2007 value of the land, as has been offered to all other owners, as no insurance covers the replacement of land, only improvements to the

land. Anything less would be intentional discrimination by the government of the uninsured, where land value in all instances regardless of insurance status is not recoverable.

We also reject the offer of no compensation for the Dwelling. While accepting there was a failure in understanding the property had become un-insured, we would accept a fair penalty of 20% of the value of the property improvements to be fair. We would not accept any offer of less than 80% of the 2007 valuation for improvements as this would financially destroy us.

It is our submission that a different approach is taken for the red zone Māori freehold land and the General land at Rāpaki (including uninsured properties). This has been clearly set out in the Ngāi Tahu response, which we support.


In particular we support the returning of the land to a family trust for the use of family meetings and gathering but not residence.

We are willing to work with you on finding the appropriate solution for our unique circumstance in Rāpaki. We would like to have the opportunity to progress our lives just like those who lived in other red zones in Canterbury.

In relation to the argument of precedent being set, we did not argue when South Canterbury Finance failed and hundreds of millions of tax payer money was used to bail out investors. In relevance to the earthquake and as a tax payer, why then did they receive compensation for private investment.

We are willing to meet with you anytime and look forward to a prompt response from you.

Nāhaku noa, nā



From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA.govt.nz)
Subject: Red Zone Christchurch
Date: Monday, 6 July 2015 7:07:51 a.m.

Hello,

As a redzoner I agree totally with the chief executive to a better offer.

We have won 2 court cases in our favour as well as it has taken a financial strain on us.

Please make this decision fair

Many thanks

[REDACTED]

No virus found in this message.
Checked by AVG - www.avg.com
Version: 2015.0.6037 / Virus Database: 4365/10164 - Release Date: 07/05/15

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Red Zone draft offer
Date: Sunday, 28 June 2015 11:08:19 a.m.

To Whom it May Concern

I think the red zone draft offer addresses some of the wrongs that the initial offer made.


I also think it needs to go further than this and to extend the offer to those whose insurance wasn't current at the time of the earthquakes.

Plus compensation should be offered to all those involved to aid in the legal costs fighting for what is rightfully theirs and for the value they have lost in the time it is taking to sort this out.

Regards

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: 
To: [info \(CERA\)](mailto:info@CERA.govt.nz)
Subject: Red Zone Offer Feedback
Date: Monday, 29 June 2015 6:30:09 p.m.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy vacant red zone land? Yes No Why or why not?

Yes - not able to be insured

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy insured commercial red zone properties? Yes No Why or why not?

Yes- the have lost their business and probably their customers

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy uninsured improved red zone properties? Yes No Why or why not?

No, their land is being confiscated. Should be 100% of land value. The owners really have no option do they - who would really want to continue living in a large area of Vacant Land, with terrible roads, no guarantee of services etc. If you wanted to build a wider road you would have to pay the correct value.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy Rāpaki Bay red zone properties? Yes No Why or why not?

No Comment

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy insured privately-owned red zone properties? Yes No Why or why not?

Is there anything else you think should be taken into account?

NoComment

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Red/Green zoned sections
Date: Sunday, 12 July 2015 10:42:05 a.m.
Attachments: [12 July 2015 submiassion.docx](#)

Hi,
I have have had some difficulty preparing a submission, but still wish to do so.
Please find my submission attached.
Cheers,
[REDACTED]

[Sent from Yahoo! Mail for Windows 8](#)

Released by the Minister for Canterbury Earthquake Recovery

12 December 2015

Dear Sir:

CERA's "inappropriate" designation (Red Zone) of mine and neighbouring properties has decimated my neighbourhood. Nine out of twelve of my neighbours have accepted the Crown Offer and left. Despite the Ministers offer to sell them back their properties I doubt anyone will return. These families now have the rock fall stigma to their former properties and with the associated closing of the local school have little incentive to return. The over zealous town planner who painted our neighbourhood 'red' with a broad brush based on an inappropriate computer model has had a devastating effect on our community. The now empty properties serve as a stark reminder of this. I myself am unable to find a buyer after two years on the market for my properties due to the rock fall stigma as a result of CERA's "inappropriate computer model". All the apologies in the world will not change this fact.

CERA and the Minister took an extraordinary amount of time (one and a half years) to review this decision and retract the original ruling. To put a human dimension on the issue I can only offer my own families experience during this period. I had just retired after 33 years at the university and was in the final stage of completing a small subdivision of my 'lifestyle block'. This was put on hold by the CCC due to the CERA red zone designation. I had spent over \$150,000 in development and engineering work over a period of three years. I completed planning consent, but was unable to sell the four sections due to the red zone designation. In the year and a half we were on hold I experienced a stroke and was hospitalized three times with stress related conditions. My wife's mother died and she was unable to attend her final days because we were waiting for the review decision. My son was overseas doing his "O.E." and was hesitant to return as he did not know where we would end up. My daughter was unable to proceed with her wedding nuptials for the same reason. My financial status went from bad to worse as time dragged on and the bank became less obliging of our dilemma.

Now what is to happen with the four sections? Will CERA do the right thing and extend the red zone offer to 100% of the rateable value \$185K each for the three on [REDACTED] and \$200K for the one on [REDACTED]. We have received numerous and profound apologies from CERA. After four years of distress we anxiously await settlement and closure.

Regards,

[REDACTED]
[REDACTED]

Released by the Minister of Community Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](mailto:info@CERA)
Subject: RedZone Offer Submission
Date: Wednesday, 8 July 2015 4:13:26 p.m.
Attachments: [RedZone offer.doc](#)

Submission attached re REDZONE OFFER.

Released by the Minister for Canterbury Earthquake Recovery

To CERA re REDZONE OFFER.

Q: “Is there anything else that should be taken into account?”

I am writing this submission to highlight the impacts of a gross injustice.

Last week, my husband and I, both superannuitants, transferred a substantial amount of our invested savings to family members. They and their children, have been severely impacted in their capacity to 'move forward' following the earthquake by CERA's unjust and discriminatory RedZone offer to them as property owners designated 'uninsured' by CERA. The property owners of [redacted] [redacted] Dallington, [redacted] **have never chosen to be uninsured. They have always chosen to be insured.**

Background:

2004 – [redacted] purchased [redacted] and insured with AMI.

Feb 2008 – AMI Insurance policy numbers changed when [redacted] purchased another property.

August 2010 – Property Owners checked with AMI re payments of premiums on [redacted]

AMI stated they had **no record of insurance payments** on [redacted] since Feb 2008.

Property owners made numerous calls and visits to clarify and rectify situation.

AMI responded “ We will contact you”.

Property owners' bank, Westpac Papanui, verified that property had been insured but they had not **sighted the documentation.**

AMI **failed** to make contact.

Sept 2010 – Earthquake.

Property owners again contact AMI. Identified problem originating from changeover to new policy numbers plus AMI had been sending mail to incorrect address at [redacted], where the tenants failed to pass on info (they had been asked to send it to [redacted] new residential address)

AMI states that insurance records have been 'found'.

AMI promised “ We will get back to you”.

AMI again **failed** to make contact.

Post Feb 2011 – Earthquake.

Property Owners again contact AMI.

AMI states that **all records have been lost** when Papanui office damaged in earthquake.

AMI state they have **no record of numerous phone conversations** with Property Owners.

Result - [redacted] ---insured-----uninsured-----uninsurable.

Q: “Is there something else that should be taken into account?”

Definitely!

Key Factor: The Property Owners of [redacted] had **chosen to be insured.** That the property was uninsured on Sept 2010, was directly due to **mismanagement by AMI, NOT the property owners.**

Q: Is it just and fair of CERA to penalise and punish the Property Owners by offering only 80% of the 2007/8 land value only?

Family members affected by CERA's decisions regard them as unfair, inconsistent and just plain wrong, especially given that the Government has been found to have acted illegally, and the

Property Owners in this case have been treated as if they have been negligent and acted wrongfully. The details of this particular case are very important and relevant to justice being seen to be done. The Property Owners have endured years of stress, risk and the inevitable impacts of being deemed uninsured and uninsurable. Until they complete the necessary repairs on their current dwelling, they remain uninsurable.

CERA's decision to only offer 80% on the land only continues to bring negative and ongoing impacts on the present and future quality of life and opportunity for the family.

The property Owners have lost capacity to save because of costs servicing loans; they have suffered through loss of income; they have been denied choice and opportunity in terms of providing for their children's and their own futures.

CERA's decision to make no payout on the house has been devastating. It was virtually undamaged. It was their opportunity to build their income for the future.

CERA cannot justify its decision on the grounds of having to recoup losses for clearing the land! This is dishonest and unjust. The house was dismantled and removed by the Property Owners who gave it away to a family member for relocation. The work was done in their own time, using their annual leave, their own transport, equipment and manpower and to add to the injustice, they were charged a \$5000 bond – which they had to borrow. Amazing! Only the foundation was left as per the agreement. CERA's charges cannot be justified.

As family members whose retirement savings have been largely depleted because of the ineptness of an insurance agency and the unjust decisions of CERA, we ask that you do not penalise [redacted] as the former owners of [redacted]. Their situation is unique. In fact, their key contact at Westpac Papanui has described the circumstances of their experience with their insurance company as unlike any other she knows of.

I am supporting 100% payout on land and improvements for all uninsured property owners as behind each party there could be stories of neglect, mismanagement and injustice.

Please address this particular injustice to [redacted], by changing your RedZone Offer to 100% payout on land and house.

[redacted]

Released by the Minister for Canterbury Earthquake Recovery

From: [Redacted]
To: [info \(CERA\)](#)
Subject: Red-zone-offer-recovery-plan-preliminary-draft-june-2015: Rapaki Residents Submission
Date: Tuesday, 7 July 2015 6:05:42 p.m.
Attachments: [Scan0027.pdf](#)

Please find attached signed submission for the Red Zone Recovery Plan – Draft from the Residents of the affected sections in Rapaki.

Regards,

[Redacted Signature]

Released by the Minister for Canterbury Earthquake Recovery

2 July 2015

Draft Residential Red Zone Offer Recovery Plan
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Tēnā koe,

Response to the Residential Red Zone Offer Recovery Plan: Draft

We refer to the Residential Red Zone Offer Recovery Plan: Draft that was released by you on 30th June 2015 which has invited public to comment on a Recovery Plan addressing Crown offers to buy vacant, uninsured and commercial/industrial properties in the Residential Red Zone.

We support the position outlined in the response from Te Rūnanga o Ngāi Tahu on the Residential Red Zone Offer Recovery Plan: Draft (Draft Document).

Further this, we support the draft document offer that allows for the purchase of the affected Rāpaki Land red zone properties and that the Crown should agree with the property owners to apply to the Māori Land Court to set aside the land as Māori Reservation. Our view is the offer should also include an agreement from the Crown on the future long-term use and governance of the land. This offer should allow for the previous owners of the land to become the trustees and beneficiaries of the Māori reservation and must not constrain whānau connection to the whenua or prohibit the use of the Rāpaki Land in the future.

It has been more than four years since the earthquakes. The Government implemented the red zone process to help those affected by the earthquakes to have the opportunity to progress their lives. We would like to have the opportunity to progress our lives just like those who lived in other red zones in Canterbury. We encourage CERA to work promptly to enable this offer to take place and for this to be resolved as soon as practicable.

Nāhaku noa, nā



From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Residential Red Zone Offer Draft Recovery Plan Submission
Date: Thursday, 9 July 2015 4:45:28 p.m.
Attachments: [09_07_2015 - FINAL letter to CERA on Red Zone Offer Draft Recovery Plan Submission.pdf](#)

Please find attached a letter from David Rutherford, Human Rights Commission on the Residential Red Zone Offer Recovery Plan.

Kind regards

[REDACTED]

[REDACTED] Executive Assistant to the Chief Commissioner
Human Rights Commission | Te Kāhui Tika Tangata

[REDACTED]
Level 1, 44 The Terrace | PO Box 12411, Wellington 6144
New Zealand | www.hrc.co.nz |

Released by the Minister for Canterbury Earthquake Recovery



Human Rights
Commission
Te Kāhui Tika Tangata

9 July 2015

Residential Red Zone Offer Recovery Plan
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

By email: info@cera.govt.nz

RESIDENTIAL RED ZONE OFFER DRAFT RECOVERY PLAN SUBMISSION

On 19 May 2015 the Human Rights Commission submitted regarding aspects of the red zone offers that were being considered through the consultation process undertaken by CERA at that time. We urged CERA to take a reasonable and generous approach to the affected individuals and to avoid artificial distinctions between types of properties and insurance categories. We also emphasised the importance of fairness and common sense in resolving the current situation given the significant passage of time and the resulting impact on the physical and mental health of affected property owners.

The Supreme Court and the Crown have both acknowledged the stress the people affected by the red zone decisions have been put under. There have been significant consequences to the health and wellbeing of red zone residents as a result of the Crown's decision to act as it did and CERAs decision not to utilise the powers it should have used under the CERA Act for making relevant decisions and undertaking associated activities. The Court has provided the Executive with an opportunity to do the right thing and it is important that CERA now act reasonably and fairly in bringing these events to conclusion.

The Supreme Court also said that the insurance status of properties in the red zone should not have been treated as determinative when deciding that there should be a differential treatment between insured and uninsured/uninsurable properties and, if so, the nature and extent of that differential. The Court did however say that the insurance status of properties was not an irrelevant factor.

We are extremely disappointed that the Chief Executive's preliminary view on the new quantum of red zone offers maintains an artificial and unfounded distinction between insured and uninsured residential property owners. Of particular concern is the arbitrary and highly perplexing decision to offer uninsured residential property owners 80% of the 2007/2008 rateable land value and nothing for improvements while offering vacant landowners 100% of the 2007/2008 rateable land value.

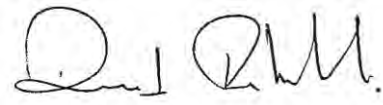
Through this current consultation process I also strongly urge you to revise the current preliminary offer to increase the rate payable to uninsured property owners to 100% of land and improvement value and to bring a swift resolution to this prolonged and highly distressing process for affected Canterbury residents.

Level 1, Vector Building, 44 The Terrace, PO Box 12411, Thorndon, Te Whanganui a Tara Wellington 6011
Aotearoa New Zealand

Waea Telephone 64-4-473 9981 Waea Whakahua Facsimile 64-4-471 6759
Infoline / Toll free 0800 496 877 / TTY (teletypewriter) 0800 150 111 / infoline@hrc.co.nz
www.hrc.co.nz

As you will be aware, the Commission has supported an application made by the Quake Outcasts to the Supreme Court for a direction that offers of 100% of 2007/2008 rateable value are made for both uninsured residential land and improvements.

Yours sincerely

A handwritten signature in black ink, appearing to read 'D. Rutherford'.

David Rutherford
Chief Commissioner | Te Amokapua

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Residential Red Zone recovery plan
Date: Thursday, 9 July 2015 4:39:57 p.m.

Dear sir/Madam,

The Recovery Plan is a joke. No Recovery plan was required for the offers to the original 7,000 properties. All of the Courts have indicated that the initial offers were illegal, that is not meeting the CERA Act. This has just delayed matters and made people's lives more stressful. The new offer for uninsured does not allow those people to move on. They have no choice but to stay in the illegally created Red Zone.

Pay everyone the 2007/8 full rateable values, plus interest from the date of the original offers to the 7,000 people (who received the full offer).

Also pay the people who incurred legal fees an allowance to meet those fees. Also everyone should be paid a \$30,000 stress allowance for the needless agony that CERA/GOVT has put these poor people through.

CERA has killed all value in the Red Zone by making it impossible to live in the area, and the Courts have indicated that is the reality.

It is time CERA met it's obligations under the CERA Act and made these payments. The loss of three court cases and you still did not get your act together even though you have had over two years to do so. It is pathetic.

From: [REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Response to Draft Red Zone Recovery Plan
Date: Tuesday, 7 July 2015 5:15:37 p.m.
Attachments: [image001.gif](#)
[2015-06-30 SUB Residential Red Zone Offer Recovery Plan Draft.pdf](#)

Tēnā koe

Please find attached a copy of the response to your draft plan from Te Runanga o Ngāi Tahu.

Ngā mihi

[REDACTED]

[REDACTED] | | Te Rūnanga o Ngāi Tahu | PO Box 13 046 | Christchurch 8141 | Aotearoa
[REDACTED]



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He tono nā



Te Rūnanga o NGĀI TAHU

ki te

RESIDENTIAL RED ZONE OFFER RECOVERY PLAN: DRAFT

e pā ana ki te

CANTERBURY EARTHQUAKE RECOVERY AUTHORITY

9 June 2015

Released by the Minister for Canterbury Earthquake Recovery

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contact person

James Caygill | General Manager – Tribal Interests | Te Rūnanga o Ngāi Tahu

Released by the Minister for Canterbury Earthquake Recovery

1. EXECUTIVE SUMMARY

- 1.1. Te Rūnanga o Ngāi Tahu (Te Rūnanga) acknowledges the Canterbury Earthquake Recovery Authority (CERA) for the opportunity to input in this draft document. Our comments on the draft document will be limited to those matters raised in Section 11 “Other Affected Property Owners, Rāpaki Bay.”
- 1.2. Our response primarily relates to all Rāpaki Land that has been red-zoned which includes vacant, unoccupied, occupied and insured.
- 1.3. The previous red zone offers that CERA have provided to the owners of the Rāpaki Land with Māori Land have been unable to be legally accepted due to the inconsistencies the offers have in relation to Te Ture Whenua Māori Act 1993 and the whakapapa connections the owners have to the land. We acknowledge the inclusion of an offer than can now be accepted in the Draft Residential Red Zone offer.
- 1.4. Te Rūnanga supports this approach to the affected owners at Rāpaki Bay compared to other red zone offers due to the different and unique circumstances that arises from Māori Freehold land and historical whānau land.
- 1.5. The proposal reflects the purpose of the red zone offers to enable whānau to move on with their lives following the devastating earthquakes but hold true to the purpose of Māori Land so that the land to be retained as taonga tuku iho (*in the hands of its owners and their whānau, their hapū and their descendants*).

2. GENERAL STATEMENT OF POSITION ON THE PRELIMINARY DRAFT DOCUMENT

- 2.1. The position of Te Rūnanga in relation to the document is that:
 - Te Rūnanga supports the Residential Red Zone Offer Recovery Plan: Draft which consistent with the purpose of Te Ture Whenua Māori Act 1993 and reflect the unique significance of the whakapapa and history to the Rāpaki Land.

3. RECOMMENDATIONS

- 3.1. The following overall recommendations are made by Te Rūnanga:
 - Te Rūnanga supports the draft offer for the purchase of the ten privately-owned red zone properties and the Crown should agree with the property owners to apply to the Māori Land Court to set aside the land as Māori Reservation, if the owners wish to accept the Crown Offer.
 - The offer should also include an agreement from the Crown about the future long-term use and governance of the land. This offer must not constrain whānau connection to the whenua or prohibit the use of the Rāpaki Land for residential purposes in the future.

- The approach reflects the unique significance of the whakapapa and history to the Rāpaki Land.
- The approach is consistent with Te Ture Whenua Māori Act 1993 and will not undermine the purpose of the Act that Māori land to be retained as taonga tuku iho (*in the hands of its owners and their whānau, their hapū and their descendants*).
- The proposal reflects the purpose of the red zone offers to enable whānau to move on with their lives following the devastating earthquakes.
- Rāpaki Land must be managed in a way that reflects and respects the whakapapa of that land and the whānau who have held kaitaki roles over this area.
- The proposal reflects the intergenerational impact that this may have.
- Te Rūnanga supports that the Rāpaki Lands be transferred into Māori Reservation with the establishment of trustees and beneficiaries that are appropriate for each title of land (with a separate Reservation per title).
- The Māori Reservation approach is consistent with Te Ture Whenua Māori Act 1993 and will not undermine the purpose of the Act that Māori land to be retained as taonga tuku iho (*in the hands of its owners and their whānau, their hapū and their descendants*).
- The purpose of each Māori Reservation would be “for the purposes of a meeting place, place for beneficiaries to stay and occupy, recreation ground, place of cultural, historical, or scenic interest and anything incidental or related to these purpose.”

4. TE RŪNANGA O NGĀI TAHU

4.1. This response is made on behalf of Te Rūnanga o Ngāi Tahu (Te Rūnanga). Te Rūnanga is statutorily recognised as the representative tribal body of Ngāi Tahu whānui and was established as a body corporate on 24th April 1996 under section 6 of Te Rūnanga o Ngāi Tahu Act 1996 (the Act).

4.2. We note for the CERA the following relevant provisions of our constitutional documents:

Section 3 of the Act States:

“This Act binds the Crown and every person (including any body politic or corporate) whose rights are affected by any provisions of this Act.”

Section 15(1) of the Act states:

“Te Rūnanga o Ngāi Tahu shall be recognised for all purposes as the representative of Ngāi Tahu Whānui.”

4.3. The Charter of Te Rūnanga o Ngāi Tahu constitutes Te Rūnanga as the kaitiaki of the tribal interests.

4.4. Te Rūnanga respectfully requests that CERA accord this response the status and weight due to the tribal collective, Ngāi Tahu whānui, currently comprising over 50,000 members, registered in accordance with section 8 of the Act.

- 4.5. Notwithstanding its statutory status as the representative voice of Ngāi Tahu whānui “for all purposes”, Te Rūnanga accepts and respects the right of individuals and Papatipu Rūnanga to make their own responses in relation to this matter.

5. TE RŪNANGA INTERESTS IN THE PRELIMINARY DRAFT DOCUMENT

- 5.1. Te Rūnanga notes the following particular interests in the Preliminary Draft Document:

Treaty Relationship

- Te Rūnanga o Ngāi Tahu have an expectation that the Crown will honour Te Tiriti o Waitangi (the Treaty) and the principles upon which the Treaty is founded. All persons undertaking duties and responsibilities in accordance with the purpose this document shall recognise and respect the Crown's responsibility to give effect to principles of the Treaty of Waitangi.

Kaitiakitanga

- In keeping with the kaitiaki responsibilities of Ngāi Tahu whānui, Te Rūnanga has an interest in ensuring sustainable management of natural resources, including protection of taonga and mahinga kai for future generations
- Ngāi Tahu whānui are both users of natural resources, and stewards of those resources. At all times, Te Rūnanga is guided by the tribal whakataukī: “mō tātou, ā, mō kā uri ā muri ake nei” (*for us and our descendants after us*).

Whanaungatanga

- Te Rūnanga has a responsibility to promote the wellbeing of Ngāi Tahu whānui and ensure that the management of Ngāi Tahu assets and the wider management of natural resources supports the development of iwi members.

- 5.2. Te Rūnanga has a specific interest by virtue of the Ngāi Tahu Claims Settlement Act 1998 (the NTCSA). The Act provides for Ngāi Tahu and the Crown to enter an age of co-operation. An excerpt of the Act is **attached** as Appendix One, as a guide to the basis of the post-Settlement relationship, which underpins this response.

- 5.3. The Crown apology to Ngāi Tahu is a recognition of the Treaty principles of partnership, active participation in decision-making, active protection and rangatiratanga.

- 5.4. With regards to the Ngāi Tahu takiwā, Section 5 of the Te Rūnanga o Ngāi Tahu Act 1996 statutorily defines the Ngāi Tahu takiwā as those areas “south of the northern most boundaries described in the decision of the Māori Appellate Court ...” which in effect is south of Te Parinui o Whiti on the East Coast and Kahurangi Point on the West Coast of the South Island.

- 5.5. Section 2 of the Ngāi Tahu Claims Settlement Act 1998 statutorily defines the Ngāi Tahu claim area as being:

“the area shown on allocation plan NT 504 (SO 19900), being—

- (a) the takiwā of Ngāi Tahu Whānui; and*
- (b) the coastal marine area adjacent to the coastal boundary of the takiwā of Ngāi Tahu Whānui; and*

(c) the New Zealand fisheries waters within the coastal marine area and exclusive economic zone adjacent to the seaward boundary of that coastal marine area;—

and, for the purposes of this definition, the northern sea boundaries of the coastal marine area have been determined using the equidistance principle, and the northern sea boundaries of the exclusive economic zone have been determined using the perpendicular to the meridian principle from the seaward boundary of the coastal marine area (with provision to exclude part of the New Zealand fisheries waters around the Chatham Islands).”

(See the map **attached** as Appendix Two)

6. THE OFFER

- 6.1 Te Rūnanga supports the draft to offer to purchase the ten privately-owned red zone properties and the offers for these ten properties should also include an agreement from the Crown about the future long-term use and governance of the land. For each of these ten properties the Crown should agree with the property owners to apply to the Māori Land Court to set aside the land as Māori reservation, if the owners wish to accept a Crown offer.
- 6.2 Te Rūnanga supports the approach taken for the land at Rāpaki due to the constraints under Te Ture Whenua Māori Act and the rich whakapapa that this land holds.
- 6.3 The Rāpaki Lands consist of both Māori Freehold land and the general land. Te Rūnanga supports a consistent approach for all affected titles of land.
- 6.4 The purpose of the red zone offers is so that whānau can move on with their lives following the devastating earthquakes. To date, the whānau have been denied the ability to do this. Te Rūnanga supports the prompt resolution of the Rāpaki Land situation.
- 6.5 The whānau connection to the Rāpaki Land, the land characteristics, tikanga and whakapapa to the land must be weighted accordingly to the needs, aspirations and reality of the whenua.
- 6.6 The proposed offer must not constrain whānau connection to the whenua. Rāpaki Land must be managed in a way that respects the whakapapa of that land and the whānau who have been kaitiaki over this land for generations. The long term use of this land must reflect the true nature of where whānau will continue hold kaitiaki over the land for future generations.
- 6.7 Any long term use proposal must reflect the generation impact that this may have. Te Rūnanga believes that any decision should be guided upon the tribal whakataukī. *mō tātou, ā, mō kā uri ā muri ake nei” (for us and our descendants after us)*. This reflects the whānau connection and aspirations for the land.
- 6.8 In particular Te Rūnanga strongly opposes any long term decision to prohibit the use of the Rāpaki Land for residential purposes. Te Rūnanga understand there are currently safety concerns that mean use of the Rāpaki Land for residential purposes may not be appropriate at the current time but setting this in stone for perpetuity would be akin to alienating the land from whānau. Having Ngai Tahu Whānui being able to live near our Papatipu Rūnanga and participate and engage in life of the Papatipu is a key priority for Te Rūnanga. A decision to prohibit the use of the

Rāpaki Land for residential purposes would directly hinder the ability for Rāpaki Whānau to live near Rāpaki Marae and participate and engage in life of their Papatipu Rūnanga.

Recommendation

6.9. Te Rūnanga recommends the following:

- Te Rūnanga supports the draft offer for the purchase of the ten privately-owned red zone properties and the Crown should agree with the property owners to apply to the Māori Land Court to set aside the land as Māori Reservation, if the owners wish to accept the Crown Offer.
- The offer should also include an agreement from the Crown about the future long-term use and governance of the land. This offer must not constrain whānau connection to the whenua or prohibit the use of the Rāpaki Land for residential purposes in the future.
- The approach reflects the unique significance of the whakapapa and history to the Rāpaki Land.
- The approach is consistent with Te Ture Whenua Māori Act 1993 and will not undermine the purpose of the Act that Māori land to be retained as taonga tuku iho (in the hands of its owners and their whānau, their hapū and their descendants).
- The offer reflects the purpose of the red zone offers to enable whānau to move on with their lives following the devastating earthquakes.

7. MĀORI RESERVATION

7.1 Te Rūnanga supports the amended offer from CERA that enables the Red Zone offers of the Rāpaki Land to be transferred into Māori Reservation Land. As a Māori Reservation, the Rāpaki Land will not be owned by the whānau in a legal sense but would see the whānau and their descendants be enabled to retain Māori land as taonga tuku iho.

7.2 Te Rūnanga believes that this offer:

- is consistent with the approach taken other red zone land owners (albeit necessarily different in detail);
- is legally able to occur;
- properly respect the whakapapa of the Rāpaki Land but also allows the owners to rebuild our lives;
- the offer is supported by all those who have an interest in the Rāpaki Land and it is unlikely that this proposal would be opposed in the Māori Land Court.


7.3 Once the land is transferred as Māori Reservation it will not be owned by the current land owners. The land can never be sold and the land only be used for the specified reservation purposes.

7.3 A Māori Reservation must be established with trustees and beneficiaries appropriate for each piece of land (i.e. the previous land owners). The purpose of each reservation would be used for a meeting place, a place for beneficiaries to stay and occupy, recreation ground, place of cultural, historical or scenic interest and anything incidental or related to these purpose.

Recommendation

7.4 Te Rūnanga recommends the following:

- Rāpaki Land must be managed in a way that reflects and respects the whakapapa of that land and the whānau who have held kaitaki roles over this area.
- The proposal reflects the intergenerational impact that this may have.
- Te Rūnanga supports that the Rāpaki Lands that have residential dwellings and were insured at the time of the earthquakes be transferred into Māori Reservation with the establishment of trustees and beneficiaries that are appropriate for each title of land (with a separate Reservation per title).
- The Māori Reservation approach is consistent with Te Ture Whenua Māori Act 1993 and will not undermine the purpose of the Act that Māori land to be retained as taonga tuku iho (in the hands of its owners and their whānau, their hapū and their descendants).
- The purpose of each Māori Reservation would be “for the purposes of a meeting place, place for beneficiaries to stay and occupy, recreation ground, place of cultural, historical, or scenic interest and anything incidental or related to these purpose.”
- The whakapapa (history) of the Rāpaki Land must be taken into account when considering any red zone offer to this land.


James Caygill
General Manager
Tribal Interests
7 July 2015

APPENDIX ONE: TEXT OF CROWN APOLOGY

The following is text of the Crown apology contained in the Ngāi Tahu Claims Settlement Act 1998.

Part One – Apology by the Crown to Ngāi Tahu

Section 6 Text in English

The text of the apology in English is as follows:

1. The Crown recognises the protracted labours of the Ngāi Tahu ancestors in pursuit of their claims for redress and compensation against the Crown for nearly 150 years, as alluded to in the Ngāi Tahu proverb 'He mahi kai takata, he mahi kai hoaka' ('It is work that consumes people, as greenstone consumes sandstone'). The Ngāi Tahu understanding of the Crown's responsibilities conveyed to Queen Victoria by Matiaha Tiramorehu in a petition in 1857, guided the Ngāi Tahu ancestors. Tiramorehu wrote:

“This was the command thy love laid upon these Governors ... that the law be made one, that the commandments be made one, that the nation be made one, that the white skin be made just equal with the dark skin, and to lay down the love of thy graciousness to the Māori that they dwell happily ... and remember the power of thy name.”

The Crown hereby acknowledges the work of the Ngāi Tahu ancestors and makes this apology to them and to their descendants.

2. The Crown acknowledges that it acted unconscionably and in repeated breach of the principles of the Treaty of Waitangi in its dealings with Ngāi Tahu in the purchases of Ngāi Tahu land. The Crown further acknowledges that in relation to the deeds of purchase it has failed in most material respects to honour its obligations to Ngāi Tahu as its Treaty partner, while it also failed to set aside adequate lands for Ngāi Tahu's use, and to provide adequate economic and social resources for Ngāi Tahu.
3. The Crown acknowledges that, in breach of Article Two of the Treaty, it failed to preserve and protect Ngāi Tahu's use and ownership of such of their land and valued possessions as they wished to retain.
4. The Crown recognises that it has failed to act towards Ngāi Tahu reasonably and with the utmost good faith in a manner consistent with the honour of the Crown. That failure is referred to in the Ngāi Tahu saying 'Te Hapa o Niu Tirenī!' ('The unfulfilled promise of New Zealand'). The Crown further recognises that its failure always to act in good faith deprived Ngāi Tahu of the opportunity to develop and kept the tribe for several generations in a state of poverty, a state referred to in the proverb 'Te mate o te iwi' ('The malaise of the tribe').
5. The Crown recognises that Ngāi Tahu has been consistently loyal to the Crown, and that the tribe has honoured its obligations and responsibilities under the Treaty of Waitangi and duties as citizens of the nation, especially, but not exclusively, in their active service in all of the major conflicts up to the present time to which New Zealand has sent troops. The Crown pays tribute to Ngāi Tahu's loyalty and to the contribution made by the tribe to the nation.

6. The Crown expresses its profound regret and apologises unreservedly to all members of Ngāi Tahu Whānui for the suffering and hardship caused to Ngāi Tahu, and for the harmful effects which resulted to the welfare, economy and development of Ngāi Tahu as a tribe. The Crown acknowledges that such suffering, hardship and harmful effects resulted from its failures to honour its obligations to Ngāi Tahu under the deeds of purchase whereby it acquired Ngāi Tahu lands, to set aside adequate lands for the tribe's use, to allow reasonable access to traditional sources of food, to protect Ngāi Tahu's rights to pounamu and such other valued possessions as the tribe wished to retain, or to remedy effectually Ngāi Tahu's grievances.
7. The Crown apologises to Ngāi Tahu for its past failures to acknowledge Ngāi Tahu rangatiratanga and mana over the South Island lands within its boundaries, and, in fulfilment of its Treaty obligations, the Crown recognises Ngāi Tahu as the tangata whenua of, and as holding rangatiratanga within, the Takiwa of Ngāi Tahu Whānui.

Accordingly, the Crown seeks on behalf of all New Zealanders to atone for these acknowledged injustices, so far as that is now possible, and, with the historical grievances finally settled as to matters set out in the Deed of Settlement signed on 21 November 1997, to begin the process of healing and to enter a new age of co-operation with Ngāi Tahu.”

Released by the Minister for Canterbury Earthquake Recovery

Released by the Minister for Canterbury Earthquake Recovery



Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
To: [info \(CERA\)](#)
Subject: Submission on draft residential red zone plan
Date: Wednesday, 8 July 2015 10:09:07 p.m.
Attachments: [Submission - draft red zone plan July 15.docx](#)

Hello,

Please find attached my submission in response to the draft residential red zone plan.

Regards

[REDACTED]

Released by the Minister for Canterbury Earthquake Recovery

Submission on draft residential red-zone plan

My name is [REDACTED]. I live in the red zone at Brooklands. I have recently written to CERA and EQC with a human rights perspective on our current situation, and I understand my previous letter will be included with this submission.

As a red zone resident who was fully insured at the time of the earthquakes, my submission only addresses that part of the draft plan pertaining to my own situation. I am therefore responding only to the proposal to make a further offer of purchase to those who express a desire to sell their red zoned properties, having previously rejected the government offer. I understand the preferred option at this stage is to re-offer the 2007 rateable valuation.

In brief, my submission is that this approach would offer neither fairness nor consistency. Equally, it does not address the health and wellbeing objective in our case because such an offer would not allow us to leave the red zone and "move on" with our lives in a similar situation.

The background is that we (my wife, myself and our 3 children) built our house in Brooklands in 2007 with the intention of staying for a long time. However, since our property was red zoned we have simply wanted to leave. We are not aligned with groups who wish to stay in the red zone, and have always desired simply to re-establish ourselves in a safer place. However, we rejected the government offer because, being based on the 2007 valuation, it significantly undervalued our property and prevented us from being able to move on to anything like a similar property.

I am happy to provide evidence in support of the above assertion if necessary, and it would be relatively easy to establish that the 2007 rateable valuation did not reflect the actual value of either our house or land. I queried the very low valuation prior to the earthquakes, and was told by a representative of the council that our valuation was indeed an anomaly, but that it would be corrected in the 2010 round of valuations. Our 2007 land valuation was \$222,000, which I estimate to be an undervaluation of approximately 40% in direct comparison with our immediate neighbours and in view of market values at the time.

Our land is approximately 2 acres. It has beautiful views and a Styx river boundary. It would have been impossible to replace for \$222,000 in 2007, and equally impossible in 2010, 2012 or today.

This brings me to the crux of this submission, which is that basing the government offer on the 2007 RV was not fair in 2012 or 2013, and is still unfair now. I understand the logic behind the offer and I also understand that for a great many people it was reasonably close to the actual value of their property. However, my family was one of a minority of households for whom the offer did not even come close to being a fair reflection of value, and for people such as ourselves there was, crucially, no avenue of redress or review in which we could argue our case.

I understand that re-offering the 2007 rateable valuation might appeal to a superficial sense of fairness and consistency in that this is what everyone else was offered, and which most people accepted. However, the fact that the 2007 valuation was acceptable to the majority does not necessarily mean it was fair for everyone.

I also understand the natural fear that there may be a perception of unfairness if my family, or those in a similar situation, are somehow treated differently from those who accepted the previous offer. However, if one assumes that those who accepted the offer did so because they felt that it was fair for them, then they are unlikely to object to a genuinely fair process being applied to those who, like ourselves, would have been significantly disadvantaged by accepting the first offer. In saying this, I do have regard for those who, sadly, accepted the first offer out of fear or because they felt they had no real choice. I believe many of those people were unfairly disadvantaged by accepting the 2007 valuation, and to persevere now with this offer for the sake of consistency does nothing to improve its fairness.

Consistency is another concept that, like fairness, suffers from being ill-defined in this context. Consistency could mean applying the same measure to everyone, or it could mean being fair to everyone. The two things are, in this case, entirely different. In my view, if CERA wishes to be genuinely fair then it must accept that this might mean using differing processes to end up with a fair result.

This argument boils down to how fairness and consistency are measured. Applying the same process to everyone may satisfy consistency of process, but does not always provide fairness and consistency of outcomes. For us, it is the outcome that is crucial to our future, not the process.

Because applying the 2007 valuation provides my family with neither consistency nor fairness, I strongly feel that an alternative and genuinely fair process should be available.

My submission, therefore, is that an objective and accurate measure of value is the only option that would meet the test of fairness. It has always been my position that I would be bound by (and willingly pay for) any dispassionate, professional

assessment of the pre-earthquake value of my land. In circumstances such as ours, five years on from the earthquakes and with few people left in the red zone, I do not believe it would be too onerous or costly for a government offer to be based on such an assessment.

In summary, I support the proposal for those insured property owners still residing in the red zone, that they are offered the 2007 valuation again. However, I believe there must be an alternative offered to those for whom this would remain just as unfair as it was the first time. The alternative should be an independent assessment of the pre-earthquake value of the property, and the government offer should be based on that valuation. This would meet the fairness and consistency tests, and would also allow my family to start our lives over again outside the red zone.

Thank you for your consideration of this submission.

Regards

[Redacted]

As a postscript, I should add that when we received our offer of purchase from the government I was relieved to know that we had an alternative avenue of redress, namely our land insurance with the Earthquake Commission. The EQC assessment of only that portion of our land within 8 metres of the buildings derived a market value of \$300,000, as opposed to an RV of \$222,000 for the whole 2 acres. However, nearly 5 years on from the date of the damage, EQC are yet to make any offer of settlement. The fact that we may have to consider a new CERA offer without having the benefit of a settlement offer from EQC to compare it with was the subject of the human rights-based observations in my previous submission. To provide a genuinely fair process I believe CERA and EQC should work together rather in isolation from each other, in order that families such as ours can make informed decisions on our future in possession of all the relevant information we need.

Contact details:

[Redacted]

Released by the Minister for Canterbury Earthquake Recovery

Submission on the draft Residential Red Zone offer recovery plan

I support the Chief Executive's preliminary view on a new offer to buy vacant red zone land however I believe that there should be some form of payment on top of this to compensate for the four year delay. The 2007/2008 valuation is now inadequate as prices for vacant residential land have far exceeded these figures since the Earthquakes and being now eight years since the valuation amounts were set.

Financial hardship has been created by the long delays in settling this matter and costs involved with having to fight the Governments decision in three Courts. The cost of a new section has eroded our retirement savings. To add to what I believe was a very unfair offer is the stress factor that this matter has been responsible for.

While I appreciate the Chief Executive's view there is no guarantee that this will actually come to fruition.

When the Red Zone was announced in the June we would never have believed that in June 2015 we would still be waiting for payment of our land. At 68 years of age I am never going to be in a position to save for a descent retirement now that our savings have been eroded.



Residential Red Zone Land owner

Released by the Minister for Canterbury Earthquake Recovery

From: webmaster@cera.govt.nz on behalf of [REDACTED]
To: [info \(CERA\)](mailto:info@cera.govt.nz)
Subject: [Website feedback] New red zone settlements
Date: Thursday, 25 June 2015 6:30:25 p.m.

[REDACTED] sent a message using the contact form at <https://cera.govt.nz/contact>.

I disagreed with landowners not being treated fairly v/v government settlement in the red zone BUT I feel strongly that those who did not have insurance should NOT receive the same settlement. I am a grateful recipient of a disability benefit. It's a balancing act to live on this BUT I pay my house insurance because I think it is unreasonable for me to rely on the generosity of others should my house burn down or suffer damage in an earthquake. Incidentally I live in Napier. Outrageous for the uninsured to think they deserve the same treatment. Thanks for reading this.

Additional information
[REDACTED] [REDACTED]

Report as inappropriate:
https://cera.govt.nz/mollom/report/mollom_content/150625fb18e8aae372

Released by the Minister for Canterbury Earthquake Recovery

From: [REDACTED]
Sent: Sunday, 5 July 2015 12:00 p.m.
To: info (CERA)
Subject: Draft residential red-zone offer recovery plan

To Whom It May Concern:

The proposed offer is fair to the bare land red-zoners but unfair to those with buildings which were perfectly liveable had the arbitrary zoning not occurred.

100% 2007/2008 RV should have been offered to all parties from the outset and saved taxpayers money and a lot of stress and uncertainty for those affected.



Released by the Minister for Canterbury Earthquake Recovery

Received
13/07/15



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? Fair & equal to what has been offered

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Assistance towards legal and rates and interest paid.

Released by the Minister for Canterbury Earthquake Recovery

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

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it to the freepost address. If you are attaching other sheets of paper,
please put it in an envelope before posting it.



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Draft Residential Red Zone Offer Recovery Plan
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Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name _____

Address _____

Email _____

If you choose to provide your details they may be made public. All feedback becomes public information.

Received
10/7



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? About time justice has been granted

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

I feel for these people, they have been stressed, out of pocket, finally please settle as soon as possible

Released by the Minister for Canterbury Earthquake Recovery

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Email _____

If you choose to provide your details they may be made public. All feedback becomes public information.

Received
10/07



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Released by the Minister for Canterbury Earthquake Recovery

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

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Freepost CERA
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Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name _____
Address _____

Email _____

If you choose to provide your details they may be made public. All feedback becomes public information.

Received
10/7.



Draft Residential Red Zone Offer Recovery Plan

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1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? It is 2015 not 2007. Given the deliberate illegal delays compensation should be fair and allow people to move on in 2015.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Their land and buildings have been effectively confiscated. Therefore they should receive full value.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

The illegal actions of the Minister should require him to resign.

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Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? long overdue

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? Treat everyone the same

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Personal decision not to insure but think offer is fair

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? _____

Is there anything else you think should be taken into account?

- ① Backable interest people have been paying
- ② Pay towards legal costs.

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? because its not fair

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Yes No Why or why not? _____

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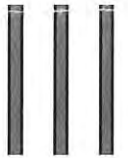


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Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? CONSIDER ADDITIONAL PAYMENT
TO CONSIDER LOSS INCURRED OVER LAST
2 YRS

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? AS ABOVE

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? UNFAIR - PAY FULL HOUSE &
LAND AT 2007 REV & CONSIDER
ADDITIONAL PAYMENT FOR LOSS INCURRED OVER
LAST 3 YRS

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? NEED TO KEEP MAORI LAND
TITLE - NOT REVERT TO GOVT

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____
Should be paid out at full house & land value!

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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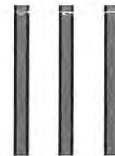


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Yes No Why or why not? _____

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Absolutely NOT FAIR !!

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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Draft Residential Red Zone Offer Recovery Plan

Dec 9/17.

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

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Yes No Why or why not? _____

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? -unfair process

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? Maori land needs to stay w Maori - not to be owned by govt

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Yes No Why or why not? _____

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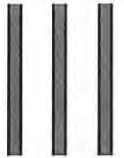


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Freepost CERA
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name

Address

Email

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Draft Residential Red Zone Offer Recovery Plan

Rec 917

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

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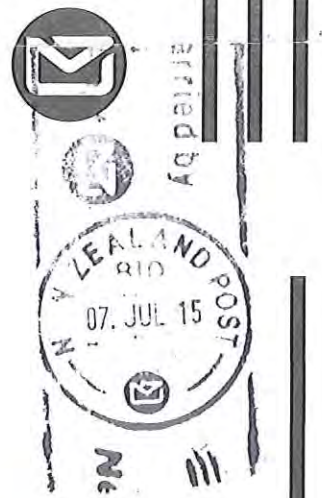
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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? because unfair and government
is corrupt

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? gc gives entitlement to
map (and)

Is there anything else you think should be taken into account?

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 Yes No Why or why not? _____

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 Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
 Yes No Why or why not? Incredibly unfair - How can you expect relevant feedback on a complex issue in the 3 lines allocated - maybe you don't wish for feedback?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
 Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
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Is there anything else you think should be taken into account?

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Rec 9/7 KM

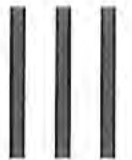


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July 04 2015.

Mr. John Ombler,
Acting Chief Executive
Canty Earthquake Recovery Authority.

Dear Sir,

Please accept this further submission on the never ending misnamed RECOVERY PLAN saga.

For whatever reason wrightly or wrongly the Govt. created the RED ZONE rendering those properties trapped in this zone virtually worthless over night, regardless of their insurance position.

The Govt. primary responsibility is to its citizens after all one way or another we are all Taxpayers.

Now after almost 5yrs. procrastination by the Govt. can any buy out offers of less than the full 2007 rateable value be described as a RECOVERY PLAN. I think not.

There now needs to be a percentage added to the 2007 values to allow those people trapped in the RED ZONE to have a RECOVERY PLAN.


It appears that there is plenty of Taxpayers funds for the grandiose projects, sprucing up the City area of the Avon River while other streams, creeks, and rivers overflow and flood peoples homes. A multi million dollar Convention Center, purchasing of a newly built building with the aim of demolishing it to widen a city street which when finished will be so full of trees, shrubs etc. that the actual carriage way will probably shrink.

There is a plan for a multi million dollar memorial wall for those killed in the earthquake.

For those who were injured lost limbs etc where is their RECOVERY PLAN? A.C.C. I presume. The bare minimum.

The last I heard via the media was of a young woman who lost both her legs in a collapsed building, was having to go cap in hand to the public in order to raise \$500,000 dollars to enable her to travel to America for up to date prosthetic legs. I wonder what she thinks of her RECOVERY PLAN.

IT is now past time that the Govt. faced up and fully compensated those property owners who were disfranchised by the Govt. decision to RED ZONE their properties regardless of their insurance situation.



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Yes No Why or why not? You have chosen to make these red zones, so the people should be paid the 100% of their 2007 R.U just the same as for all the homeowners that were paid out

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? Once again you have created these red zones so these businesses need to be paid the 100% of 2007 R.U so they can move on

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Land only should be paid out on but nothing should be paid for the buildings.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? These people are in the same category as everyone else

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

What about compensation for all the expense that these affected people have had to pay for legal fees to fight for something that should of been dealt with properly in the first place. Let alone the mental stress these people have had to go through.

Also the extra building costs these people will have to incur. "The list can go on and on"

Improvements to their Vacant land as well.

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 Yes No Why or why not? You created the zoning for the land to be red. it is only one answer! Pay these people 100% on their 2007 RV

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
 Yes No Why or why not? On land value only 9 on 2007 RV

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
 Yes No Why or why not? But only on the 2007 RV land value

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
 Yes No Why or why not? You chose the decision to make the zoning red.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
 Yes No Why or why not? But only on the land @ 2007 RV value

Is there anything else you think should be taken into account?

The decision to make their land red zone was very quick from you.
The decision to make their life made on is very very long & slow
The decision you made back years ago have taken
a financial & mental strain on these people

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Yes No Why or why not? Owners of the land, need to be compensated.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? Owners of land and insured commercial buildings have paid for their property to be insured to be able to rebuild the business

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Payment for the land is realistic. all the level of 80% to give funding for those who decided not to insure their properties, saving expenditure for other activities

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? This is an equitable compensation offer.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? The original offer was to enable property owners to receive compensation to purchase land + building for the future. These people should not be penalized by an enhanced future offer.

Is there anything else you think should be taken into account?

A smooth settlement of the Red Zone will ensure the city of Christchurch to move forward
CERA could then put energy into resolving ongoing issues for those trying to settle insurance claims

A carefully considered decision which becomes binding on all parties will avoid legal fees and court cases. Such action prolongs the process and increases the final costs for the property owners and the government.

With a settlement the red zone area can be developed and reduce the vandalism and arson that has been occurring

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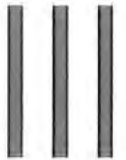


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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Not a fair deal

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? They aren't making to the benefit of the home/land owner.

Is there anything else you think should be taken into account?

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? *They should be paid out for 2007 RV, this is ridiculous.*

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

How much more money is being wasted for medical care for families affected - counselling, medical bills, and so much more - due to stressed caused by these issues!! Unfair.

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Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? *its an unfair process that discriminates against a certain group.*

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

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 Yes No Why or why not? No comment

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
 Yes No Why or why not? No comment

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
 Yes No Why or why not? No comment

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
 Yes No Why or why not? We would like to receive an offer from Crown for monetary compensation on condition land is reserved as MFC with reference to history/whakapapa

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
 Yes No Why or why not? No comment.

Is there anything else you think should be taken into account?
This is the only land I get from my mother.
Difficulty in dealing with owners of multiply owned land. Trying to form a management structure to address this issue.

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Yes No Why or why not? 100% is fair. 2007 is now an eight year old valuation. Where is compensation for government's deliberate low ball offer delaying matters for 4 years. Three courts & HRC said pay.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? Loss not from insurance. It was government policy that caused the loss not the earthquake and nothing to do with insurance. Pay 100% and compensate for delays and stress.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

The time delays.
Why have some groups had to wait years longer than others.
Settlement should be indexed by movement in property index plus a payment for the undue stress caused. All should have been treated equally at the same time.

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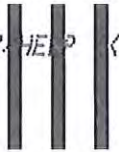
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30 June 2015

Draft Residential Red Zone Offer Recovery Plan
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CHRISTCHURCH 8140

Dear Sir/Madam,

Submission on Draft Residential Red Zone Recovery Plan

The Insurance Council of New Zealand (ICNZ) offers the following comments on the Draft Residential Red Zone Offer Recovery Plan. ICNZ represents the interests of fire and general insurers who provide cover to protect about \$600 billion of New Zealander's assets and liabilities. Our members collectively provide cover in excess of 95% of all residential properties in New Zealand.

ICNZ has previously submitted on the Preliminary Residential Red Zone Offer Recovery Plan. Rather than repeat its contents, we submit exactly the same submission on the Draft Residential Red Zone Offer Recovery Plan. This is attached.

A critical argument in our submission is to avoid creating a moral hazard risk by offering those who could have insured themselves, but did not, terms equal to or substantially as much as that which those who insured themselves received. We acknowledge that the Government will take into account other factors, such as, health and well-being in determining its offer. If however, the Government decides to offer on the basis of these factors, it will be important to clearly communicate the rationale publicly, as well as to the recipients to reflect the unique nature of the situation in Canterbury. In our view, it would be irresponsible to give any impression that there was no need to have taken out insurance either then or in the future.

ICNZ was surprised at the size of the increase recommended in the offer in the Draft Plan to those with uninsured, improved red zone properties. The offer of 80% of the 2007/08 rateable land value is a 60% increase on the original offer. It would provide those who did not take out insurance with only 20% less of an offer than those who fully insured themselves. We believe such a differential is so small as to create a moral hazard and sets a benchmark for expectations in the future. Insufficient consideration has been given to the insurance status of these properties in the Draft Plan and would likely encourage these property owners not to take out insurance in future. These property owners never paid an EQC levy, but the vast majority of those in the red zone did. The proposed offer is too high and unfair.

ICNZ notes that on page 41 of the Draft Plan refers to around 23 properties deemed as underinsured on the basis that the amount of insurance taken out was less than 80% of the replacement costs. Where properties fell into this category, the purchase price offered by the Crown was reduced on a pro rata basis, relative to the amount of insurance. This would mean that if a property was insured to 79% of the replacement cost, that the offer for land would be 79% of the 2007/08 rateable land value. In other words, the Draft Plan proposes to provide a better offer to those who did not insure their property at all than those who did insure albeit not to full replacement cost! This is not only patently unfair, but further compounds the moral hazard.

The Draft Plan makes no mention of one important fact. Even if a property was underinsured, its owners still paid the full EQC levy as the levy is a fixed cap regardless of the amount of private insurance taken out. This means that the owners of these properties paid levies that would entitle them to full land cover from EQC, that is, they did not underinsure their EQC commitment. This means there could be an argument to be offered 100% of the 2007/08 rateable land value.

ICNZ acknowledges the distinction between those who had insurance available to them, but did not obtain cover and those on vacant land or owners of commercial property who were not able to purchase insurance for land. We note that all the commercial properties that fell into this category had insurance for their improvements. To that extent, we concur with the Draft Plan that whatever land offer is made to vacant land should also be made to insured commercial properties on the grounds of fairness. Both types of owners lost their land due to the red zone decision and neither had any ability to insure that loss.

We acknowledge that because it was not possible for these property owners to purchase insurance that the moral hazard argument is less strong and as a result well-being arguments would carry more weight. The proposal to offer 100% of the 2007/08 rateable land value though is not without an element of unfairness. It means that those who did not pay an EQC levy for land cover (because they could not do so) receive the same offer as those who did pay the levy. This may also set a benchmark for future expectations.

The Rapaki Bay properties raise special issues for insured Maori freehold land because they were not able to accept the Crown's offer due to the land alienation issues this raised. ICNZ supports arrangements to be made to enable an offer to purchase to be accepted. Even so, the points we have made with respect to vacant, uninsured improved and insured red zone properties still apply.

Yours sincerely



Chief Executive
Insurance Council of New Zealand

Encl

15 May 2015

Preliminary Draft
Residential Red Zone Offer Recovery Plan
Freepost CERA
Canterbury Earthquake recovery Authority
Private Bag 4999
CHRISTCHURCH 8140

Dear Sir/Madam,

The Insurance Council of New Zealand (ICNZ) offers the following comments on the preliminary draft Residential Red Zone Offer Recovery Plan. ICNZ represents the interests of fire and general insurers who provide cover to protect about \$600 billion of New Zealander's assets. Our members collectively provide cover in excess of 95% of all residential properties in New Zealand.

ICNZ abstains from making comment on the relative importance of health and wellbeing issues, or the quantum, if any, that should be made to vacant, commercial or uninsured properties in the red zone. These are social policy issues for the Government to determine. Our focus is to make observations on the implications for insurance.

New Zealand is one of the world's most vulnerable economies to the impact of natural disaster as a percentage of GDP¹. Fortunately, New Zealand is one country of the highest levels of insurance penetration. High levels of insurance cover benefit society by sharing the risk and reducing the cost individuals, businesses, local and central government would otherwise have to meet.

In New Zealand, house and contents insurance is not compulsory, so individuals make choices over the risks they are willing to take and how much of that risk they transfer to others such as insurers. Levels of private house insurance uptakes are extremely high at about 98%, which in turn equates to public insurance cover provided by the Earthquake Commission since its cover applies when private cover is in place. This level of coverage demonstrates that insurance cover is both accessible and available to all. This extremely high level of cover is the envy of the world and particularly among countries that face high risks from natural disasters.

ICNZ believes that New Zealand should continue to maintain as far as possible these high levels of insurance cover. That position though would be undermined if it were generally accepted that after a disaster, the Crown would reinstate people to the position they were in prior to the disaster if they did not have any insurance cover or insufficient cover. This would

¹ Lloyd's Global Underinsurance Report compiled by the Centre for Economics and Business research Ltd, 2012.

create a moral hazard by removing any incentive for individuals to manage risks or purchase cover for natural disasters. It could result in the Crown being liable for all costs incurred.

Had this been the situation at the time of the Canterbury earthquake series, the Government would have faced a \$40 billion recovery bill at the height of the Global Financial Crisis. This would have imposed a significant burden either on securing debt, or raising tax revenue and would have set back the recovery years.

While this presents an extreme view of what might have happened, it is true that if the Crown were to provide exactly the same offer to those who had chosen not to insure, or had underinsured, as it had offered to those who were insured, it would effectively be subsidising the insurance cover purchase, creating a disincentive for insurers to offer adequate cover and would remove the incentive for property owners to adequately insure themselves. We do not believe that this is a desirable outcome or a precedent to set for the future.

It is also important to note that with the red zone offer, the Crown became the owner of the property and owners were required to transfer the value of the insurance recoveries to it, but when it purchased uninsured properties, there were obviously no insurance recoveries to transfer to the Crown. To provide uninsured properties with the same offer would be unfair. Another point to note is that those with uninsured land in the green zone received no offer of compensation for the loss in value of their land.

These matters strongly support the view that those who chose not to insure or inadequately insured themselves, should not receive the same level of offer as those who were adequately insured.

Our submission has so far carefully referred to those who chose to insure or not. A different situation exists for those who owned vacant sections in the red zone as it is not possible to purchase insurance for land from private insurers in New Zealand. Even though EQC provides limited land cover, unless private cover is in place, EQC cover is not available. Even so, a moral hazard is created if the Crown provides the same offer to owners of vacant plots on poor quality land with diminished value. We would assume the Crown's offer should reflect this situation.

A similar situation exists for commercial properties in the red zone as EQC land cover only applies to residential properties. In the interests of equity, whatever land offer is made to vacant land should also be made to insured commercial properties. Similarly, the offer made to residents for insured property should be the same made to commercially insured property with the exception of the land component.

While we have no suggestion on the precise quantum, if any, to be offered those with vacant land or who did not have insurance or did not adequately insure, the closer it matches the offer to those who adequately insured, the greater the likelihood of increasing unfairness, disincentives to insure and creating a moral hazard.

Yours sincerely



Tim Grafton
Chief Executive

02/07/15



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? These owners did not have a choice as to insuring their property and therefore being covered under EQC. They are therefore disaster victims who had no control over their circumstance.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? These owners did have insurance and while not covered by EQC as not residential had taken prudent steps to cover their future. They too, then, as above, had no control over their extended circumstance.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? This is a very charitable offer. These owners chose NOT to insure, and therefore chose NOT to be covered by EQC. Any offer made must reflect fairness to those of us who have been paying insurance premiums for years. I would accept some offer made as a charitable offer to them as victims, but NOT as an entitlement.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties? And if that

Yes No Why or why not? Don't know. } offer is contested in court it should be withdrawn totally

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? As for 2 above.

Is there anything else you think should be taken into account?

The sense of "entitlement" being displayed by those who chose not to insure is just extraordinary, and being fostered by an avaricious greedy and grasping element of the legal fraternity.

Feedback must be received no later than 5pm
Thursday 9 July 2015. For more information or to
give your feedback online visit: www.cera.govt.nz

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it to the freepost address. If you are attaching other sheets of paper,
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Draft Residential Red Zone Offer Recovery Plan
Freepost CERA
Canterbury Earthquake Recovery Authority
Private Bag 4999
Christchurch 8140

Comments Form (Personal details optional)

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

02/07/15



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Uninsured

Released by the Minister for Canterbury Earthquake Recovery

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New Zealand Government



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Canterbury Earthquake Recovery Authority
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Christchurch 8140

Comments Form (Personal details optional)

Name

Address

Email

[Redacted area]

If you choose to provide your details they may be made public. All feedback becomes public information.

01/07/15



Draft Residential Red Zone Offer Recovery Plan

Your feedback on the Preliminary Draft helped to shape the five key criteria for deciding what, if any, offers should be made to buy vacant, insured commercial or uninsured improved properties in the red zone. Using those criteria, the Chief Executive has put forward his preliminary views on how new offers should be constructed. This is your opportunity to provide your written comments on the Draft Plan. Please refer to the Draft Residential Red Zone Offer Recovery Plan for further information.

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes No Why or why not? _____

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes No Why or why not? _____

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes No Why or why not? _____

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes No Why or why not? _____

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes No Why or why not? _____

Is there anything else you think should be taken into account?

Rates and court expenses should be returned for the affected properties to the owners.

Released by the Minister for Canterbury Earthquake Recovery

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Comments Form (Personal details optional)

Name _____

Address _____

Email _____

If you choose to provide your details they may be made public. All feedback becomes public information.

Rec'd 29/6/15

Mr John Ombler
Acting Chief Executive
Cera Christchurch

26-6-15

Dear Sir,

Ref: Residential Red Zone Offer submission.

Congratulations on offering some claimants 100% compensation on their land and buildings.

I submit that all claimants should be treated the same. To do otherwise is vindictive, mean spirited and goes against the recommendations of the High Court.

Is it your intention to punish in some way the uninsured. The uninsured still own their properties. These properties will ultimately become the property of the State so they have a value and should be compensated in full.

I agree with solicitor Grant Cameron who said "the proposed offer to the uninsured was illogical and inappropriate and completely inconsistent with the judgement (of the Supreme Court.)"

Could it be that the 80% offer to the uninsured is yet another delaying tactic, because someone is just bloody minded?

When we had the first earthquake the Prime Minister said "No one would be worse off." But in fact we are all worse off, and the poorer, especially the uninsured.

We live in a fair land. We are all equal. Now is the time to be compassionate. Pay the uninsured 100% so they can start again.

Yours sincerely

Facebook comments 26/06/2015

Kay Currey: your so-called link to the public submissions summary takes you directly to your comment form, NOT to any summary of the public's opinions on your wretched proposal. since the submissions on facebook were practically all negative and angry, i can understand that you would want to hide that fact. but the way you have done it is typically inept. fix it and get on with paying up. the supreme court ruled against you and you have no public mandate for any of your delaying tactics. if you have to be taken back to the supreme court, i would recommend the court issue a contempt of court fine or jail term. you have hurt more people than anybody else in jail.

Nancy McLaughlin: Canterbury Earthquake Recovery Authority (CERA), Would you please clarify the statement made by you - "A link to the full summary of all the public feedback received, which was prepared by an independent research company, can be found in Chapter 14."

Could you please provide a direct link to this summary, as the link given does not appear to do so.

Ashley Campbell: If you are buying the land, pay full price for the land. The uninsured home owners are wearing the cost of the improvements, and that is fair enough. It is not fair enough that because their houses were uninsured you offer them less than the land is worth. That's just opportunism. And they should be paid the full price of their land, adjusted for inflation. It's been 8 years since those values were set.

Kees de Jong: More public comment why, it is not them that have been screwed over by this Govt you have been told by the supreme court what to do get on with it.

Linda Harbord: So CERA is still taking the divide and conquer approach. The summary of submissions states that overwhelmingly people wanted fairness for all, so Mr Ombler proposes that the uninsured get a lesser offer. A significant minority of red zoners, including some of the uninsured, had relatively undamaged houses and land, but lost their homes because of the government's red zoning policy, not the earthquake.

Ray Burkhill: The offer of 80% for land only does not fit with the Supreme Court's view that offers should allow people to 'move on'. Clearly, with no compensation for loss of dwellings and only 80% of the land value these people will not be able to make a fresh start in any meaningful way. This should not be a question of insurance status. The act of Red Zoning has denied these people the right to live in their homes. They should be compensated accordingly. 100% of 2007 RV for land and dwellings.

Twitter Comments 26/06/2015

Chris Harbord @GuntonL: Some fair proposals, one I think is good for red zoners who refused offer, and one that continues the injustices.

Facebook comments 29/06/2015

Dawn Cunningham: Well done, these people deserve 100% of the valuation at 2007 so they can finally move on with their lives. It has gone on for far too long. Pay them out so everyone can move on

Landford Gentry: This government has destroyed lives to fulfil its neoliberal objectives. There is no fixing some things anymore. Uncompensated people have died since the earthquakes, probably more than died from the earthquakes themselves, and this corrupt National government has a lot of blood on its hands. NO, it is NOT collateral damage for a future or greater good. It was mean-spirited and avoidable.

Jon Lee: Bother putting my views up when Fatboy Brownley will just ignore all and do what he wants.

Released by the Minister for Canterbury Earthquake Recovery

Facebook comments posted on 29 June (uploaded to sharefile on 30/06/2015)

Thomas Henry Davey: Can I refresh your memory as it seems rather short. John key made a public statement saying any process will be set in stone that won't allow it to return to the Supreme Court for further "guidance."
Can you elaborate on what information has made the Prime minister to allow further court rulings ?

Jono Campbell: Recently Govt paid out \$90million to break temporary leases to support Govt agencies to move back into the Central City yet you cant pay out on land you acquired through acting illegally as per the Supreme Court decision? How is this right? How is this fair?

Released by the Minister for Canterbury Earthquake Recovery

**Facebook comments recorded as received on 30 June 2015.
Uploaded to sharefile on 01/07/2015**

UNINSURED IMPROVED:

Ray Burkhill: Absolutely not. 80% for land only will not be enough for these people to move on. This offer flies in the face of the Supreme Court ruling and indeed the CER Act itself.

Neville Bamford: Why is our Govt above the law? A clear determination by the Supreme Court of NZ says insurance status is irrelevant yet you seem to think it is acceptable to offer 80% of land only value to people whom you have effectively displaced and compulsorily acquired their land through red-zoning. Stop wasting more time and taxpayers money on being a bully - pay 100% of the full GV to these poor people NOW!

Helen Gibson: If the courts ruled so, then 100% is the only acceptable payout

Karen Mullaly: How can 80% be fair compensation when the other affected parties have been offered 100% - CERA need to respect the three court rulings, who clearly stated insurance status is irrelevant..... 100% is the only fair thing to do. Plus this entire group, Quake Outcasts, should be compensated for the adjustment in land values since the earthquakes! According to HSBC New Zealand's housing market... grew 3.20% in 2014, up from 3% in 2013, 2.7% in 2012, and 1.4% in 2011.

Rachel Sugrue: Everyone should be given an offer of 100% of the 2007 land valuation!

Fiona McDonald: Everyone should be getting 100%!

Judy Lines: More importantly you take their land that they cant insure then pay them 100%...Otherwise its theft. Do what the Supreme Court has directed Cera and the Govt to do.

VACANT:

Ray Burkhill: Yes. 100% of the 2007 RV is in keeping with the Supreme Court judgement and will allow people to move on. It is also a fair offer when compared to those with vacant land who had just started to build.

Karen Mullaly: 100% needs to be offered to all parties affected by the Draft Residential red Zone Offer Recovery Plan - CERA should respect the three court rulings, whom clearly stated insurance status is irrelevant..... 100% is the only fair thing to do. Plus this entire group should be compensated for the adjustment in land values since the earthquakes! According to HSBC New Zealand's housing market... grew 3.20% in 2014, up from 3% in 2013, 2.7% in 2012, and 1.4% in 2011.

New Facebook Comments Uploaded on 02/07/2015

(Mostly new posts from 1 July, but some captured morning of 2 July)

Categories below refer to posts that have been made under particular CERA Page Posts (to help with identification and organising new ones)

RAPAKI

Nancy McLaughlin: Nothing less than 100% of the 2007/2008 land valuations - FOR ALL - no exceptions. And surely you must have got the message by now, that considerable compensation is also due to all these people.

Jonathan Flett: Just pay them the 100 % ,in the scheme of things the total amount that would have to be paid out is not a lot , but is is a lot to to poor buggers who have no choice .Do the right thing and pay them what they should be entitled to.

Kees de Jong: Yes 100% but It should be plus costs for 2 years we paid full rates while not being able to utilise the land we were also charged lawyers fees on the forcible sale of our property these were cost that if the Minister had been fair from the out set to treat everyone the same would not have occurred. plus costs of house plans the litigation cost and use of money interest I would say a extra \$50000 per claimant on top of the money owing would be fair this would go a long way to undo the damage caused by this govt.

Fiona McDonald: Treat everyone fairly, EVERYONE that the Crown red zoned should get 100% of their 2007/8 RV. Don't force these PEOPLE back into court and delay this process again.

Ben Acland: 100% 2007/08 RV. So many have lost more than this, and at the same time had to pay to fight this.

Alan Fletcher: Absolutely agree that the 100% payment (not offer...) is the only fair and proper resolution to this debacle. And that will not be enough to compensate for 4 years of stress, inflation, cost increases, lost opportunities and uncertainty for those who had already lost everything else as well in the quake... about time that someone stood up and did what is only right and fair.

UNINSURED IMPROVED

Richard Clark 100% 2007 is long over due and everyone has had enough.lets move forward pay 100%

Becks McLean 100 % 2007 rv and no less. Do not discriminate this group. Please allow them to recover and move on with their lives. Treat them the same as all other red zoners.

Brent Cairns Supreme court spelled out what was required...100% nothing more nothing less... CERA also paints these people as being a burden on taxpayers and rate payers, by misinforming the costs of providing services to the Red Zones..

Shane Mclean Treat all redzoners the same 100% of 2007/2008 rv.

VACANT

Cascais Lissy 100% 2007/08 RV is the fair and correct decision, time for CERA to stop wasting time and approve the draft plan, so that we can get this sorted and let us get on with our lives.

Neville Bamford Why are you seeking feedback from the public on an a proposed offer drafted after seeking feedback from the public on what that offer should be? The Courts and taxpayers of NZ have given you a very strong and clear message to pay 100% (plus costs which you have ignored) but you continue to waste time and taxpayers money through this bureaucratic

INSURED COMMERCIAL

Fiona McDonald It was a government decision to red zone, everyone effected by this decision should be treated the same, 100% of 2007 RV for all, stop discriminating against a small group that includes some of our most in-need of support neighbours.

Sandy Sladen The court ruled on 100% payout, and 100% payout it should be!!

COMMENTS TO PAGE

Jane Duckmanton: This group of vacant land people have been let down and singled out for too long, Just pay them their 100% of 2007 valuation so they can move forward just like everyone else in the red zones have been able to do.

Stephen Wilford: I believe 100% is the minimum due to all the red zoners, firstly the land was worth a lot more than the 2007/2008 land valuations not to mention the costly years of being made to wait

New Facebook Comments (2 July), Uploaded to ShareFile 03/07/2015

RAPAKI

Mark Fuller Pay the full 100% plus costs, the land value is now greater than the 2007 rateable value

UNINSURED IMPROVED

Cath Shaw They should absolutely get 100% just as the Supreme Court has ruled. As it is only 100% of the 2007 GV which is certainly not what the market value was at the time of the earthquake it is already going to be very difficult for them to be able to move on especially with the way Christchurch property prices have sky rocketed since the earthquake. There have been some people who have made big gains through the earthquake with having a run down insured house in an area which was not forcibly red zoned and they have either taken a huge cash payout, sold the house as is where is or got a brand new house. Section owners and the uninsured both deserve 100% for their land which effectively has been forcibly taken by the government. In years to come the so called Red Zone will make the Government a lot of money.

Linda Harbord Please CERA., it is time you acknowledged that not all red zone land, and/or the houses on them, were badly damaged. As such, some red zoners lost their houses and land not because of the earthquakes, but because of the actions of CERA/the Crown. Included in this category are some of the uninsured. It is therefore only fair that all red zoners are treated equally - 100% of 2007/8 RV for land and, if applicable, 100% of 2007/8 RV for improvements. While we appreciate that insurance is relevant to green zoners, that is not the case with red zoners. Please now do the right thing.

GENERAL COMMENTS TO PAGE

Elyse Ryan So when do the land owners of the port hills get their payouts? I thought the city was meant to be moving forward?

Libby Duckmanton I believe the Port Hills vacant land owners should be paid out 100% of the 2007 RV. How much longer do these poor families have to suffer? The very least they should be paid out is 100%, what about all the money they have had to put towards expenses and legal fees? Where is the equity? Pay them out the full 100% they deserve it, just like everybody else in Canterbury!

Mark Fuller This new offer should now be fully approved along with costs for all the on goings that the land owners have had to pay the hardship and continuing battle with bureaucracy over a poor decision from the Govt

Facebook Comments from 3 – 5 July 2015 weekend. Uploaded to ShareFile on 06/07/2015

INSURED PRIVATELY OWNED

Paul Shaw Pay 100% of 2007 valuation plus the rate of increased land values and all legal costs incurred by the Quake Outcasts. Many of these people have been fighting the Crown for equality thru no fault of their own and the crown thought it was best to make an example of them. The courts judged in favour of the Quake Outcasts, but the Crown still thought they were correct in their stance after three court rulings against them. Pay them all 100%, plus inflation, plus costs, and be done with it.

Terry Moon Pay everyone out 100% of the value of their land and get on with it. This has been going on too long and caused too much misery to people who through no fault of their own could not insure their land. If there is some slight injustice in that those who could have insured and didn't also receive compensation, I for one don't begrudge it. These people deserve taxpayer help a lot more than some Saudi businessman who got \$11m of NZ taxpayer money.

John West The courts ruled 100% payout, its time to let everyone get on with their lives.

John West That would be 100% of 2007 valuation plus interest and costs incurred by owners due to the delay in settlement caused by the government persisting with litigation. Recognition of the increase in the value of all land in Christchurch since 2007 and the final payout needs to be taken into account also.

Suzanne Hubball All payouts need to include a compensation payout for the delay. there is no way they can buy a similar property with the payout they will get.

Thomas Henry Davey I agree. Where was the consultation to offer the insured more than the insurance companies were prepared to pay. more than a billion dollars was paid out and no one said a peep.

Jan Burney The `area wide` voluntary offer was to allow property owners to sell their properties to move on, if they chose to Cera was set up as a recovery agency. Allow all to recover equitably. 100% offer for some and 80% offer for others is not equitable for an `area wide` offer to purchase. Allowing a social judgement call on the circumstances some, within area communities, I believe, is not in the spirit of the recovery. An offer that has the same values for all properties in the selected communities is the only fair option. 100% offer for all, plus costs to reinstate in today's market, adding also, loss for an offer that was made outside of the law and Cera Act, - is appropriate.

Released by the Minister for Canterbury Earthquake Recovery

Suzanne Hubball No because the view excludes uninsured homes, the question in the survey asking if people agree to pay 80% to the uninsured improved properties implies that that is the view he is taking, when in fact his view is to pay only 80% of the land value and nothing for the house. My own circumstances as to why we were uninsured isn't being taken into consideration. Before people can judge, they need to understand that not all of the uninsured were so out of choice. But at the fault of others such as banks, brokers or even the death of a partner. Look carefully before you judge. What happened to us could happen to anyone.

UNINSURED IMPROVED

Suzanne Hubball It isn't even similar to other 100% offers because the 100% offers include the house, uninsured will only get 80% of their LAND only values.

Suzanne Hubball the question is flawed in the govt favor. it asks what people think about an 80% offer to buy an insured "improved" property, which implies the house & land together, but in the explanation it clearly states they are offering only 80% of the land ONLY value.

GENERAL COMMENTS TO PAGE

Suzanne Hubball In your 5 question survey, it asks if people agree with your review to pay out 80% on uninsured "improved" properties. Which implies that you propose to pay 80% on the house & land. But that isn't the case is it? you propose to pay out on land only, not the "improvements" or the actual house. The survey is flawed and in your favor.

Released by the Minister for Canterbury Earthquake Recovery

Facebook Comments from 6 July 2015, uploaded to ShareFile on 07/07/2015

INSURED PRIVATELY OWNED

John Goulding The Minister has continually ignored the advice initially of his own advisors (CERA) then the Human Rights Commissioner and three Courts. He should compensate for these unreasonable delays (near 5 years). 100% RV should be based on an indexed figure so owners are compensated in 2015 terms not 2007. Insurance is irrelevant and all categories should be treated equally and fairly.

UNINSURED IMPROVED

Tim Hoban I believe there is no justification to offer these people only 80% for their land while offering everyone else with Redzoned land 100%. CERA is already proposing not to offer a cent for the improvements in this case so they should offer 100% for the land at least and since I believe there are only 26 people in this situation negotiate directly with them over the improvements?

VACANT

Tim Hoban 100% 2007 GV is a good basis for this offer, however the Supreme Court noted there was a case for interest on top due to delays in CERA providing effected parties with a "lawful" offer fulfilling the objectives of "recovery" under the CERA Act. The property market has moved a lot in the last four years and for us to replace our section today with a comparable green zoned one will cost significantly more than 2007 GV. That aside I'm glad the CEO has, at least for vacant land owners, to some extent listened to us in proposing 100% 2007 GV.

Released by the Minister for Canterbury Earthquake Recovery

Facebook Comments received on Tuesday 7 July, uploaded to ShareFile 08/07/2015

SHOULD ANYTHING ELSE BE TAKEN INTO ACCOUNT?

Ray Burkhill An 80% land-only offer to uninsured red-zone home owners will not allow this to happen. They should receive 100%, house plus land.

Ray Burkhill The main consideration in all of these decisions should be about giving people the ability to move on and lead a life that is at least equivalent to their pre-EQ situation.

Kees de Jong Pay 100% plus to all claimants do not discriminate like you have been doing for 4 years the courts have ordered you to sort this out,

INSURED PRIVATELY OWNED

Toni Hawkyard The court made a ruling, and now the government needs to hold their end of the deal.

Kees de Jong Yes but It should be plus costs for 2 years we paid full rates while not being able to utilise the land we were also charged lawyers fees on the forcible sale of our property these were cost if the Minister had been fair from the out set to treat everyone the same would not have occurred.
plus the litigation cost and use of money interest I would say a extra \$50000 per claimant on top of the money owing would be fair this would go a long way to undo the damage caused by this govt. and this includes paying the full 100% + to those being offered 80% do not discriminate again which you have been doing for the last 4 years.

Released by the Minister for Canterbury Earthquake Recovery

Facebook Comments received on 8 July, uploaded to ShareFile on 09/07/2015

SHOULD ANYTHING ELSE BE TAKEN INTO ACCOUNT?

Linda Harbord Having read the draft residential red zone offer document, I think this is a much better proposal, as I believe we all do. The proposal with regard to those insured red zoners who declined the original offer is very good, and I wish it had been included in the original document - in which case I believe we would have declined the offer, even in the knowledge that if we subsequently sold to the government at 2007/8 values the property market would have increased to such an extent that we could not replace the property we had. The offer to pay uninsured bare section owners 100% of 2007/8 RV is also reasonable, although it can be argued that compensation should be paid to allow for the considerable increases in the property market over the past 4 years. HOWEVER the offer of 80% 2007/8 RV for land only for uninsured property owners remains unfair. Many of our properties sustained relatively little damage to our houses and land and would happily have remained if the area had not been red zoned. It is only fair that all red zoners are compensated equally - 100% 2007/8 RV for land and, if applicable, for improvements. This applies not only to residential properties but commercial properties in the red zone. Red zoning was government policy and the government must be seen to act fairly.

Chris Cleave Please pay 100% of the land value to the owners of the affected sections. We have friends that are a hard-working decent family who NZ are proud to say are Kiwi citizens - born and bred. It just isn't fair that they paid for this land like any other Kiwi trying to move forward and achieve their dream, they couldnt insure bare land it is not possible!. My concern is how do our friends move forward from this? They have a fantastic young son to support (another awesome Kiwi!) please help them rebuild their lives and move forward together and be happy without this awful stress in their lives. Thank you.

Gail Hendricks After several years of supporting our friends through this process, I am hopefully that they will receive 100% of their land value, I am though concern about the years of property tax that they have paid and the years of inflation that they haven't been able to enjoy. I realise that it was an act of nature but where is the human compassion and the commitment to allow these people to get on with their lives and help in the support of Christchurch and the rebuild.

Suzanne Hubball The fact that it's already been 4+ yrs house prises going through the roof. This group is at a disadvantage, even if they get a 100% of house and land offer. But CERA is still pursuing an offer for 80% of the LAND ONLY value. It would rather drag things out another 4 years in the hope that this group of people will give up or die, which is what has happened to a few. Just allow people to move on which will be more cost effective all round.

INSURED PRIVATELY OWNED

Gail Hendricks After several years of supporting our friends through this process, I am hopefully that they will receive 100% of their land value, I am though concern about the years of property tax that they have paid and the years of inflation that they haven't been able to enjoy. I realise that it was an act of nature but where is the human compassion and the commitment to allow these people to get on with their lives and help in the support of Christchurch and the rebuild.

Released by the Minister for Canterbury Earthquake Recovery

Facebook comments received on 9 July 2015



Ray Burkhill

9 July at 15:26

Come on CERA...do the right thing, give everyone a 100% of the 2007 RV, regardless of insurance status then we can all get on with living and contributing to the rebuild.



Fiona McDonald

9 July at 14:00

Everyone red zoned by the Crown should be treated in the same way regardless of their individual circumstances (over which some of them had no control). Let us all get on with our lives and pay everyone 100% of 2007/8 RV



Michele McCormack

9 July at 13:53

My final idea is to pay these people what they are due i.e. 100% of RV for all those affected + compensation for extending their stress for so long.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Owners couldn't insure so the fact that there was no insurance should be irrelevant to the offer process. They should be treated the same as insured owners.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

This is fair and reasonable. The fact that their land wasn't insured wasn't their fault and they should be treated the same as insured residential owners.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

The owners didn't value their improvements so it is fair and reasonable that the Crown shouldn't pay for them. A consequence of electing not to insure is that the land wasn't insured and as this was a conscious decision I think 80% is about right.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1699

Time submitted: 25 Jun 2015 - 9:35am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

If the crown is taking into account the health and wellbeing of the property owners, the crown needs to be entirely responsible for the delay they have endured, the effect on their health and wellbeing which would have to include the legal costs of having to take the crown to the supreme court and the crown being found to have acted incorrectly. The discussion document also talks about opportunity costs, well by delaying and fighting the decision to the supreme court the owners of the red zone land have missed their opportunity to buy other comparable land in the market. This is entirely due to the crown's decision to appeal the decision all the way to the supreme court and the property owners need to be compensated for that opportunity cost. The property owners need to be compensated for the value of a comparable piece of land in today's market, due to the delay of the crown.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

There is a huge opportunity cost that has been lost to the property owners due to the initial incorrect decision by the minister, and the time taken to appeal the courts findings through to the supreme court. The current offer does nothing to remedy the lost opportunity cost which would be incurred to try to get back into the market with a comparable property now. The crown's offer must reflect that these decisions and delay has an economic cost which should not be borne by the property owner.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

For exactly the same reasons as above. The minister's decision has been found to be wrong, the opportunity to purchase comparable land had the minister not chosen to appeal the decision to the supreme court has long gone, and the property owners need to be put back in a similar position to before the red zone decision was made and announced publicly. They should also be compensated for the effect on their health and wellbeing caused by the minister's decision and his decision to appeal. I also believe that prolonged consultation will also be having an effect on the property owners and unnecessary delay by the crown should be compensated for.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

For exactly the same reasons as above. The minister's decision has been found to be wrong, the opportunity to purchase comparable land had the minister not chosen to appeal the decision to the supreme court has long gone, and the property owners need to be put back in a similar position to before the red zone decision was made and announced publicly. They should also be compensated for the effect on their health and wellbeing caused by the minister's decision and his decision to appeal. I also believe that prolonged consultation will also be having an effect on the property owners and unnecessary delay by the crown should be compensated for.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

For exactly the same reasons as above. The minister's decision has been found to be wrong, the opportunity to purchase comparable land had the minister not chosen to appeal the decision to the supreme court has long gone, and the property owners need to be put back in a similar position to before the red zone decision was made and announced publicly. They should also be compensated for the effect on their health and wellbeing caused by the minister's decision and his decision to appeal. I also believe that prolonged consultation will also be having an effect on the property owners and unnecessary delay by the crown should be compensated for.

Is there anything else you think should be taken into account?

There has been a calculated risk taken by the crown and the delay and effect on health and wellbeing needs to be compensated for. To continue to delay and undertake seemingly unending consultation will continue to affect individuals unnecessarily. The crown must compensate property owners for its actions and the consequences of those actions. To ignore this is to open themselves up to further lawsuits.

Submitter details: Unique ID: 1700

Time submitted: 25 Jun 2015 - 11:04am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

I feel that these people could of got insurance with EQC levies so why should we pay them out. How is that fair on the rest of the people who didn't get a good payout from their insurance company but were paying premiums for years. Not setting a good precedent at all.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1701

Time submitted: 25 Jun 2015 - 12:20pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

but It should be plus costs for 2 years we paid full rates while not being able to utilise the land we were also charged lawyers fees on the forcible sale of our property these were cost if the Minister had been fair from the out set to treat everyone the same would not have occurred.
plus the litigation cost and use of money interest I would say a extra \$50000 per claimant on top of the money owing would be fair this would go a long way to undo the damage caused by this govt

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The govt turned it red insurance has nothing to do with it pay up you know you are in the wrong get on with it.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

No comment except if they want to sell pay up the full cost

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

No comment except if they want to sell pay up the full cost

Is there anything else you think should be taken into account?

Does Cera realise the stress and mental strain on peoples health this all has caused I would like to see a full inquire with those responsible for this land theft to be held to account specially Minister Brownlee.
Cost's should be awarded to all claimant in this action and never again should people be treated the way they have been in this matter.

Submitter details: Unique ID: 1702

Time submitted: 25 Jun 2015 - 12:45pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Why or why not?

red zone vacant land should be brought at 100% of the rv for the land

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

insured commercial red zone properties should be brought at 100% of the rv for land and 100% for the structure/building + any improvements

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

uninsured dwellings on red zone land including any improvements should not have any pay out, only a payout of 100% of the land rv value

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

red zone rapaki insured properties should have 100% of the land rv value, and 100% of the rv value of the dwelling + any improvements. uninsured properties no payout on the dwelling or improvements, only 100% on the rv value of the land

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

insured properties should have 100% of the rv value of the land, and 100% of the rv value of the dwelling + payout for any improvements

Is there anything else you think should be taken into account?

those who took the risk and chose not to insure their dwelling or improvements to the dwelling should not receive any payout for the dwelling, but only a payout of 100% for the rv value of the land

Submitter details: Unique ID: 1703

Time submitted: 25 Jun 2015 - 1:41pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Fair, lets everyone to move on including CERA which can then manage the red zone land in its entirety.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Fair, lets everyone to move on including CERA which can then manage the red zone land in its entirety.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Should be 100% on the land value (only) they have chosen not to insure the house but they cannot get EOC cover on the land by itself.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

Comfortable with local management (if they want it) - takes this area off CERA concern (and Liability

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Continuing with previous agreement - allows CERA to manage the red zone land more effectively if taken up.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1704

Time submitted: 25 Jun 2015 - 4:35pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

I agree with the Chief Executives view regarding commercial red zone properties and vacant properties, but NOT his view on compensation uninsured properties.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

This has nothing to do with insurance - as per the Supreme Court's direction.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1705

Time submitted: 25 Jun 2015 - 4:37pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

I believe that the offer is a fair and well considered proposal.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

As the owners did not have any choice as to whether their land was insured as it was uninsurable it is fair to offer the same provisions as those who have insured residential red zone properties.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

It is critical that there is not precedent set that would encourage people not to insure their properties because they think that the government would still pay them out full value anyway in the future. The only way in which to do this is to reduce the amount offered.

The previous offer of 50% seems like a generous amount to people who made a conscious decision not to insure their property/land, however the people through whatever circumstances didn't have insurance but not of their own choice do deserve to receive more than the 50%. It's reasonable to make a single offer to all people in both categories as stated in the draft recovery plan it is not very feasible and would take far too long and be very complicated to do individual assessments, therefore the amount proposed seems like a fair balance between the people who made the conscious decision not to insure their property and those that didn't.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1706

Time submitted: 25 Jun 2015 - 5:06pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Due to the length of time these poor people and their families have had to wait AND due to the fact house and land prices have skyrocketed in the last four and a half years the whole offer would have to worked out on todays values. Otherwise your idea of Health and Wellbeing, Timeliness and fairness is just a joke.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

The offer needs to be increased to reflect the resistance by the Crown and to uphold the findings of the court.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Definitely not. It should be equal to offers made to insured improved properties. The Red Zone offer was a policy created by the Government to label certain areas of Christchurch as being unliveable. Therefore the Red Zone offer has nothing to do with a property being insured but the creation of the Government. The creation of the Red Zone is what stopped these people living here or at least make is difficult for them. It was the Government policy which has lowered the value of their property to a ridiculous level. The Government has to offer a valid level of compensation. This would be what the property is worth today otherwise these people will not be able to afford to buy and equivalent property in todays market. Health and Wellbeing , Fairness and Timeliness remember!! The Government created the Red Zone and it is the Government who should compensate fairly

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

But again the offer is probable so out of date it is not viable. Would a Government accept the 2007 value of a piece of land if they were to sell it? No they would not.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

Again the time has passed for the Government to make any offer to buy anything based on the 2007 RV. The Government has stuffed up and needs to just pay all of the above people in these situations a fair 2015 value. It was not their fault that they have been left out to dry for four and a half years.

Is there anything else you think should be taken into account?

Please do the right thing for all of these people. You spout platitudes that you are interested in fairness and peoples health and wellbeing. It is already way to late for Timeliness. As a tax payer I do not care two hoots whether we have to pay out to support these poor worn out souls. For heaven sakes please give them what they are due!!! It is not the New Zealand way to leave our own uncared for. The amount of money involved is a drop in the bucket and yet to those involved it is paramount to them and their families ongoing health and wellbeing. We as a country are in this together. It is not about blame of who had or didnt have something insured. It is about restoring people to somewhere near their previous situation so they can move forward. This was major earthquake which happens once a lifetime. Don't be afraid that everyone is going to rush out and cancel their insurance cover because the Government paid out for a few people who couldn't afford to insure or in some cases mistakenly hadn't paid their premiums.

Please show the world and all New Zealanders that money comes second to looking after our own. You the Government created this Red Zone and you the Government have been dragging the chain for four and a half years, so you the Government must be responsible for ensuring everyone is compensated properly at todays prices

Submitter details: Unique ID: 1707

Time submitted: 25 Jun 2015 - 6:22pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

I totally agree that uninsured properties get 80% as they have not been paying earthquake commission fees. glad everything else has gone up to 100%. Much fairer!!!

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

At 100%

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As stated above - they can't have it both ways. Not paying earthquake commission fees should have a consequence or it's not fair on those who are insured

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

100%

Is there anything else you think should be taken into account?

Good to see this has been revised. I'm not affected but think this is much better!

Submitter details: Unique ID: 1708

Time submitted: 25 Jun 2015 - 6:27pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

I totally agree that uninsured properties get 80% as they have not been paying earthquake commission fees. glad everything else has gone up to 100%. Much fairer!!!

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

At 100%

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As stated above - they can't have it both ways. Not paying earthquake commission fees should have a consequence or it's not fair on those who are insured

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

100%

Is there anything else you think should be taken into account?

Good to see this has been revised. I'm not affected but think this is much better!

Submitter details: Unique ID: 1709

Time submitted: 25 Jun 2015 - 6:27pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

I totally agree that uninsured properties get 80% as they have not been paying earthquake commission fees. glad everything else has gone up to 100%. Much fairer!!!

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

At 100%

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As stated above - they can't have it both ways. Not paying earthquake commission fees should have a consequence or it's not fair on those who are insured

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

100%

Is there anything else you think should be taken into account?

Good to see this has been revised. I'm not affected but think this is much better!

Submitter details: Unique ID: 1710

Time submitted: 25 Jun 2015 - 6:27pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

It seems a fair offer, although not generous given the increase in the price of property since the earthquakes and the government's subsequent introduction of the red zone.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

In the main I agree with the preliminary view, but where it is not fair is that uninsured improvements are not covered. As an insured red zoner whose house and land suffered relatively little damage, I am aware that we lost our home because of the government's decision to red zone our neighbourhood, not because of the earthquakes. As such I believe that all red zoners should be treated equally and that both insured and uninsured improvements should be covered, with the improvement value taken as at the 2007/8 RV. However this is certainly a much better offer than that previously made and may be a reasonable compromise.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

I completely reject this view for the reason given above. Although the earthquakes were the precipitating factor, we red zoners lost our homes, our sections, our commercial properties because of the government's actions, and you cannot insure against government actions. Whether or not one was insured is therefore not relevant. The only just course to take is to treat all red zoners equally and pay 2007/8 RV for land and any improvements.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

As others have commented, I feel unqualified to comment in any depth on this matter, but it seems to be a fair proposal.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Completely agree. I just wish this option had been available initially, instead of "if you don't accept the offer we may compulsorily acquire your property at a later date at the then market value".

Is there anything else you think should be taken into account?

It is outside the scope of this recovery plan, but I believe that, although most of us have been financially disadvantaged by the red zoning, there are those who will never recover financially from the government's actions - the elderly lady who sold her well maintained 3 bedroomed home and now lives in a small studio in a nursing home, the couple who now live in a caravan and are for various reasons unable to get a mortgage to ever allow them to buy their own home again. I hope that in due course a way can be found to compensate those who lost, not everything, but almost everything because of the red zone policy. There are others who will never recover their health because of the red zoning and I hope support will eventually be given to them. There are some things you can never make right, but please try.

Submitter details: Unique ID: 1711

Time submitted: 25 Jun 2015 - 7:20pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

It is still unfair to those who through no fault of their own were uninsured. If the Crown pays only 80% it is penalising those people and will still prolong the settlement process. Just settle everyone with the same 100% offer and get it over and done with.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

It is still unfair to those who through no fault of their own were uninsured. If the Crown pays only 80% it is penalising those people and will still prolong the settlement process with outcast people fighting on. Just settle everyone with the same 100% offer and get it over and done with.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
work faster clear it up asap. let people move on.

Submitter details: Unique ID: 1712

Time submitted: 25 Jun 2015 - 9:44pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

its too hard to seperate why people did or didnt insure give them the same as the 100% offer

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

unless you can seperate or look at each case on its own merrit treat everyone the same. we all want to put the quakes behind us, those still living in bad circumstances have already paid the price for the last 4 years.

Submitter details: Unique ID: 1713

Time submitted: 25 Jun 2015 - 9:57pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1714

Time submitted: 25 Jun 2015 - 10:14pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It is fair, pay 100% of the 2007 valuation and allow people to family move on with their lives.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Buy all the land and allows for future Remington.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

I think they should also be offered 100% but I can understand the reason behind offering them less.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

People have had time to reflect on the decision to stay, their reason for not selling previously may be due to delays with insurance companies etc.

Is there anything else you think should be taken into account?

i like the offer. It is a lot fairer than the previous one

Submitter details: Unique ID: 1715

Time submitted: 25 Jun 2015 - 10:35pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

I have been the owner of property adjacent to to red zone property for six months. In this time I have tried to contact CERA but have not had any communication with them. CERA fencing policy has not been explained and now I am very concerned about how the new fence has created a potential fire danger in the coming summer. Also as my neighbour is CERA there is a requirement to maintain their share of the boundary fence which requires repair.

After four years nothing has been done to improve the nature of the property for example plant trees or create paths for public use. Money has been spent on fencing that doesn't confer any stated or real purpose and has become the neighborhood joke.

Submitter details: Unique ID: 1716

Time submitted: 25 Jun 2015 - 10:38pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

But it should be at the RV or what they paid for it. The 2007 valuations for a lot of areas were quite high in some areas.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

if all the residents have moved out then there is likely not to be any business to do. These people had insurance and surely they must have some obligation as well.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Why should these people get the same as others who pay their insurance. I feel sorry for them but if you're stupid enough not to insure your biggest asset then why expect a handout in line with everyone else who had insurance. It makes a mockery of the whole idea of paying insurance when you can go cap in hand to the government

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

I don't know anything about this

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

if you're clearing out the neighbourhood and making it all government land there is an obligation to buy all properties

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1717

Time submitted: 26 Jun 2015 - 3:30am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

They deserve the same as everyone else.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1718

Time submitted: 26 Jun 2015 - 8:46am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Fits with the Supreme Court's view that offers should allow people to 'move on'.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Fits with the Supreme Court's view that offers should allow people to 'move on'.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Does not fit with the Supreme Court's view that offers should allow people to 'move on'. Clearly, with no compensation for loss of dwellings and only 80% of the land value these people will not be able to make a fresh start in any meaningful way. This should not be a question of insurance status. The act of Red Zoning has denied these people the right to live in their homes. They should be compensated accordingly. 100% of 2007 RV for land and dwellings.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

Fits with the Supreme Court's view that offers should allow people to 'move on'.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Fits with the Supreme Court's view that offers should allow people to 'move on'.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1719

Time submitted: 26 Jun 2015 - 9:25am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1720

Time submitted: 26 Jun 2015 - 9:37am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1721

Time submitted: 26 Jun 2015 - 9:38am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1722

Time submitted: 26 Jun 2015 - 9:39am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

100% is the only fair offer

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

It is a solution, the other option would be to offer 100% on the land only value and nothing on the property.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1723

Time submitted: 26 Jun 2015 - 9:41am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It is only fair and proper - in line with the Supreme Court advice

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It is only fair and proper - in line with the Supreme Court advice

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The Supreme Court talked about people being able to recover and move on - not only have these people had a nearly 5 year wait for this, the offer in no way will allow them to move on - it is insulting, cruel and ridiculous

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

In line with Supreme Court advice

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

It is only fair and proper - in line with the Supreme Court advice

Is there anything else you think should be taken into account?

As above - offering uninsured red zone properties 80% of land value does not allow them to move on - if a motorway was being built through the red zone they would have got fair market value whether they were uninsured or not - this is not equitable

Submitter details: Unique ID: 1724

Time submitted: 26 Jun 2015 - 11:17am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

100% is fair.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

I don't have the full knowledge of what is required, but it seems that 100% of all their losses is fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

100% is what is fair... my land was cleared by the man who bought my unit for a very low price, so the Government did not have any cost, the price was determined by the amount it was needed to clear the land, and the bond CERA required. I would like to pay back the finance, my family went into debt to give me, to get on with my life.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

Not enough knowledge to make a valued comment,, but as long as the land stays in Maori hands and this is acceptable to the owners, and the tribe.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

As long as the offer is 100% and is as the original offer is made

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1725

Time submitted: 26 Jun 2015 - 11:20am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1726

Time submitted: 26 Jun 2015 - 11:44am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

It strikes a balance between fairness in relation to earlier offers of 100% for Red Zoned land plus insured buildings, and the loss of value/interest due to delays.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Again fairness

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Land value offer should be 100%. On the basis of the reasonable and prudent person test 100% is appropriate. A person might choose to self insure their buildings believing that they know the risks. However a lay person could not have been expected to be able to estimate the risks associated with land. Also there was no option to insure land only so they were effectively denied the opportunity in the same way as a person who only had land.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

Difficult one but again seems to strike the right balance.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Changes within the Red Zone will have provided additional information to a person in this situation. Decisions of this nature are difficult as there is no history to refer to. Providing an opportunity to reconsider is generous.

Is there anything else you think should be taken into account?

There are lessons for the future which should be documented and retained.

Submitter details: Unique ID: 1727

Time submitted: 26 Jun 2015 - 11:52am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

It's fair.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

It's fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

There are 2 aspects to this. Firstly, you have decided, belatedly, that owners of bare land should now receive 100% of its rateable value, so it is unfair that owners of land with improvements thereon should receive only 80%, and nothing for the improvements. As to paying nothing for improvements, it is CERA that devalued these owners properties by declaring the Red Zone. Having taken away that value, these people deserve compensation. Given my view here, while the intent to insure or not insure becomes irrelevant, as a secondary objection, you appear to have made no distinction between people who deliberately chose to be without dwelling insurance and those whose cover had lapsed unbeknown to them and who, when they discovered this post 4.9.10, were refused acceptance of late renewal. I have read of a number of such instances, where owners had been overseas and missed renewal. Given the low overall numbers involved, you should at least consider the reasons behind each case of non-insurance.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1728

Time submitted: 26 Jun 2015 - 12:30pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

I believe that the offer should be based on 100% 2007 GV but should also include a added component on top for loss of equality with green zone property owners. This process has taken far too long (especially in regard to Port Hills properties) and the property market has moved up so much in this time that these section owners cannot "recover" and "move on" as was the original intentions of the CERA Act. The only way to do this is to add on average CHCH property market inflation in the last say 3 years to the offer.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

I believe that the offer should be based on 100% 2007 GV but should also include a added component on top for loss of equality with green zone property owners. This process has taken far too long (especially in regard to Port Hills properties) and the property market has moved up so much in this time that these property owners cannot "recover" and "move on" as was the original intentions of the CERA Act. The only way to do this is to add on average CHCH property market inflation in the last say 3 years to the offer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

I do not understand how you can differentiate between the land component of a vacant section and the land component of a uninsured residential property. The uninsured are losing what they did not insure if they accept the offer which is fair enough but they must be compensated properly for the land that was Red Zoned by CERA. I believe they should be offered 100% 2007 GV on their land only.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

I am unable to comment on this as I do not fully understand the specifics of this area.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

These people should be offered another opportunity to move on if they so wish.

Is there anything else you think should be taken into account?

The amount of time this whole process has taken is important here. The Supreme Court said the offers were made unlawfully and that the Size of the offers should be reconsidered. The quake Outcasts taking their course of action did not cause the delays, the unlawful nature of the original offer caused the delay so CERA should add a interest component to the 100% offer to allow these people to recover.

Submitter details: Unique ID: 1729

Time submitted: 26 Jun 2015 - 2:43pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
Well overdue

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1730

Time submitted: 26 Jun 2015 - 6:40pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It is just and fair and long overdue

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Treat everyone the same

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Pay them out the full land value, and because they chose not to insure their homes, give them what you have offered.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

I think that the rates paid, lawyers fees costs and interest on mortgages should also be given high favourable consideration to these people in their compensation offer

Submitter details: Unique ID: 1731

Time submitted: 26 Jun 2015 - 7:51pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

fairness -should have always been 100%

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

owners unable to buy insurance on the land

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

feel they should get 100% of their uninsurable land but not be covered for improvements they elected to not insure

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

some owners may wish to accept the offer after living in the redzone and finding it scary

Is there anything else you think should be taken into account?

just pull finger-has been far too drawn out

Submitter details: Unique ID: 1732

Time submitted: 27 Jun 2015 - 12:51pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

fairness -should have always been 100%

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

owners unable to buy insurance on the land

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

feel they should get 100% of their uninsurable land but not be covered for improvements they elected to not insure

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

some owners may wish to accept the offer after living in the redzone and finding it scary

Is there anything else you think should be taken into account?

just pull finger-has been far too drawn out

Submitter details: Unique ID: 1733

Time submitted: 27 Jun 2015 - 12:51pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

fairness -should have always been 100%

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

owners unable to buy insurance on the land

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

feel they should get 100% of their uninsurable land but not be covered for improvements they elected to not insure

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

some owners may wish to accept the offer after living in the redzone and finding it scary

Is there anything else you think should be taken into account?

just pull finger-has been far too drawn out

Submitter details: Unique ID: 1734

Time submitted: 27 Jun 2015 - 12:51pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

fairness -should have always been 100%

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

owners unable to buy insurance on the land

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

feel they should get 100% of their uninsurable land but not be covered for improvements they elected to not insure

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

some owners may wish to accept the offer after living in the redzone and finding it scary

Is there anything else you think should be taken into account?

just pull finger-has been far too drawn out

Submitter details: Unique ID: 1735

Time submitted: 27 Jun 2015 - 12:51pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Makes absolute sense & should have been this way from day 1, such a crying shame it has taken this long & such a toll on those concerned.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Same as above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Still think 100% 2007/8 land RV is the fairest way to treat these folk

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Gives people the choice again

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1736

Time submitted: 27 Jun 2015 - 5:06pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

A 100% offer to uninsured red zone property owners would be unfair on those that had insured their properties. 80% is a generous offer considering that property owners who chose not to insure their properties we're prepared to take the risks associated with non-insurance.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1737

Time submitted: 27 Jun 2015 - 5:55pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It seems logical and the waiting has been too long.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1738

Time submitted: 27 Jun 2015 - 7:52pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It seems logical and the waiting has been too long.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1739

Time submitted: 27 Jun 2015 - 7:53pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

They need to move on. they couldn't insure their land and the government needs to take the responsibility and bail them out.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

the decision to turn their land red and therefore unable to live in their homes was made by the government, they need to take responsibility for that decision.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1740

Time submitted: 28 Jun 2015 - 12:42pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Because it is and always was the just, fair and right thing to do. Three courts have told you that and it has taken over 4 years for you to even propose to make an offer to those of us with bare land. It has cost us \$60k in interest alone let alone lawyers, engineers, architects and landscape designers fees during those years so we strongly believe that costs should also be paid as part of this offer. My faith in Government and politicians may be at least partially restored if this is done, otherwise I will never vote again for those who purport to represent the very people who voted for them. Shameful behaviour from people in whom we trusted.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

See above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

This is obvious. Three of NZ's courts have made it clear that a home/landowners insurance status is irrelevant and yet you are ignoring this fact and offering an insulting percentage of land value only. Why should NZ'ers have any respect for the laws of our country when our own Government can literally give it the middle finger? A very poor example of power over people's rights and you have no idea nor appreciation for what this affected by this have been through and the scars they will carry with them forever. Shameful again.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

See above re costs for the Governments deliberate delaying tactics that meant more suffering and expense for taxpayers, not only those directly affected. At the very least use of money should be paid in compensation from the time the land was red-zoned.

Submitter details: Unique ID: 1741

Time submitted: 28 Jun 2015 - 4:45pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The previous offer represented a moral hazard. Vacant land owners had no opportunity to insure their asset so the Government's decision to lump them in with those who had made a deliberate decision NOT to insure improvements was wrong.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Commercial assets may just as an integral part of individuals' asset ownership as residential property.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

If it is clear that there was a definite decision not to insure improvements then the owner who took such a stance would be lucky to receive more than 50%. If it was an unlucky timing issue (demonstrably so) then some discretion should apply.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Yes, those on the Hill with bare land should have been paid the 50% GV sum some time ago without prejudice for further payment. The Government has doggedly persisted against general opinion and the rulings of three tiers of the Court. Vacant land owners on the hill should therefore receive compensation to the tune of 5% per annum (tax free) of a 50%GV sum back dated to the time offers were made to other redzoners.

Submitter details: Unique ID: 1742

Time submitted: 28 Jun 2015 - 8:30pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
Much more fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
Can't differentiate peoples assets so artificially

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?
There has to be some jeopardy for not being insured if it is possible to do so

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?
Fair

Is there anything else you think should be taken into account?

Yes the Government needs to back down, get on with compensation. They have drawn out this issue in the face of their stance being repeatedly judged as unfair.

Submitter details: Unique ID: 1743

Time submitted: 28 Jun 2015 - 8:39pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it is a fair offer

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It is a fair offer

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The decision shouldn't be based on insurance. They are being removed from their freehold properties because of a government decision to change the zoning. They should receive 100% of the 2007 rateable government valuation. The fact that they are being separated out and treated so differently to the other affected 'red zoners' is very unfair

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

As above

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

It is a fair decision

Is there anything else you think should be taken into account?

The mental health and wellbeing of owners of uninsured improved red zone properties

Submitter details: Unique ID: 1744

Time submitted: 29 Jun 2015 - 6:26am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It is a reasonable offer

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It is a reasonable offer

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

We are being forced from our freehold property.
The government have changed the land zoning and we haven't been fairly compensated.
It has affected our health and wellbeing and our financial situations.
The court ruled that the crown should make a fair offer.
The same offer should be made to all red zone people whether insured or not.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

Unsure, the matter is a bit more complicated as it involves Maori land.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

It though it didn't reflect improvements done to properties that would have increased their value.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1745

Time submitted: 29 Jun 2015 - 6:43am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Red Zoning is effectively compulsory acquisition - with some unfair exceptions placed on the process.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

All properties should be paid the value of their property. The process is purchasing land so that the infrastructure does not need to be replaced. This is compulsory acquisition.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

The offer should be the same as all other properties. Unless the CCC and the Government agree to restore all services to red zoned homes whose owners do not elect to take up this offer due to the inability to purchase a similar property elsewhere with the money that is offered. The process that is being undertaken is compulsory acquisition - and should be treated as such. Insurance has no relevance in the process of compulsory acquisition. The value of a repaired house in a red zoned area - will still be far greater than what is being offered (with the obligation that exists for Council and Govt to maintain the required services to ratepayers) so even with a 100% payout people are still being offered far less than what a home would sell for today.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

Appears fair as long as comprehensive consultation continues

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

It is most likely that the sale of the property will not enable the owners to purchase a home of a similar value elsewhere. Negotiation should be undertaken and a payment that will cover actual replacement should be made - or a similar property purchased by the crown/CERA and exchanged with their current property ie. like for like.

Is there anything else you think should be taken into account?

Overall the whole process is generally unfair for people in the Red Zone - a system that was established by the Govt in the interests of reducing their - and insurers liability - and clearly not in the interests of the community. Rather than red zoning, it should have been called what is - compulsory acquisition and the legislation and protection that CA provides would then exist to protect the rights of property owners.

Submitter details: Unique ID: 1746

Time submitted: 29 Jun 2015 - 11:31am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Some of these people were unable to get insurance because building had not been able to be started

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

I feel that is unfair for uninsured properties to receive the same rate of payment as people who have struggled to pay insurance. If this goes ahead at 100% what is the point of having insurance

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1747

Time submitted: 29 Jun 2015 - 11:49am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

100% is fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

Don't have the full kn;knowledge of what is required, but it seems that 100% of all their losses is fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Although I am grateful for the payment I have received, there are family members who have gone into debt to help me move on with my life. These I would love to pay back, so that is why I would love to receive the full 100% payment. 100% is fair. My land was cleared and paid for by the man who bought my unit . He paid a very low price and shifted it . The price was determined by the amount needed to clear the land, and the bond required by CERA, so there was no cost to the Government.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

Not enough knowledge to make a valued comment. but ,, as long as the land stays in Maori hands (Maori Reservation not put in but implied.)and this is acceptable to the owners and the tribe.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

as long as the offer is 10% and is as the original offer .

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1748

Time submitted: 29 Jun 2015 - 11:51am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
100% is fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?
Don't have the full knowledge of what is required but it seems that 100% of their losses is fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
Although I am grateful for the payment I have received, I would like to pay back the family members, what they went into debt, to give me, to help me get on with my life. 100% of the value of my land as per the 2007 valuation is fair. My land was cleared by the man who bought my unit for a very low price, so the Govt. did not have any cost. The price was determined by the amount needed to clear the land, and the bond CERA required.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?
Not enough knowledge to make a valued comment, but as long as the land stays in Maori hands. (Maori Reservation -not put in but implied) and is this is acceptable to the owners and the tribe)

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?
As long as the Offer is 100% and is as the original offer.

Is there anything else you think should be taken into account?
Submitter left blank

Submitter details: Unique ID: 1749

Time submitted: 29 Jun 2015 - 12:18pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

The CEO has made the right recommendation with regard to vacant red zone land. As an owner of port hills vacant land, my land was uninsurable, through no fault of my own. The Port Hills people have been waiting over 4 years to know their fate, which is completely unacceptable and inhumane. If the government land zoning decision requires owners to 'give-up' their land, then they should receive full 100% payment to enable them to move on with their lives and purchase land elsewhere to build their homes. Many of those affected, including myself, have continued to pay a mortgage on their land over the past 4 years, and this situation has caused much unnecessary financial and emotional stress. It's time for the Government and Christchurch City Council to apologise to us and do the morally, and legally right thing! I am so pleased that the CEO has recommended 100% payment, but then so did the former CEO. The EQ Minister has a lot to answer for, and has caused so much grief and hardship to those affected, and I only hope that he will finally do what is right and approve the Red Zone Offer Recovery Plan expeditiously.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

As above - if the owners are being forced off their land, then they should be paid 100%.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

While the uninsured improved red zone property owners made conscious decisions NOT to purchase insurance for their properties, presumably they knew the risks in relation to suffering a total loss of their dwelling/home. Of course they may not have realised that the land underneath their uninsured home could be taken from them by an act of government. It's fair enough that they shouldn't receive any payment for their improvements, as they SHOULD have been insured, but they probably should receive 100% for their land, if they are being 'forced' to leave, just like the vacant and commercial land owners.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

The CEO's approach here seems fair and consistent with the approach taken with the other affected groups. However, I don't understand all the complexities associated with the purchase of Maori Land, but I expect that Maori will not want to relinquish their tribal land, even if there is a risk to life because of rock fall in the area. I think this is a complicated matter that needs further consultation with Iwi directly. Regardless though, if the government is requiring the Maori landowners to give up their land, they should receive 100% for their land. The real question here is, will Maori be satisfied with this? Any foreseeable complications associated with the settlement for Maori red zone land should not prevent CERA CEO, and the EQ Minister from offering payment to the other vacant land and commercial land owners expeditiously. There have been enough delays already!

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Some of these home owners may have changed their minds since the original offer and with the benefit of hindsight some may now wish to take up the new offer. For those that don't accept this offer, compulsory acquisition may be the only recourse to ensure that the red zone clearance is achieved.

Is there anything else you think should be taken into account?

The circumstances of each of these 'groups' of people are so different. However, those groups that involve more complicated issues i.e. Maori land and uninsured property, may have to be dealt with separately to the vacant and commercial land owners to ensure that the latter groups are not further disadvantaged by untimely delays, further court action etc. Whilst any offer has to be fair and consistent, making vacant (including port hills) and commercial land owners wait any longer would be cruel and in complete contradiction to the 'spirit' and purpose of the Red Zone Offer Recovery Plan.

Submitter details: Unique ID: 1750

Time submitted: 29 Jun 2015 - 4:01pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

No

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1751

Time submitted: 29 Jun 2015 - 6:21pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

These properties were unable to get insurance so this is a fair offer.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

These people chose not to get insurance and therefore shouldn't be entitled to the offer. If you haven't bothered to get insurance then this is the consequence.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1752

Time submitted: 29 Jun 2015 - 7:11pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1753

Time submitted: 29 Jun 2015 - 7:52pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

No

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1754

Time submitted: 29 Jun 2015 - 8:38pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The Govt needs to treat all people equally, if they cannot distinguish between who was intentionally un-insured, and those that were un-insured due to the fault of others, they should pay all out at 100% of land and improvements.

It will not set precedence to how people insure their homes in future, but alleviate a lot of pain. The uninsured have suffered enough already. By the time we get a payout it will not be enough to buy another house.

When the Govt buys houses for roading etc, they do not take into consideration if the owners are insured or not

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
No

Why or why not?

It will also isolate the un-insured even more and reduce services to the area. They should buy out ALL people or none at all.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1755

Time submitted: 29 Jun 2015 - 9:48pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
because

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
as above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
they should get 100 %

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
compensation should be made to these owners

Offensive material withheld

Submitter details: Unique ID: 1757

Time submitted: 30 Jun 2015 - 8:56am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
100%

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
compensation to these owners

Offensive material withheld

Submitter details: Unique ID: 1758

Time submitted: 30 Jun 2015 - 8:57am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

100%

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

compensation to these owners

Offensive material withheld

Time submitted: 30 Jun 2015 - 8:57am

Submitter details: Unique ID: 1759

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
100%

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
compensation to these owners

Offensive material withheld

Submitter details: Unique ID: 1760

Time submitted: 30 Jun 2015 - 8:57am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

The original offer was fair.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

If they are unsafe then they should buy and remediate for future use.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

I strongly disagree with this. I have been paying insurance for many years and am still fighting with insurance to get house repairs. My children are living in a cold damp house and our health has been effected over the past 4 years! Why should we suffer when we have followed all the rules and struggled to pay insurance while raising a family to be told people who have not paid insurance get a healthy payout to buy a brand new house!

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

If they are unsafe then they should buy and remediate for future use.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

If they are currently unsafe then they should buy and remediate for future use.

Is there anything else you think should be taken into account?

People without insurance should not be compensated at all.

What precedent does this set?? Will you now refund my years of insurance payments?

Submitter details: Unique ID: 1761

Time submitted: 30 Jun 2015 - 11:01am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

This is a largely a fair settlement - in addition, owners should be compensated for the unjustified time taken to reach this position.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

This is a largely a fair settlement - in addition, owners should be compensated for the unjustified time taken to reach this position.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Yes, if an opportunity exists for these people to revisit their decision not to sell, they should be offered it.

Is there anything else you think should be taken into account?

The unreasonable position adopted by the Government, Gerry Brownlee and CERA relating to this matter and the delay to reach the current position needs to be acknowledged and the land owners compensated for the loss of personal health and well being, and loss of economic well-being that has resulted directly from the Government's actions. At the very least these people should receive an official apology from the Government.

Submitter details: Unique ID: 1762

Time submitted: 30 Jun 2015 - 11:57am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It seems fair but they should also get a delay compensation as property has risen a lot in 4 years

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It seems fair but they should also get a delay compensation as property has risen a lot in 4 years

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

It doesn't seem fair. You are only offering land value and not for houses. Add their houses to the offer, so that all eyesores will be gone.
They should also get a delay compensation as property has risen a lot in 4 years.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

It seems fair but they should also get a delay compensation as property has risen a lot in 4 years

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
No

Why or why not?

The Govt is going isolate the uninsured more in that area.
If paying the insured they should also include the uninsured

Is there anything else you think should be taken into account?

Isolating the uninsured is not good for anyone, health, stress, moving on.
Just settle

Submitter details: Unique ID: 1763

Time submitted: 30 Jun 2015 - 1:33pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

They also need a compensation for delay.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

They also need a compensation for delay.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

They also need a compensation for the delay and to have houses included not just land

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

They also need a compensation for delay.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

They also need a compensation for delay.

Is there anything else you think should be taken into account?

Treat everyone the same, insurance status is irrelevant.

Submitter details: Unique ID: 1764

Time submitted: 30 Jun 2015 - 1:36pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

They need more

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

As above needs to include house and land

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

Needs to be more

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

Needs to be more

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1765

Time submitted: 30 Jun 2015 - 1:50pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

support them more

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

I agree in principle but needs to be better

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

give them a better start and include the damaged and undamaged homes in the 80% of the total. But if they have more recent registered valuations go on those rather than on the rates valuation.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

I agree but again it needs to be better and good idea to use the land as a reservation.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

Needs to be fairer to the insured as well

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1766

Time submitted: 30 Jun 2015 - 2:08pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

It is not in accordance with the Supreme court ruling.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

insurance had nothing to do with red zoning. To red zone was to save the EQC money on remediating the land, etc.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

YES. THE COURTS DECISIONS. ALL THREE OF THEM.

These people ought to get more than the 2077 valuation due to the long delay caused by the not accepting the high court's decision. having lost in all courts and still not paid out is a disgrace and a massive injustice.

Submitter details: Unique ID: 1767

Time submitted: 30 Jun 2015 - 2:36pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Rates and interest paid on people with loans should also be considered as this has taken way too long and people have suffered. Solicitor fees should be paid full to switch this land over to the government .

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

They were insured and again costs for this taking to long

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

100% for land only

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Rates
Interest paid
Solicitor fees
They should have to pay any more it's taken way to long

Submitter details: Unique ID: 1768

Time submitted: 30 Jun 2015 - 3:28pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Supreme Court told you that insurance was not a factor

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1769

Time submitted: 30 Jun 2015 - 7:23pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

Any land effectively made unusable or devalued by red zoning should be paid at 100% of the land value regardless of insurance status.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
No

Why or why not?

While the payment of 100% of the land value is as it should be, many Port Hills commercial red zoned property owners have had additional financial stress caused by their properties being firstly green zoned and having taken steps to repair or remediate their properties in order to resume their activities, only to find their efforts and money torpedoed by the subsequent red zoning. During the green zone period a large number of property owners also had additional costs trying to mitigate rock roll risk to lift a S124 notice on their properties.

None of these additional financial costs would have been incurred had the areas been red zoned at the outset and the same offer made as for the flat land red zones. The report recognises that many or most of the affected businesses are small operations or owner operators without the financial backing of a larger company to absorb the loss of income, disruption and stress caused by the red zoning.

The complete lack of any offer has had these property owners in an economic straight jacket for the last 4 years and for the offer to them not to be such that they can move forward with the same equity as the flat land red zoned property owners have had for the last 4 years is not fair and equitable.

In effect, the Port Hills red zoned property owners are now significantly disadvantaged financially compared to the flat land red zoned properties through a process beyond their control.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

It would seem to be fair.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

While all payment should be made on the 2007 rateable values for improvements and land to be fair and equitable, those properties who have never had an offer and those who had offers after the first round of offers in 2011, should have any new offer adjusted by the annual rate of inflation. This is to maintain the same effective financial parity to enable them to re-establish themselves and move forward.

To not make this adjustment for any new offer will only lead to further possible court action seeking the additional payment in terms of fairness due to the disparity in terms of the real monetary of the payments. The payments after all are supposed to enable ALL property owners to move forward, not just some who had an early offer and have now been able to move forward while the remainder are now faced with the annual cost of inflation, loss of interest, increased property values, increased material and building costs, all on payments delayed by four years. How can this be fair!

Submitter details: Unique ID: 1770

Time submitted: 30 Jun 2015 - 9:15pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1771

Time submitted: 30 Jun 2015 - 10:17pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

fair go. that simple. treat people the same regardless of type of land building. insurance does not apply to vacant land. insurance in no way applies to vacant land.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

ditto see above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

ditto see above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

ditto see above

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

ditto see above

Is there anything else you think should be taken into account?

the prime minister said on live tv, no one will lose equity. there has been no deliberation on a fair market value which is part of this process when the crown or any government entity acquire private holdings. crown has been lucky they are paying the 2007 rate value. they should step up and pay todays market values. leaves me out the better part of 300000 if I want a minimal rebuild for my present house and I am out of the market to buy a house similar to this one. where is the equity. and I am retired. the rug been pulled from under my feet and the wool pulled over my eyes.

Submitter details: Unique ID: 1772

Time submitted: 1 Jul 2015 - 4:25am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

It needs to account for the rise in property prices

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

same as above, these people have lost an income not just a building.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

It dont seem fair to those who had no insurance due to brokers etc

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

as before its been a long time coming. I like the idea of it being reserve land as long as it isn't sold off again for tribes to make a huge profit.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

this will make the areas like ghost towns and devalue those homes that were uninsured even more causing unnecessary suffering to that group yet again.

Is there anything else you think should be taken into account?

If you truly want to be fair, pay out the same to all but stop leaving others in the cold and exasperating their issues further.

Submitter details: Unique ID: 1773

Time submitted: 1 Jul 2015 - 10:48am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

It needs to account for the rise in property prices

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
No

Why or why not?

same as above, these people have lost an income not just a building.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

It dont seem fair to those who had no insurance due to brokers etc

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

as before its been a long time coming. I like the idea of it being reserve land as long as it isn't sold off again for tribes to make a huge profit.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
No

Why or why not?

this will make the areas like ghost towns and devalue those homes that were uninsured even more causing unnecessary suffering to that group yet again.

Is there anything else you think should be taken into account?

If you truly want to be fair, pay out the same to all but stop leaving others in the cold and exasperating their issues further.

Submitter details: Unique ID: 1774

Time submitted: 1 Jul 2015 - 10:54am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

They suffered loads along with the rest of us. Uninsured are reckless if that was their choice, but what about those who were impoverished, couldn't afford it, or for reasons out of their control.

Give them a break and give them the same deal to buy their houses and land at 100% or at least 80% of land and house valuations. Just get this settled and let everyone move on.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

Why should one particular group benefit, it should be a park for all to use.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Wont this make it worse for the uninsured?

Is there anything else you think should be taken into account?

NZ Govt helps people in foreign countries better than they have for the uninsured of NZ.

Submitter details: Unique ID: 1775

Time submitted: 1 Jul 2015 - 11:08am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Yes, should be 100%, not their fault they could not be insured.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Yes, should be 100%, ensures they get the full amount and more likely to reestablish businesses.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

They should not be offered this much, it was their choice to not insure their land or improvements. If they are treated this way, why shouldn't all owners be uninsured if the crown will bail them out. They were uninsured, their own fault.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1776

Time submitted: 1 Jul 2015 - 11:38am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It is finally an offer in line with what others in the red zone have received. I think consideration must be given for the amount of time these people have had to wait and that there should be compensation for that. At the very least all of their rates should be written off.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

They should be treated as everyone else, Crown took away their ability to live and repair their houses by red zoning therefore should compensate them for this as per everyone else- 100% 2007 RV.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Why not at least now they are a bit more aware of the reality of the red zone

Is there anything else you think should be taken into account?

Compensation for the amount of time the Crown has let these people suffer for!!

Submitter details: Unique ID: 1777

Time submitted: 1 Jul 2015 - 12:51pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Given property owners were (and remain) unable to procure Insurance for Vacant Land in my opinion, to meet the criteria laid out for fairness and equity, this proposal is appropriate

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Given property owners were Insured in my opinion, to meet the criteria laid out for fairness and equity, this proposal is appropriate

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Property Owners had the opportunity (as all others) to procure Insurance - they took a calculated risk and as such to meet the criteria laid out for fairness and equity, this proposal is unacceptable

in other words - why would anyone bother to Insure their property in the knowledge the Crown will bail them out - those of us that have paid for Insurance would have good cause to rethink the need

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1778

Time submitted: 1 Jul 2015 - 1:12pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

I believe they should receive 100% of the land value as per other offers.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

I hope Gerry Brownlee and the National government support this preliminary view and allow red zoned land owners to move on with their lives!

Submitter details: Unique ID: 1779

Time submitted: 1 Jul 2015 - 2:25pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

only to get i over with

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

give them 100% **Offensive material withheld**

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

compensation for the disgusting delay

Offensive material withheld

Submitter details: Unique ID: 1780

Time submitted: 1 Jul 2015 - 3:32pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

only to get i over with

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

give them 100% **Offensive material withheld**

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

compensation for the disgusting delay

Submitter details: Unique ID: 1781

Time submitted: 1 Jul 2015 - 3:32pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

This will finally provide fair and consistent outcome for the owners of this land, and allow these people to recover their well-being, after nearly 5 years of stress.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

This will finally provide fair and consistent outcome for the owners of this land, and allow these people to recover their well-being, after nearly 5 years of stress.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

These people should be given the opportunity to re-visit their earlier decision, as it was likely a very difficult decision to not accept the offer, made under stressful circumstances.

Is there anything else you think should be taken into account?

The time it has taken, and the litigation needed to bring the Government to the position proposed by the Chief Executive has itself added considerably to the stress of the affected people, and this should be acknowledged, either by additional monetary compensation, or at the very least by way of public apology.

Submitter details: Unique ID: 1782

Time submitted: 1 Jul 2015 - 3:51pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The Govt red zoned the land so they should compensate owners as they have other red zone owners.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

As above

Is there anything else you think should be taken into account?

The offers are 4 years OVERDUE due to Brownlie procrastination

Submitter details: Unique ID: 1783

Time submitted: 1 Jul 2015 - 4:11pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it seems fair to those involved. In line with supreme court and other offers

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Yes as they couldn't insure land

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Actually ambivalent about this but some cases seems fair unless people made active decision not too

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

I actually think given time passed people could argue for more I think everybody needs to move on and this seems fair compromise

Submitter details: Unique ID: 1784

Time submitted: 1 Jul 2015 - 4:24pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
Fair & equitable

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
Again fair & equitable

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
Give them 100% 2007/8 RV on the land like everyone else

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?
Gives owners another option

Is there anything else you think should be taken into account?
Do it NOW & stop mucking about & causing more grief & heartache.

Submitter details: Unique ID: 1785

Time submitted: 1 Jul 2015 - 5:15pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because we should be treated like everyone else in this bloody mess
So we can move forward with our lives
You chose to make these red zones

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
as above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Pay them the full 100% land value, but not the building value

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

These are in the same boat as everyone else

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

These are in the same boat as everyone else

Is there anything else you think should be taken into account?

What about all the mental stress you have created for my family, the earthquakes were nothing compared to how we have been treated, let alone the financial disadvantages

Submitter details: Unique ID: 1786

Time submitted: 1 Jul 2015 - 6:45pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

100% to all red zone land is treating everyone equally and fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Same answer as prevois

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

No logical reason why they are not getting 100% land value.

No compensation for there dwelling is completely wrong.They are being forced out and should be paid as they would have been under the public works act.The court said insurance had no significance in the way the Govt is claiming.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

These people have lost 3 years of no settlement which has seen huge increases of replacement land to purchase .Extra compensation for inflation costs and interest on money that should have been paid years ago.

Submitter details: Unique ID: 1787

Time submitted: 1 Jul 2015 - 7:56pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

100 percent on land and allow owners to relocate house or sell it. These people should be treated the same as all other redzoners in terms of their land. The red zoning devalued their land and not the earthquakes. Treat them the same as all other red zoners. They should be allowed to sell their house or relocate it from the land.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Treat all red zoners the same. Don't put them through anymore suffering. Let them recover. Was that not the intention of the red zoning decisions initially.

Submitter details: Unique ID: 1788

Time submitted: 1 Jul 2015 - 7:59pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it wasn't possible for the landowners to insure their land. It is also out of their control that the land is red zoned, it was a government decision. They haven't chosen for it to be zoned red so I don't think fairness or unfairness to insured red zoned property owners is relevant. Also, some of the red zoned vacant land is perfectly fine, it is the council owned land above it that risks dropping rocks onto their land. There are so many variables, you could muck around forever trying to decide, while these poor people are desperate to get on with their lives.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It is unfair for commercial property owners as they never had the option to insure their land or get eqc cover. They again had no control over the zoning. If their property is zoned red they should get compensation.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
Submitter left blank

Submitter details: Unique ID: 1789

Time submitted: 1 Jul 2015 - 9:21pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Because it wasn't possible for the landowners to insure their land. It is also out of their control that the land is red zoned, it was a government decision. They haven't chosen for it to be zoned red so I don't think fairness or unfairness to insured red zoned property owners is relevant. Also, some of the red zoned vacant land is perfectly fine, it is the council owned land above it that risks dropping rocks onto their land. There are so many variables, you could muck around forever trying to decide, while these poor people are desperate to get on with their lives.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

It is unfair for commercial property owners as they never had the option to insure their land or get eqc cover. They again had no control over the zoning. If their property is zoned red they should get compensation.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1790

Time submitted: 1 Jul 2015 - 9:21pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The vacant land could not insure, and even the uninsured were not at fault when the government makes a zone decision.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

again it was a zone decision made by government not a repair of land.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

again it was a zone decision made by government not a repair of land.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

again it was a zone decision made by government not a repair of land.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

again it was a zone decision made by government not a repair of land.

Is there anything else you think should be taken into account?

It has taken too long, in all fairness interest should be paid on the 2007 GV from the date of the zoning changes.

Submitter details: Unique ID: 1791

Time submitted: 1 Jul 2015 - 9:37pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Has been a total injustice and such a drawn out process for these poor people. Anyone would think it is Greece, not New Zealand!

Submitter details: Unique ID: 1792

Time submitted: 1 Jul 2015 - 11:08pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

should also be compensated for the delay.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
No

Why or why not?

ditto answer at question 1

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

need to look at the reasons why people did or didnt have insurance and pay out level should be reflective of that fact.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

still should also get compensation for delays

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
No

Why or why not?

payout to uninsured on same basis and include delay payments on top

Is there anything else you think should be taken into account?

these questions can have two same answers but mean opposite things.

Submitter details: Unique ID: 1793

Time submitted: 2 Jul 2015 - 1:53am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

not offer just buy 2007 price because you can not buy insurance just for vacant land

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Buy red zone all properties including vacant land 2007 price and move on

Submitter details: Unique ID: 1794

Time submitted: 2 Jul 2015 - 10:46am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
It is fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
It is fair

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?
Offer should be for 100% of the RV the same as the others.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?
No comment

Is there anything else you think should be taken into account?
Submitter left blank

Submitter details: Unique ID: 1795

Time submitted: 2 Jul 2015 - 11:35am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The Red Zone hill properties have had NO OFFER to date from the Government. Compensation should be seriously considered for the anguish and financial loss these families have suffered, this has been caused by the inefficiency of the Government administration. The Key Government has no trouble wasting \$27M on a flag change no body wants and this amount I understand would cover the compensation. The money wasted on the Government defending its policy in the court is disgraceful.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Commercial properties must be considered fairly but they do not effect the health and wellbeing of families as much as depriving families from their homes.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Everybody should be treated fairly. If people did not have their homes insured that is very unfortunate and they will suffer the loss of the improvements but regardless of whether the property is insured they should be fully compensated for the land.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

If the property is red zoned and the Government take possession the land owners should be compensated.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Yes if the land is red zoned the land owners should be fairly compensated. As the Government takes ownership of the land no doubt we will all benefit in the future.

Is there anything else you think should be taken into account?

I would very much like to know the amount of money that CERA and the NZ Government have spent on legal and administrative costs that have caused the four and a half year delay and what administrators in particular have been driving this very unfair attitude and what were their reasons.

Submitter details: Unique ID: 1797

Time submitted: 2 Jul 2015 - 2:50pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

The Chief Executive has failed to take into account the delays caused by his predecessor and the Minister. Despite the three courts telling them along with the Human Rights Commissioner and initially CERA's own staff that they should pay 100% and treat everybody equally they chose not to. This charade is still going on with this recovery plan classifying by insurance groups when this is irrelevant. Compensation for these delays needs to be acknowledged to comply with treating everybody equally. 100% should be of current market value of an equivalent property not an 2007 valuation. It is now 2015.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

100% should be of current market value of equivalent property

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

All should be treated equally. Insurance is not an issue. Loss is from government policy not the earthquake.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The despicable behaviour of CERA and the Minister in delaying the process while people lives were in turmoil. Blind Freddy could see what was fair and reasonable.

Both fair compensation for peoples material loss as well as unnecessary stress and anxiety should be paid.

Submitter details: Unique ID: 1798

Time submitted: 2 Jul 2015 - 4:55pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Because it excludes a payment for their houses, it needs to be 100% of the full rateable value of house and improvements

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1799

Time submitted: 2 Jul 2015 - 7:08pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

100% of the 2007 RV is the only fair offer that should be made, which will enable the affected land owners to finally move on.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Because it's fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

They should get the same as everyone else, as ruled by the Supreme Court. They will not be able to recover with 80% of the RV of the land only.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Please stop wasting more time and just get on with it. 4 years is more than long enough.

Submitter details: Unique ID: 1802

Time submitted: 3 Jul 2015 - 11:02am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

The proposed offer of 100% of the 2007/08 RV of the land is the only fair outcome. It is consistent with what the Crown offered all other affected red zone homeowners and is the only sensible offer that can be made.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

The proposed offer of 100% of the 2007/08 RV of the land is the only fair outcome. I think that it is fair that the offer gives the affected owners the opportunity to decide on accepting 100% of the 2007/08 RV on improvements or to pursue their insurer for this portion.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

An offer of 100% of the 2007/08 RV of the land is the only fair outcome. There are many reasons why these affected people were not insured. Some were willing to take the risk and many may not have been able to afford to pay insurance premiums. All this is irrelevant with regard to the land and a 100% offer is the only fair option to allow these people to recover.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

The only point of note is that the uninsured properties should also be offered 100% of the 2007/08 RV for the reasons above.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

People may have chosen not to accept the original offer for many reasons. Now that a significant period of time has passed some of these affected homeowners may want to reconsider their options and this offer would provide a chance to do so.

Is there anything else you think should be taken into account?

This offer, i.e. 100% of the 2007/08 RV, needs to be given to all affected parties ASAP so that they can move with their lives. The four years (and counting) has caused many people significant stress and financial hardship and it is time for this to end.

Submitter details: Unique ID: 1804

Time submitted: 3 Jul 2015 - 2:42pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
It is only fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?
As above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?
It is only fair

Is there anything else you think should be taken into account?
Yes, Just get on with it.

Submitter details: Unique ID: 1805

Time submitted: 3 Jul 2015 - 4:22pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

I totally believe that people who have bare land, in the red zone, should be offered 100 per cent of what the land was worth at the time of the earthquake. This is the only fair offer.
I support this 100%, the draft offer. These people have been through enough.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
Submitter left blank

Submitter details: Unique ID: 1806

Time submitted: 3 Jul 2015 - 5:05pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It's much fairer than the previous offer. These people were put at a tremendous disadvantage through no choice they had made.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It's not a cogent or fair argument to say that one class of land ownership deserves to be treated differently to another. If the Crown goes/ has gone beyond the provisions of the EQC Act(s) in making the offer to insured and uninsured residential properties, then it needs to be consistent.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

For consistency's sake, they should be offered 100% of the land value.

The Crown's decision to rezone whole suburbs in effect massively devalued the land owner's property, through no fault of their own, nor with any input from them. If the Crown is to compensate other uninsured owners, then it should be consistent in its offer.

The argument regarding precedent is weak. A similar situation is unlikely to occur, and the insurance market may offer new products that insure land now or in the future that weren't available at the time of the Canterbury earthquakes, thereby negating the need (somewhat) to make offers to buy land.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

The landscape has changed (ahem!).

- Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1807

Time submitted: 4 Jul 2015 - 5:02am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

The offer should be 100% 2007/2008 RV, however, as per the Supreme Courts ruling, there should be a component on top of this to take into account the 4 years of delay. This should reflect the increase in comparable property prices, and also the stress and financial hardship caused to these landowners by a government decision, which was unlawful. Do this and do this NOW.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
No

Why or why not?

The offer should be 100% 2007/2008 RV, however, as per the Supreme Courts ruling, there should be a component on top of this to take into account the 4 years of delay. This should reflect the increase in comparable property prices, and also the stress and financial hardship caused to these landowners by a government decision, which was unlawful. Do this and do this NOW.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The offer should be 100% 2007/2008 RV for land and buildings, however, as per the Supreme Courts ruling, there should be a component on top of this to take into account the 4 years of delay. This should reflect the increase in comparable property prices, and also the stress and financial hardship caused to these landowners by a government decision, which was unlawful. Do this and do this NOW.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

No comment.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1808

Time submitted: 5 Jul 2015 - 7:30pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

The offer should have always been to offer 100% why would the Government have even considered offering less. Additional payments should also be made to compensate for the delays in making this offer.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Land is Land is Land, why would land be worth any less if it was insured or not !

The Government has created the red zone not the Earthquakes, the Government should totally fully compensate anyone that has to move because of the Government decision to red zone their home. Pay these poor families for the land and home and let them move on. Insurance status should not be included when making an offer on the value of land and buildings.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

I am unsure of the Rapaki Bay offer so cant comment.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Why is this process taking so long. Had the Government done the right thing in the first place then these poor families would have settled years ago and not had to suffer for over 4 years. Compensation should be made to these families as an apology for the Government getting it so wrong. The Government never seem to be held to account when they get things wrong, maybe this time the Government can be held to account and made to pay compensation.

Submitter details: Unique ID: 1809

Time submitted: 5 Jul 2015 - 8:38pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Insurance should have no effect on pay outs, they should receive 100% of 2007 RV

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1810

Time submitted: 5 Jul 2015 - 9:54pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Give them 100% of 2007 RV

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1811

Time submitted: 5 Jul 2015 - 9:55pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1812

Time submitted: 6 Jul 2015 - 5:06am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

The red zoning of the land was a decision made by the government and the issue is similar in nature to acquiring land for a major road etc. It is only right that the government compensate owners fully for this action. That would be 100% of 2007 valuation plus interest and costs incurred by owners due to the delay in settlement caused by the government persisting with litigation. Recognition of the increase in the value of all land in Christchurch since 2007 and the final payout needs to be taken into account also.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Yes, the delays caused by the government payout needs to reflect the overall increase in land values in Christchurch since 2007 so that section owners who have been adversely affected may move on with their lives and purchase an equivalent section on today's market.

Rezoning of affected land since 2007 should not be a factor in the final payout as this a direct result of the govt decision to red zone those individual properties.

Submitter details: Unique ID: 1813

Time submitted: 6 Jul 2015 - 6:53am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Its their decision to make the land redzone, the only answer to be is to pay 100% on 2007RV

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Yes as above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

As above

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Only on their land

Is there anything else you think should be taken into account?

Yes financial payback, as winning in 2 court rooms wasnt enough for these redzoners they have had to suffer financial lose as well!

Submitter details: Unique ID: 1814

Time submitted: 6 Jul 2015 - 6:58am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

I think that this is the correct decision as these people could not insure. They have waited long enough & it is time for people to move on with their lives. Even with a payout of 100% they will be still be in worse position than the 2007 valuation due to increase in land prices since the earthquakes. Pay the 100% now

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Being a commercial land owner ourselves the correct offer should be 100%. We paid our insurance every year & sore it increase by 400% after the quakes. We still paid & had to finance this. We have waited long enough for a decision to be made & a 100% payment based on the 2007 GV is the correct decision. There is no difference between the insured property next door that has been paid out 100% of the ratable land value. To us anything less than 100% is totally unjust, unfair & a kick in the teeth to those who have chosen to INSURE & protect themselves.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

As has been mentioned in the draft in the red zone recovery plan, I think the crown needs to make a distinction between the uninsured & uninsurable. The people who chose not to insure made that choice.. Why should they be entitled to the same payout as those who have paid insurance ? They could have insured but chose not to.

I think an original offer of 50% was fine. To get 80%..they should consider themselves very lucky !!!

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

If these properties were insured they should receive an offer of 100%

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

These owners had the chance to accept the original crown offer but chose not to. However if they were insured at the time of the quakes & wish to now take 100% and move on..so be it. We just want closure at our end & any more hold ups due to offers & counter offers is a waste of time.

Is there anything else you think should be taken into account?

We have read that the uninsured who with a new offer will be offered 80%, may appeal to the Supreme Court to try & get 100%. If this is the case the Crown should go ahead & pay Commercial & bare land owners the proposed 100% straight away. Why should we have to wait even longer when we have already waited 4 years ?? Let them fight it out in the courts..we should not be disadvantaged because of this. If they insured in the first place they would not be in this situation.

Submitter details: Unique ID: 1815

Time submitted: 6 Jul 2015 - 7:14am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

As everyone knows, you can't insure vacant land, so these property-owners should never have been discriminated against. EQC was set-up to insure land as well as property - the only organization in the world that does so - as insurance generally doesn't cover land. It's well and truly time for these people to be able to move on.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

They are in the red zone. End of story.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Land yes, buildings no.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

They are in the red zone. End of story.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

I want bare land to be offered 100% of it's 2007 market valuation, everything else, the same offer made to the other red-zoners, unless the buildings were uninsured at the time of the quakes, then just the 100% of the land. Pretty simple really. You guys quit making it complicated! Sick of the political bump!

Submitter details: Unique ID: 1816

Time submitted: 6 Jul 2015 - 8:14am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

the loss of value is because of zoning so the insurance status is immaterial. only 100% GV insured or not would be fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

see above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

crown has no place buying land in Rapaki

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

no consideration for the effect of the 41/2 years has had on property prices

Is there anything else you think should be taken into account?

mitigation of land rather than purchase

Submitter details: Unique ID: 1817

Time submitted: 6 Jul 2015 - 8:16am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it's the right thing to do at 100% 2007 RV land value as the Supreme Court has ruled.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Yes, as above

Is there anything else you think should be taken into account?

Make payment soon as possible

Submitter details: Unique ID: 1818

Time submitted: 6 Jul 2015 - 10:11am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it's the right thing to do at 100% 2007 RV land value as the Supreme Court has ruled.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

As above

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

As above

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Yes, as above

Is there anything else you think should be taken into account?

Make payment soon as possible

Submitter details: Unique ID: 1819

Time submitted: 6 Jul 2015 - 10:11am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

100% of the 2007/08 RV is the only fair offer. These affected people should not be treated any differently to the other red zone property owners. A 100% offer will allow them to move on with their lives.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

100% of the 2007/08 RV is the only fair offer. The two options around accepting the 07/08 rateable improvements value are also good allow the owners to decide the best option for them to pursue.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

There is no reason why the offer to this group should not be 100% of the 07/08 RV for the land. As for no offer for uninsured improvements, in many cases these houses are not damaged or are repairable but the red zone does not allow this to happen.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

All the offers made to this group should be based on 100% of the 2007/08 RV.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Affected owners who may now want to reconsider whether they want to remain living in the red zone should be given the opportunity to accept an offer based on 100% of the 2007/08 RV.

Is there anything else you think should be taken into account?

All of these offers should be made at 100% of the 2007/08 RV. Following the earthquakes John Key said that no one would be worse off as a result of these events. Four and a half years later the stress and hardship for these people needs to end. Make the offer ASAP and let them get on with their lives!

Submitter details: Unique ID: 1820

Time submitted: 6 Jul 2015 - 10:36am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Why offer 80% of value. Why should people be disadvantaged when they couldn't insure their land anyway. Pay 100% and get on with it.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

After all this time you need to make an offer that allows people to move on. There should be a valuation of the improvements and they should receive 100% of an updated valuation.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

These should also be revalued at today's valuations to ensure that property owners are not disadvantaged and can replace what they had with a comensurate property.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The length of time people have been waiting and the costs they have incurred trying to get justice from a government that has acted illegally. Compensation should be paid and all costs incurred related to the delayed settlement covered by the government.

Submitter details: Unique ID: 1821

Time submitted: 6 Jul 2015 - 10:58am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it is impossible to insure bare land. The delay in this matter has caused considerable angst to many people.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1822

Time submitted: 6 Jul 2015 - 11:24am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

No

Why or why not?

Is there anything else you think should be taken into account?

All soils in NZ are constantly moving as this country is quite young in geological terms. If you want home owners and businesses to continue to invest in land based activity, there as to be some reassurance. It is a well known fact that some people have done quite well out of this earthquake, but many others have seen every thing they have put into their homes or land purchase, virtually disappear. Mental health problems, even deaths have occurred due to the uncertainty. Play fair , pay fair! Give reassurance and people will continue to reside in and around Christchurch.

Submitter details: Unique ID: 1823

Time submitted: 6 Jul 2015 - 11:32am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

The CE needs to take into account the time factor it has taken to resolve (over four years). Note CERA's initial advice was to pay 100% and this would have avoided the lengthy delays. Movement in land prices should now be taken into account. That is red zoned section/property owners should be compensated with an amount that allows them to purchase an equivalent section/property in 2015.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

No Opinion

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

It is not about Insurance. Government decided to stop people living where they are so has effectively compensated the land and therefore all should be compensated.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

No Opinion

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The Minister has continually ignored the advice initially of his own advisors (CERA), the Human Rights Commissioner and three Courts. He should not only compensate for these unreasonable delays but as a minimum apologise to those whose lives he has keep in a stressful limbo for nearly five years or resign.

Submitter details: Unique ID: 1824

Time submitted: 6 Jul 2015 - 12:14pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

The Minister has continually ignored the advice initially of his own advisors (CERA) then the Human Rights Commissioner and three Courts. He should compensate for these unreasonable delays (near 5 years). 100% RV should be based on an indexed figure so owners are compensated in 2015 terms not 2007. There is also the matter of unfair stress and hardship his illegal actions have caused that should be compensated for.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Its not about insurance. The Supreme court has said so. Why is this proposed recovery plan even breaking into classes of insured groups.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

N/A

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Yes a public apology from the Minister for wasting taxpayer money while causing families hardship and stress.

Submitter details: Unique ID: 1825

Time submitted: 6 Jul 2015 - 12:42pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

I was undecided if I should tick yes or no. I decided to tick yes, to not give Brownlee the opportunity to stage further delay on the grounds of saying: People are not happy with our draft plan, we have to go back to the drawing board and have to start all over again.

However, there has to be added an amount of at least 12-15% of that for compensation, given their loss of interest since red zone offers to others were made. This would leave them still massively shortchanged, considering the rise of property prices they have to pay now to try to rebuild their lives, 4 years after the red zone buyout offers started, notwithstanding the costs they possibly incurred for paying rates, or mortgages, or legal fees, or expert reports, or even all of it, and their psychological hardship over 4 years by leaving their lives in limbo.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

The same applies like to the question before. I can't imagine why they should be treated differently. The red zoning was the determinative factor for their loss, and it was unlawful.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

It is appalling for Brownlee to try to hold some ground with the previous offer, if people received one at all. Again, their curse was the red zoning, and it was unlawful. Left alone, they could have started to rebuild their lives 4 years ago, within their means, and relying on the services the council is generally obliged to provide. They paid their rates, and still do, I guess. Insurance is not determinative.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

I am not very well informed about this, but my gut feeling is, everything I said before, applies here as well.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Again, everything I said before, applies here as well.

Is there anything else you think should be taken into account?

Yes, GET ON WITH YOUR JOB ASAP!

Defer, delay, deny is not good enough.

The information, that is drip fed to the public in

The Press in recent days is of grave concern.

What new agenda of the government is unfolding there?

Rebrand, what quite some people feel, is the most oppressive government organisation? Keep the crew, but name a new captain (Earthquake minister), thus taking, what is felt up to now by quite some people as the biggest bully in this act, out of the firing line and let him disappear backstage?

With rebranding goes more powers, cast into legislation. Then the courts can be snubbed, and in the end we might have to admire another grin of the 'smiling assassin', as dubbed by his previous colleagues.

Submitter details: Unique ID: 1826

Time submitted: 6 Jul 2015 - 3:31pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because the zoning of the land and the lack of supporting infrastructure has deemed the land to have negligible value

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Insurance issues aside, the owners of these properties require an outcome that enables them to replicate these commercial buildings outside of the red zone

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

I agree on the preliminary view to make a new offer however I do not agree that the offer should be for just 80% of the land value. By the governments actions in creating the red zone it has not allowed property owners a choice to stay or not to stay, particularly as the provision of services has been deemed too expensive. Therefore it was in the governments interest to have property owners vacate their properties. as a consequence owners should be fairly compensated and that should be 100% of the total rv of the land and buildings.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

I think all property owners in the red zone should be offered 100% of the rateable value at the time of these events. The delays of themselves in reaching a revised offer has resulted in further compensation erosion given how much property prices have increased in Christchurch and elsewhere since the earthquakes

Submitter details: Unique ID: 1827

Time submitted: 6 Jul 2015 - 3:37pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Feel all property owners should be offered some compensation for emotional upheaval, additional rates, interest, legal fees faced by property owners Margars should also be offered.

Submitter details: Unique ID: 1828

Time submitted: 6 Jul 2015 - 4:33pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

100% seems fair, and in line with the supreme court.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

fairness - and lets all move on

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

100% seems more fair.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

It's been a long and painful struggle for so many people so it would be nice for the government to help people out. In reality, prices have risen significantly since the 2007 RVs were struck - they were a lowball offer for many, and even worse now.

Submitter details: Unique ID: 1829

Time submitted: 6 Jul 2015 - 7:54pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Fairness in recovering loss from earthquakes

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1830

Time submitted: 6 Jul 2015 - 8:53pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?
100% is fair

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?
As long as any insurance monies already received go to the Govt. or the pay out by Govt. is less any monies paid out.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?
Why or why not?

Is there anything else you think should be taken into account?
Yes, hurry up and get it finalised, it has been too long.

Submitter details: Unique ID: 1831

Time submitted: 6 Jul 2015 - 8:58pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

The offer should be 100%2007 RV + interest, rates that have been paid since the very first buy out offers where made to the insured red zone residents and the crown should cover the cost of the legal fees for the Quake Outcasts as the Supreme court has ruled the crown has acted unlawfully so why should these people be financially penalized because of the unlawful decisions and actions of the government.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

100% 2007 RV for every red zone property.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

100% 2007 RV for all red zone properties. Insurance status did not cause the decrease in property value. The red zone policy was the contributing factor to the decrease in property values in the red zone areas.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1832

Time submitted: 6 Jul 2015 - 9:49pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because the only fair offer is 100% 2007/2008 RV. However, as per the Supreme Courts ruling, there should be a component on top of this to take into account the 4 years of delay. This should reflect the increase in comparable property prices, and the stress and financial hardship caused to these landowners by a government decision, which was unlawful. All the interest paid on mortgages and legal fees should be compensated for. The public in general support this, as does the Supreme Court verdict.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Because it's fair. As mentioned above, additional compensation for the time and money lost, and for the stress should be considered.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

This offer will not enable them to recover from the red-zoning.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1833

Time submitted: 7 Jul 2015 - 8:05am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It's the only fair offer. On top of this there should be an additional compensation for the money lost because of the increase in real estate prices over this long period of time (4 years), mortgages and legal fees incurred due to the need to fight something that was deemed unlawful by the Supreme Court.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

It's fair. Also, please refer to the comment above re additional compensation.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

This offer will not enable them to recover. They should be offered the same as everybody else, as it is the zoning and not the earthquakes that put them in the position they are in.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1834

Time submitted: 7 Jul 2015 - 8:48am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

A 100% offer for the land would be the only choice for a group of people elected to represent fairly the people of New Zealand. When you think about the mental stress this has put on the group of owners and the time taken it looks almost like planned cruelty.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Why or why not?

Is there anything else you think should be taken into account?
Submitter left blank

Submitter details: Unique ID: 1835

Time submitted: 7 Jul 2015 - 9:34am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The owners of this land should be treated exactly the same as all the other red zone property owners. An offer of 100% of the 2007/08 RV is the only fair option.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Paying out 100% of the 2007/08 RV for the land and giving the owners the option to accept 100% of the 2007/08 for improvements or to deal directly with their insurer is a fair offer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The offer should be for 100% of the 2007/08 RV for both the land and improvements.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
No

Why or why not?

All the affected properties should be treated the same and that is with them being offered 100% of the 2007/08 RV.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Now that people have come to terms with the realities of living in the red zone they may want to rethink their original decision not to accept the government offer. An offer of 100% of the 2007/08 RV should be extended to all of the owners still in this group.

Is there anything else you think should be taken into account?

The offer of 100% 2007/08 RV needs to be made to all the affected parties ASAP. These people have been left in limbo for far too long. Let them get on with their lives by treating them the same as all the other red zone property owners.

Submitter details: Unique ID: 1837

Time submitted: 7 Jul 2015 - 4:07pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

The families of the red zone vacant land absolutely deserve to be paid 100% for their land.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1838

Time submitted: 7 Jul 2015 - 6:48pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Proper legal procedure was not followed and vacant land owners have been forced to wait 3 extra years and faced legal bills. they should also receive interest for the 3 years on top of the 100%

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

Proper legal procedure was not followed and vacant land owners have been forced to wait 3 extra years and faced legal bills. they should also receive interest for the 3 years on top of the 100%

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

The purpose of the red zone was to clear all houses as it was going to be too expensive to maintain services

This offer is setting up for the failure of this policy

There are houses in the red zone that are still liveable.

An offer of 80 % of RV for land only and nothing for the house is very likely to be refused by someone who has a liveable house, leaving the council with a large ongoing bill to maintain services.

If I was in that position I would say NO.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

Proper legal procedure was not followed and vacant land owners have been forced to wait 3 extra years and faced legal bills. they should also receive interest for the 3 years on top of the 100%

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

The aim was to clear the area. given time these people may have changed their minds. But since it was their choice, they should not receive interest for the 3 years

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1839

Time submitted: 7 Jul 2015 - 7:58pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Because this offer was not based upon the Supreme Court judgment which new offer should not consider the insurance status.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The declaration of red zone make some of people's life destruction.

Submitter details: Unique ID: 1840

Time submitted: 7 Jul 2015 - 8:15pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It's fair and enables them to recover. In addition to the 100% RV offer there should be compensation for the time and money lost in the last 4 years due to the battle for a fair offer.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The proposed offer doesn't allow them to recover. They should receive 100% of the 2007/8 RV of the entire property, as did the rest of the red-zoned properties.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1841

Time submitted: 7 Jul 2015 - 9:29pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

minimum of 100% and costs to compensate for the length of time taken to get to this point

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

only that it has taken far to long to get to this point , the stress and inability to move on with there lives has been a unacceptable delay and compensation should be looked at , Gerry Brownlee is a bully

Submitter details: Unique ID: 1842

Time submitted: 7 Jul 2015 - 9:52pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

All the above must receive 100% of 2007 RV PLUS be compensated for the years of financial, emotional hardship they have unnecessarily suffered and the loss of years of interest on this money.

Submitter details: Unique ID: 1843

Time submitted: 7 Jul 2015 - 10:40pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because it is fair and is FOUR YEARS overdue

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Compensation for the undue delay, for necessary court action, unusable plans and permits, inflation, rents, secretarial & administration time.

Compensation if section Green Zoned in the future

Submitter details: Unique ID: 1844

Time submitted: 8 Jul 2015 - 12:16am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
No

Why or why not?

While it should be 100% it should also reflect the change in general land values that have taken place until a fair offer has been made. It is 2015 so 2007 valuations are hardly valid.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The crown has effectively taken the land and as such compensation such as in the Public Works act should apply. That is full market value. The courts have ruled insurance is not a legitimate reason for discrimination.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

An apology from the Minister for the hardship inflicted on hundreds of ordinary Kiwi families for no reason. Original advice from his advisors (CERA) was to pay 100%.

Some form of compensation for this hardship and stress caused the delays in getting to a fair offer.

Submitter details: Unique ID: 1845

Time submitted: 8 Jul 2015 - 8:56am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

A public apology from cera and the crown for wasting our time and money. Compensation for pain and suffering and lawyers fees.

Submitter details: Unique ID: 1846

Time submitted: 8 Jul 2015 - 10:39am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Yes, CERA should offer the owners of Red Zone vacant land 100% 2007/08 RV, and they should do so without further delay. The delays that CERA have put in the way of a resolution have had a significant impact on the health and well-being of those effected people, not to mention the financial loss of having the capital tied up for 5 years and not being able to use hit, while the market advances. I think that CERA should also offer 10% above the 2007/08 valuation to recognise these factors.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Yes, there is no reason why commercial properties should be treated any differently to any other group.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

No, CERA should be paying 100% of the 2007/08 RV of the land, because they should be treated equally.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

The land should remain in Maori hand as reserve land, so that it can be used to let the eco system to recover.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Yes, in light of the reduction of services and local council rezoning, these people should have the chance to sell their land, so that they can move on with their lives and improve their health and well-being.

Is there anything else you think should be taken into account?

I think that CERA should take into account that the people affected have had the money tied up for 5 years, and they have not been able to move on with it, so should be offering an additional 10% above the 2007/08 valuation. The people on the flat that that have had the offer years ago have been able to move on and use the money to purchase a new section. Now the market for available replacement land has become very competitive and prices have risen significantly,

Submitter details: Unique ID: 1847

Time submitted: 8 Jul 2015 - 1:41pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

uniform fairness @100% plus compensation for loss of interest.stress

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1848

Time submitted: 8 Jul 2015 - 3:30pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Yes in part. I agree with the 100% offer based on 2007/08 RV for the land, but believe that additional compensation should be allow for due to the time it has taken to reach this point. Factors such as rates and mortgages on the land over the past few years as well as legal fees etc have tallied up to a lot of additional expenditure for the owners.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

I believe 100% should be paid out.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

Yes in part. I agree with the 100% offers, but disagree with the 80% offer on for uninsured improved red zoned properties. They should also be offered %100.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1849

Time submitted: 8 Jul 2015 - 3:54pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Because owners of red zoned vacant land are deservant of a 100% offer, they could not insure their land so they need to be compensated 100%.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

they are just as entitled to be compensated

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

They chose not to insure

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1850

Time submitted: 8 Jul 2015 - 4:09pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1851

Time submitted: 8 Jul 2015 - 4:13pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

because you are unable to insure the land and the chief executives view is consistent with paying out for the land on which partially built dwellings sat on

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

everybody should be treated the same

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

pay 100%,they need to recover as well

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
fix this with speed,to long off a timeline

Submitter details: Unique ID: 1852

Time submitted: 8 Jul 2015 - 8:00pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Why or why not?

An 80% payout is an improvement from the original offer, but it should be 100%.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

There is no legal requirement for property owners to have insurance, therefore if these payments are based on whether an owner has insurance or not sets a worrying precedence for all New Zealanders

Submitter details: Unique ID: 1853

Time submitted: 8 Jul 2015 - 8:45pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Yes, but I feel additional compensation on top of the 100 % offer is not unwarranted.

The length of time this has taken, especially to those people who own land on the Port Hills, people who are paying mortgages, rates etc on red-zoned land, people who are having to pay rent while waiting for their payout in order to move on, legal costs incurred to fight this battle etc.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

In the issue of FAIRNESS, 100% should be offered to these people too.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?
No

Submitter details: Unique ID: 1854

Time submitted: 8 Jul 2015 - 8:45pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Insurance status is irrelevant to the government acquiring of property as ruled by the Supreme Court, CERA is being deliberately obstructive. I can only hope the quake outcasts take you to the Supreme Court again and get full costs awarded against you for being obstructive.

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

Is there anything else you think should be taken into account?

Pay them 200 percent of GV 2007 due to the hardship and soul destroying process CERA has put them through.

Submitter details: Unique ID: 1855

Time submitted: 9 Jul 2015 - 7:13am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

100% of 2007/8 RV plus compensation for inflation in house/section prices since the initial red zoning might be preferable but in fairness many red zoners could not move immediately and did not receive compensation. We think this a reasonable compromise.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

In the main we agree, but as red zoning effectively prevents one repairing uninsured commercial property, we believe 100% 2007/8 RV for land and improvements as shown on the Council records is more fair.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

For the reason given previously, it is only fair that 100% 2007/8 RV be paid for land and improvements to all red zoners. This was not, in many cases, a case of property irreparably damaged by the earthquake, but property lost because of government policy. As such, all red zoners should be compensated equally.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

Unqualified to comment in detail on this proposal, but it seems fair.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

This appears a very good, fair proposal.

Is there anything else you think should be taken into account?

This is a much better proposal than the original one, and the new offer to buy insured privately-owned red zone properties is an improvement on the original offer to insured red zoners, as it does not appear to carry with it the same threats as were contained within the original document. However please remember that red zoning was a government initiative and was not international best practice. We were prepared, though unhappy, to lose our homes and properties (even if undamaged) in smaller blocks, because we knew that happened internationally, but not on this scale. Please pay 100% 2007/8 RV for land and improvements to all red zoners.

Submitter details: Unique ID: 1856

Time submitted: 9 Jul 2015 - 7:19am

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Has never been insurable so should receive at 100% offer

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Those people have no other option so should receive a 100% offer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Reasons for being uninsured will vary.

Comparative extra cost to the crown will vary. In some cases it will be zero.

The decision to create the red zone is in itself often the major cause of loss or potential loss to a property owner.

The decision to create a red zone was not a foreseeable outcome before it was done. It is a situation entirely created by CERA. From what we have seen of EQC land claims in our red zone area they amount to nothing. So there is no money to be reclaimed from EQC so no extra cost to the crown in paying out 100% on the land as was done for insured owners.

The intention in some areas was clearly to remove all residents and in some areas infrastructure will be problematic. I imagine there might be some uninsured in those areas who have no choice but to stay. It would seem advantageous to make a workable offer to them.

As an example:

In our personal case we were finishing off building so were between insurance at the time of the earthquake. Our other assets and businesses were and are insured. We certainly pay a lot in insurance. It was timing and circumstances that lead us to be uninsured.

In our case we have no damage so no insurance claim. Therefore there would be no additional cost to the crown with a 100% offer because there was never any insurance money to claim back.

However in our case because of our improvements made since 2007 the offer would need to increase 2000% to get near our value of the property. That is unlikely and we have no intention at all in moving. So we are not looking for an offer.

I support the judges finding that the moral hazard argument should not be exaggerated. In fact I would say that it doesn't exist at all. Given the time delays, uncertainty and effect to those concerned well being it is hard to imagine anybody seeing any advantage in being in the uninsured group.

So they should receive a 100% offer on land and improvements.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

For most of the remaining residents in red zone areas they have made a definite decision to stay. The process over the last five years has been very stressful and difficult. The "red zoning" has had a far wider effect than is justified with many misconceptions associated with it. The sooner the red zone offer can be put behind us the sooner we can properly recover. However people's circumstances change at the effect of the red zoning is taking some time to resolve so I support the acceptance of offers for those who offer their property up for sale.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1857

Time submitted: 9 Jul 2015 - 9:33am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

Has never been insurable so should receive at 100% offer.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Those people have no other option so should receive a 100% offer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Reasons for being uninsured will vary.

Comparative extra cost to the crown will vary. In some cases it will be zero.

The decision to create the red zone is in itself often the major cause of loss or potential loss to a property owner.

The decision to create a red zone was not a foreseeable outcome before it was done. It is a situation entirely created by CERA. From what we have seen of EQC land claims in our red zone area they amount to nothing. So there is no money to be reclaimed from EQC so no extra cost to the crown in paying out 100% on the land as was done for insured owners.

The intention in some areas was clearly to remove all residents and in some areas infrastructure will be problematic. I imagine there might be some uninsured in those areas who have no choice but to stay. It would seem advantageous to make a workable offer to them.

As an example:

In our community there are a couple of uninsured owners. One was finishing off the building so was between insurance at the time of the earthquake. Their other assets and businesses were and are insured. It was timing and circumstances that lead to be uninsured.

In that case we have no damage so no insurance claim. Therefore there would be no additional cost to the crown with a 100% offer because there was never any insurance money to claim back. In the other case there was minor damage that was repaired before Feb 2011 so the same applies.

We support the judges finding that the moral hazard argument should not be exaggerated.

So they should receive a 100% offer on land and improvements if they want it.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

For most of the remaining residents in red zone areas they have made a definite decision to stay. The process over the last five years has been very stressful and difficult. The "red zoning" has had a far wider effect than is justified with many misconceptions associated with it. The sooner the red zone offer can be put behind us the sooner we can properly recover. However peoples circumstances change at the effect of the red zoning will take some time to resolve so I support the acceptance of offers to those who offer them for sale.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1858

Time submitted: 9 Jul 2015 - 9:40am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

I believe the owners of vacant land do not deserve to be shut out of making use of their land they worked hard for. So they deserve compensation for their loss.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

Yes, because the 'red zone' was a inappropriate government construct which has distorted the property market disadvantaging owners. Commercial property owners work just as hard if not harder than anybody else for their community, by providing jobs and services.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Uninsured or not, the property had value which was robbed from they owner by the ridiculous 'red zoning'. The new offer should be 100% of the 2007 RV.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

They are in the same situation as everybody else.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

In future let the market decide on the value of property after a disaster. The government had no right to classify land as 'red zoned'. What was the point of doing it? Who benefited from it? I don't believe the owners of the property did. It has been almost 5 years since the earthquake event, and yet the compensation for loss will be set at 2007 RV, which is 8 years ago. This is wrong. The offer should be higher to reflect the loss due to the extraordinarily long time that has gone by and the emotional cost to families who haven't been able to move on with their lives. In my situation, there is no more land being built with stunning views of the city and alps that is so close to amenities and the beach, but it is being forcibly written off by council planning and government 'zoning'. I don't want to lose it. It was the first property I'd have ever bought and my father and I walked up to it for the first time to admire the view and the potential of the land, he was dying from cancer and it was literally the last physical walk he ever made. He was so happy for me and he was proud that his son was investing in property for a family home. He never saw the dream eventuate as he died shortly before the earthquakes. This land has special meaning for me, it isn't just some speculative investment out to make easy money. Thank you for reading my story.

Submitter details: Unique ID: 1859

Time submitted: 9 Jul 2015 - 10:28am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

because the 80 percent of land value for the 2007 2008 is not enough to move on with out renting this is impracticable for retired elderly people that have still been staying in flat land red zoned properties since first earthquake this has taking its toll emotionally and mentally .

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1860

Time submitted: 9 Jul 2015 - 10:33am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

It complies with the court decisions and it reflects the fact, that the area wide red zoning, which is judged unlawful, is akin to compulsory acquisition, triggering full compensation.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

There situation is in no way different to the owners of other red zoned land, be it improved or vacant land, insured or uninsured. Area wide red zoning is the killer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

They are entitled to the same like all other red zoners: 100% 2007/8 rateable value land and improvements, if any. Indiscriminate area wide red zoning does not allow to discriminate when making offers to offset the impacts of the red zoning. This is reflected in three court decisions, that insurance is not determinative. Treating them differently is a punitive element with no relevance to the problem, created by the area wide red zoning.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

But ownership should change. Let their leaders make the right decision quickly about that to help their people, if they really care that much about their people as they always say they do.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

As the whole thing is still unfinished business for the government, and aspects of underinsurance may have played a role so far, the process should be open to them again. The court rulings broadened the base of information, on which to make a decision, and that was not available to them before.

Is there anything else you think should be taken into account?

An interest component of at least 20% should be added. The shameful delaying tactics of the Recovery Minister closed the door to the property market for them for years, and they now face price increases of around 40%.

20% is a far cry from offsetting that, and it does not take into account the cost for paying rates, mortgages, and more over these years for a property the government rendered worthless with the stroke of a pen, where a lot of them are still fine and on good ground.

Submitter details: Unique ID: 1862

Time submitted: 9 Jul 2015 - 11:32am

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1863

Time submitted: 9 Jul 2015 - 12:49pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1864

Time submitted: 9 Jul 2015 - 12:49pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1865

Time submitted: 9 Jul 2015 - 12:50pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Yes this is fair yet compensation should also be given for additional trauma, loss of interest and the inability to move forward for the past 4 years.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

To be fair the offer should be the same as all red-zoned landowners 100 percent 2007 GV.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Compensation for court costs, loss of investment, loss of interest, trauma & stress caused.

Submitter details: Unique ID: 1866

Time submitted: 9 Jul 2015 - 1:16pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Compensation required for loss of 4yrs delay, interest lost, stress and trauma.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

All red-zoned landowners are entitled to the same 100 percent 2007 GV. All land had a market value.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Compensation for loss of interest, investment and the ability to move forward for 4 years.

Submitter details: Unique ID: 1867

Time submitted: 9 Jul 2015 - 1:21pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Though compensation should be considered due to loss of interest, and loss of 4yrs ability to move forward.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

All should be offered the same. All land had the same market-value based on the 2007 GV. 100 percent should be offered.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

Compensation for any court costs involved, loss of interest or investment.

Submitter details: Unique ID: 1868

Time submitted: 9 Jul 2015 - 1:42pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

But I consider that it would only be fair to compensate us for the time it has taken to make us an offer. We on the Port Hills have effectively had our major asset frozen (in the same as drug criminal!). We should be paid the interest we would have earned if this money had been in the bank. We can no longer replace this asset with a like asset because of this delay and the movement in the market that has occurred while we have been waiting for the government to make an offer (let alone the right offer!!). There is no way that we should have any rates that are owed on the property taken from the offer amount. Those flat land section owners who were able to take the 50% offer will effectively get a much better deal for their land than Port Hills owners.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

The government created the Red zone to help it deal with issues quickly and easily, the Government put these owners in the position they are now not the earthquake - the Government took away the options these owners had so the Government should treat them like everyone else and pay 100% RV for their land and improvements. To offer them 80% is just dragging this out again - and using insurance as the sole determinant something the Supreme court was quite clear shouldn't be done. To use the argument that the Government will not recover anything because there is no insurance recovery from EQC on the Port Hills where the land is not damaged only at risk of rock fall and the CCC have funded 50% of the Port Hills offer.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

There aren't many of them so it gives them another chance now that they are more informed.

Is there anything else you think should be taken into account?

Compensation for the time this has taken and the expense that people have had to incur - our Red Zone section owners group has had to engage lawyers as part of the District plan process, to explore our options and this process at a cost of well over \$100,000.

Submitter details: Unique ID: 1869

Time submitted: 9 Jul 2015 - 1:55pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Based on the 13 March Supreme Court decision consideration needs to be given to insurance status not being a basis for any offer to Red Zone property owners, including those uninsured. Furthermore, as noted in the Recovery Plan preliminary draft (page 17) - "The fact that there had already been compensation for uninsured loss for insured property owners...was a relevant consideration and therefore should have been considered". Given there will be a legal challenge to an 80% offer to uninsured property owners, a timely 100% offer by the Crown may consequently meet with all the Draft Recovery Plan's key criteria.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The Chief Executive's preliminary view responds to the 13 March Supreme Court decision in proposing an offer of 100% of the 2007/08 rateable value (for land and/or improvements). The Crown should also consider the impact the protracted legal process and red zoning has had on property owners and whether there is a fair level of compensation to be added to the proposed offer.

Submitter details: Unique ID: 1870

Time submitted: 9 Jul 2015 - 1:57pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1871

Time submitted: 9 Jul 2015 - 2:07pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Released by the Minister for Canterbury Earthquake Recovery

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

Ngai Tahu could buy it?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Crown stands to benefit later. The owners have pressure on them to go, they have to be reimbursed for their futures.

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1872

Time submitted: 9 Jul 2015 - 2:11pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

We think the uninsured should have been treated like all the other categories and be offered fairly 100% of their land and buildings as the red zoning has nothing to do with whether you were insured or not

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1873

Time submitted: 9 Jul 2015 - 2:38pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

Too much time has elapsed and the offer should include at least THREE years interest (from the date that a reasonable offer should have been made). This should be at not less than the market floating home loan rate (compounded) and therefore the total offer should equate to not less than 120% of the 2007/8 rateable value.

Overall I believe all redzone owners should have been made offers based on 2010 market value not rateable values, as although on average the rateable value may have about the same market over all properties, there were significant discrepancies on an individual basis. This resulted in windfall gains for some and substantial losses for others.

Overall this was inequitable and unjust. And although adjusting the method of establishing the value of the offer may cause an issue for an offers already accepted, it is only just that such offers are not more than 10% below the 2010 market value.

The difference between market value and rateable value was most obvious in land values rather than total capital values. Therefore this is an important issue for these red zone owners.

I suggest that if any red zone owner can establish by way of registered valuation or actual sale price for the subject property, that the red zone offer was less than 90% of market value, that they should be entitled to not less than 90% of either the recent open market sale price (occurring 1/2009-9/2010), or the registered market valuation as at 3/9/2010, plus interest.

This same offer should be made retrospectively to ALL red zone owners who have already settled with the crown. Any additional payments should also incur interest.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

No

Why or why not?

As noted in the above section on vacant residential land.

All owners should be entitled to not less than THREE years interest at not less than Commercial Lending Rates.

All owners should be entitled therefore to not less than 120% of the 2007/8 rateable value.

If the rateable value is less than 90% of the 2010 market value or recent sale price (as outlined above), then the owner should be entitled to the higher of the rateable value or 90% of the 2010 market value or recent sale price PLUS interest of not less than an additional 20%.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

The offer for the land should not be less than the offer for residential vacant land, outlined above.

Being the greater of 90% of 2010 market value for the land, or the 2007/8 rateable value plus interest of not less than 20% (total).

If the house has had no damage which a private insurer would be liable to pay for, the uninsured owner should be fully compensated for the higher of the current market value of the property (being the value as if the home were not red zoned) or the total 2007/8 rateable value of home PLUS interest at not less than 20% total.

If the house was damaged in the earthquakes the value of the damage should be deducted from the above mentioned offer for an undamaged house, except that the offer should not be less than a vacant land offer.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

No

Why or why not?

The offer should not be less than those mentioned above.

If the property has an insured dwelling, the Crown should offer the higher of the current market value of the property (as if it were not red zoned and the property repaired) or the 2007/8 rateable value plus 20% interest (total). Or the option of the land only (if the insurance claim is retained) on the same basis (market value as if it were not red zoned or 2007/8 RV plus 20%).

If the property was undamaged or had minor repairable damage and was unoccupied only due to Section 124 notices, than the owner should also be compensated to three years market rent for the property in ADDITION to any interest payable mentioned above.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

No

Why or why not?

No red zone owner should be forced to sell their property if they do not wish to.

A final offer should be made on the basis outlined that the higher of the current market value for an undamaged home, or the 2007/8 RV plus 20% interest, if the insurance claim is handed over.

Or an offer of the higher of the full current market value of an equivalent section (not red zoned), or the 2007/8 rateable value plus 20%, if the insurance claim is retained by the owner.

Is there anything else you think should be taken into account?

It has been nearly five years since the earthquake damage events, and the length of time would have severely impacted the lives of those property owners affected.

As decisions which were fair and just could easily have been made by mid 2012 at the latest, interest should accrue from that date.

In addition, the original offers were unjust using rateable values up to 4 or 5 years out of date and did not reflect market values at the time of the earthquakes.

Overall the rateable values may average to be equivalent to market value in 2010, but this masks the fact that there were substantial winners and losers using such an arbitrary basis for valuation.

This is especially true when you consider that private insurers would have commissioned registered valuations on a 3/9/2010 basis as part of their standard claims processes, so all of the variations would have been known and available to CERA to form the basis of any offers that were made.

Instead an inequitable and unjust process was adopted where homes with minor damage were perhaps offered significantly below market value even if fully insured (based on RV only). Although this is not part of the discussion here today, all red zone offers where the offer was below 90% of market value for either the land or total property should be reviewed and compensation with interest offered to the former property owners.

The values involved for the Crown in the difference a fair compensation offer and unjust ones that have/are offered is minuscule and are not a relevant issue given the scale of wastage that CERA has embarked upon and undertaken by demolishing otherwise reusable or relocatable homes in these red zones.

As most of the value has been lost by the red zoning itself and not the actual damage to the land (many of the boundaries between the red zone and TC3 are arbitrary and in fact much of the red zone is not significantly worse than many TC3 locations), therefore uninsured owners should not be penalised for being red zoned if there was no or little damage to their buildings.

The Crown has indeed benefitted from red zoning, by not having to repair or replace roading and services.

In addition to these savings they have also acquired the majority of the land below 2010 market value, by offering 2007/8 land values, and also retain any reinsurance monies from EQC for land damage.

Overall the Crown DECIDED to make an arrangement (red zoning) which financially benefitted them, without considering the financial impact that that decision would have on the uninsured property owners in the red zone.

Overall adequate compensation as outlined above is justified.

Submitter details: Unique ID: 1874

Time submitted: 9 Jul 2015 - 2:39pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Fair and reasonable

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Fair and reasonable

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Fair and reasonable. There must be a distinction between land that could and couldn't be insured.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

Fair and reasonable - takes into account the special character of this land.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

It is a fair opportunity.

Is there anything else you think should be taken into account?

The new offers should be made as quickly as possible. The affected people have suffered enough delays!

Submitter details: Unique ID: 1876

Time submitted: 9 Jul 2015 - 3:44pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

Yes. We believe this is a fair offer given the circumstances.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Yes. This seems only fair given that all of these properties were fully insured and could not actually insure land as compared to residential properties who could. This preliminary view on the new offer makes this the same as for fully insured residential properties restoring an equal status with regards to the Red Zone Offer.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
Yes

Why or why not?

Yes. 80% seems more than fair given that they were not insured and these properties have had the benefit of no premium cost for a risk of self insurance. However I believe some compassion could be shown to properties who through no active fault of their own have found them in a situation of no insurance cover even though they have tried (e.g. straight after the earthquake) or due to family or own ill health etc.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

No Comment.

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Yes. With the passage of time and changing circumstance, another chance given by the Government to buy these properties is warranted.

Is there anything else you think should be taken into account?

Compassion for those uninsured who may have through no fault of their own ended up with no insurance and have now been severely disadvantaged due to circumstances beyond their control.

This has been a devastating event made harder by the previous decision to only pay part of the value of the land compared to the Residential offer which was seen as fair and reasonable.

Submitter details: Unique ID: 1877

Time submitted: 9 Jul 2015 - 4:12pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

I think it is good and fair.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

Yes

Why or why not?

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1878

Time submitted: 9 Jul 2015 - 4:19pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

Yes

Why or why not?

To meet the key criteria set out in the draft plan, offering 100% is the only fair thing to do.. We, as vacant port hills section owners who have still not received any offer from the Crown to date, dearly hope we can put this sorry debacle behind us with a fair offer which will enable us to get on with our lives.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Yes

Why or why not?

As above, it's the only fair thing to do as already expressed in previous submissions.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

Based on the 13 March Supreme Court decision consideration needs to be given to insurance status NOT being a basis for any offer to Red Zone property owners, including those uninsured. Furthermore, as noted in the Recovery Plan preliminary draft (page 17) - "The fact that there had already been compensation for uninsured loss for insured property owners...was a relevant consideration and therefore should have been considered". Given there will be a legal challenge mounted if an 80% offer is made to uninsured property owners, a timely 100% offer by the Crown may consequently meet with 'all' the Draft Recovery Plan's key criteria, ie by not wasting even more of the taxpayers money with further unnecessary legal costs.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

The Chief Executive's preliminary view responds to the 13 March Supreme Court decision in proposing an offer of 100% of the 2007/08 rateable value (for land and/or improvements), but neglects to mention any consideration of additional compensation. The Crown ought to acknowledge the negative impact caused by the unnecessarily protracted legal process, which took a significant personal toll on property owners, both financially and emotionally. An additional offer of compensation would go some way to make amends for the stress caused by this lengthy delay.

Submitter details: Unique ID: 1879

Time submitted: 9 Jul 2015 - 4:41pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

You should also pay interest since the first offers being made plus a stress payment and legal fees.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

Same answer as for vacant land for additional compensation.

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

Should pay the same as vacant and commercial property, namely full rateable value for land and improvements. This is only fair as it meets the CERA Act and the Court rulings. Also pay the related legal fees and a stress payment for your delay and neglect.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?
Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?
Yes

Why or why not?

Is there anything else you think should be taken into account?

These payments should be made in a week.

Submitter details: Unique ID: 1880

Time submitted: 9 Jul 2015 - 4:50pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?

No

Why or why not?

CERA needs to fair and reasonable and pay 100% plus interest to all vacant red zone land owners and those without insurance (not 80%).

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?

No

Why or why not?

As above - pay 100% to all plus lost interest over the time it has taken to reach this point. Nearly 5 years. The proposed pay out based on an old valuation (nearly 8 years) is unfair as property prices have clearly increased during this time. There has been a huge loss of opportunity to develop these areas.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Yes

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Yes

Why or why not?

Is there anything else you think should be taken into account?

If the land has been red zoned then this needs to be a permanent zoning with no opportunity in the future to have the land remediated to allow future sale for residential development. As this would be extremely unfair particularly for those red zone properties bordering green zone areas as these owners have been forced to accept an offer.

Submitter details: Unique ID: 1881

Time submitted: 9 Jul 2015 - 4:54pm

Name

Address

Email

If you choose to provide your details they may be made public. All feedback becomes public information.

Draft Residential Red Zone Offer Recovery Plan Comments Form

1. Do you agree with the Chief Executive's preliminary view on a new offer to buy **vacant** red zone land?
Yes

Why or why not?

It will enable them to recover, finally. Plus compensation for lost time and money over the last 4 years due to the dragged process.

2. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured commercial** red zone properties?
Yes

Why or why not?

3. Do you agree with the Chief Executive's preliminary view on a new offer to buy **uninsured improved** red zone properties?
No

Why or why not?

It won't enable them to recover. They should receive 100% 2007 RV.

4. Do you agree with the Chief Executive's preliminary view on a new offer to buy **Rāpaki Bay** red zone properties?

Why or why not?

5. Do you agree with the Chief Executive's preliminary view on a new offer to buy **insured privately-owned** red zone properties?

Why or why not?

Is there anything else you think should be taken into account?

Submitter left blank

Submitter details: Unique ID: 1882

Time submitted: 9 Jul 2015 - 5:01pm

Name Submitter left blank

Address Submitter left blank

Email Submitter left blank

If you choose to provide your details they may be made public. All feedback becomes public information.