

PROPERTY DOCUMENTS

EQC claim documentation

here

STATEMENT OF PASSING OVER

This documentation has been supplied to us by the Earthquake Commission under the Official Information Act. Here (Powered by Ownly Limited, Licensed REAA 2008) is merely passing over this information as supplied to us.

We cannot guarantee its accuracy as we have not checked, audited, or reviewed the information, and all intending purchasers are advised to seek their own advice as to the information contained in this document.

To the maximum extent permitted by law we do not accept any responsibility to any party for the accuracy or use of the information herein.

Here HQ <hello@here.co.nz>

Information request – 90 Waratah Street, Avondale, Christchurch 8061

1 message

Official Information Act Requests <oiarequests@naturalhazards.govt.nz> Fri, Sep 25, 2026 a
To: "hello@here.co.nz" <hello@here.co.nz>

Kia Ora Mr. Griffioen,

Thank you for contacting the Natural Hazards Commission (NHC) Toka Tū Ake

Information request – 90 Waratah Street, Avondale, Christchurch 8061

We received your request for information on 31 August 2026, as per the attached, relating to 90 Waratah Street. Your request has been considered under the Official Information Act (OIA) 1982 and Privacy Act (PA) 2020.

Please find attached our response to your request.

Below is a summary of the claims associated with the above property.

Claim Numbers	Date of Loss	Exposure	Settlement Method
CLM/2010/094445	04/09/2010	Building Land	• Cash-settled • Land – Less than excess
CLM/2011/005157	26/12/2010	Building	• Declined – No Damage
CLM/2011/093887 ***Master claim***	22/02/2011	Building Land	• Cash-settled – Overcap • Cash-settled
CLM/2011/193541	13/06/2011	Land	• Cash-settled
CLM/2016/034896	14/11/2016	Building	• Settled under Master claim

In accordance with the provisions of section 141(2) of the Natural Hazards Insurance (NHI) Act 2023, I have included NHC Toka Tū Ake documentation relating to the assessments and carried out at the property, which contains information held on unassigned claim numbers. The claim owner has not provided authority for you to have access to the claims; however, p to section 141 (4) (a-b) of the NHI Act, you have a public interest to receive information relating to natural hazard damage at the property.

To protect the privacy of the respective owners, I have withheld information relating to the previous homeowners under section 9(2)(a) of the OIA and section 53(b) of the PA.

Further Information

You have the option of approaching the Office of the Ombudsman and/or Privacy Commissioner should you wish. The Ombudsman can be contacted at PO Box 10 152, Wellington 6143, Freephone 0800 802 602, or visit http://www.ombudsman.parliament.nz.

NHC Toka Tū Ake assessments have a very specific purpose and, for this reason, are limited in their use. The purpose of our building assessment is to record the natural disaster damage wh has occurred to residential buildings (as defined in the EQC Act).

NHC Toka Tū Ake uses this assessment to create a Scope of Works that details the strategy for repairing the natural disaster damage (only) and the estimated cost of that repair. They are n substitute for a pre-purchase inspection and should not be solely relied on by home buyers when doing thorough due diligence as part of a potential property purchase.

You can read more about getting help to assess risks in an area affected by earthquakes, floods or other natural disasters when buying a house, on the Consumer Protection website.

How to Contact Us

If you would like more information, please visit www.naturalhazards.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday.

Remember to include your claim number or address when making enquiries.

Ngā mihi nui,

Leni-Lia Moananu

OIA Advisor | Kaitohutohu OIA

Natural Hazards Commission Toka Tū Ake

0800 Damage (326243) | Wellington, Te Whanganui a Tara

www.naturalhazards.govt.nz



Thinking of buying or selling your home? Check out www.settled.govt.nz to help you understand how it works and what to look for when you're researching a property.

While you're there, take a look at their information on understanding the impact of natural hazards.

********** This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the Natural Hazards Commission Toka Tū Ake (NHC) and must not be used, reproduced or passed on without consent. If you have received this email in error, informing NHC by return email or by calling (04)978 6400 should ensure the error is not repeated. Please delete this email if you are not the intended addressee. ********** **********

IN CONFIDENCE-CUSTOMER

2 attachments

OIA-3108261042-41846-submission.pdf
15K

Property Pack - 90 WARATAH STREET, AVONDALE, CHRISTCHURCH 8061.pdf
15469K

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As of 1 July 2024, our name changed from the Earthquake Commission to the Natural Hazards Commission Toka Tū Ake. Find out more about our organisation and insurance scheme on www.naturalhazards.govt.nz.

CASH SETTLED CLAIM(S)

The following information contains documents relating to claim(s) that were cash settled for the property.

If you require sign off or repair completion documents, they may be obtainable from the contractors who completed the substantive repairs at the property.

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EARTHQUAKE COMMISSION

Statement of Claim Checklist

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Date: 2/12/10

Author: Ian BLAKE.

LA: Ian BLAKE

Estimator: Kerry DAVIS.

Room	Damage Y/N	Walls √	Ceiling √	Floor √	Description of Damage
Lounge	N	✓			
Dining Room	Y	✓			Corner of room, crack under window
Kitchen	Y	✓			Hairline cracks around windows.
Family Room	N/A				
Bedroom 1	Y	✓			Cracks in wall near door Carpet, floors creaking.
En Suite	N/A				
Bedroom 2	Y	✓		✓	Cracks over windows Creaking floorboards.
Bedroom 3	N/A				
Bedroom 4	N/A				
Bathroom	N				
Toilet 1	N				
Toilet 2	N/A				
Office/Study	Y	✓			Door damaged
Rumpus	N/A				
Entry/Hall(s)	N				
Stairwell					
Laundry	N				
Other					

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Item		Event Damage Y / N	Description of Damage	Appoint Engineer Y / N
Roof		N		
External Walls	North	Y	cracked brick by door.	
	South	N		
	East	N		
	West	Y	cracks in mortar from roof to bay window.	
Decks		N		
Chimney	Base	N/A		
	Ceiling Cavity	N/A		
	Above Roof	N/A		
	Fireplace	N/A		
Foundations		N		
Piling		N/A		
Services		N		
Other Dwelling Items		N		
Outbuildings GARAGE		Y	crack in slab -	
Land & Retaining Walls		N		
(Discuss with Supervisor)				

I confirm the rooms and areas listed above have been inspected by an EQC representative.

Damage caused by the event has been noted and to my knowledge there are no other areas of damage resulting from the event.

Signature of Claimant: _____ **Dated:** 2/12/10

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445
ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Element

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen	✓	Family Room		Bedroom	
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof	
Outbuildings		Other							

DESCRIPTION: CRACKING TO WALLS.

REPAIR STRATEGY: STRIP, REPAIR AND WALLPAPER. PAINT WALLS.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
STRIP, REPAIR AND WALLPAPER	m^2	6.5		2.4	15.6	35	546
PAINT WALLS	m^2	21.4		2.4	51.36	20	1027.20

Subtotal	1573.20
+ P&G, Margin & GST Figure	576.10
TOTAL	2149.30

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Element Details:

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen		Family Room	✓	Bedroom	
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof	
Outbuildings		Other							

DESCRIPTION: CRACKING TO WINDOW TRIM.

REPAIR STRATEGY: GAP FILL AND PAINT.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
GAP FILL ARCHITRAVES (LABOUR)	HRS				2	45	90
MATERIALS - GAP FILLER	EA				1	15	15
PAINT WINDOW	m^2	1.2	0.9		1.08	20	21.60

Subtotal	126.60
+ P&G, Margin & GST Figure	46.36
TOTAL	172.96

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445
ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Element [redacted]

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen		Family Room		Bedroom 1	✓
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof	
Outbuildings		Other							

DESCRIPTION: CRACKING TO WALLS, FLOORS CREAKING.

REPAIR STRATEGY: STRIP, REPAIR AND WALLPAPER WALLS. RE-FIX FLOOR.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
STRIP, REPAIR AND WALLPAPER WALL	m^2	5.0		2.4	12	35	420
PAINT WALLS	m^2	17		2.4	40.8	20	816
REFIX FLOORS (LABOUR)	hrs				4	45	180
MATERIALS - FIXINGS, GLUE	EA				1	15	15
UPLIFT/RE-LAY CARPET	m^2	5.0	3.5		17.5	10	175

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445
ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Element

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen		Family Room		Bedroom 2	✓
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof	
Outbuildings		Other							

DESCRIPTION: CRACKING TO WALLS. CREAKING FLOOR.

REPAIR STRATEGY: STRIP, REPAIR AND WALLPAPER WALLS. RE-FIX FLOORS.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
STRIP, REPAIR AND WALLPAPER	m^2	8.0		2.4	19.2	35	672
PAINT WALLS	m^2	16.0		2.4	38.4	20	768
REPAIR FLOORS (LABOUR)	hrs				4	45	180
MATERIALS - FIXINGS	EA				1	15	15
UPLIFT/RE-LAY CARPET	m^2	3.0	5.0		15	10	150

Subtotal	1785
+ P&G, Margin & GST Figure	653.66
TOTAL	2438.66

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445
ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Elemen

Land		Building		Bridges/culverts		Retaining walls		Other			
Lounge		Dining		Kitchen		Family Room		Bedroom			
Office/Study	✓	Rumpus		Hallway		Stairwell		Toilet			
Laundry		Bathroom		Ensuite		Chimney		Foundations			
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks			
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof			
Outbuildings		Other									

DESCRIPTION: HOLE TO DOOR. (810 x 1980)

REPAIR STRATEGY: REPLACE DOOR.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
REPLACE DOOR (LABOUR)	hrs				4	45	180
DOOR (810 x 1980)	EA				1	440	440
PAINT DOOR	m^2	1.8		2.0	3.6	20	72

Subtotal	692
+ P&G, Margin & GST figure	253.41
TOTAL	945.41

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

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EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

CLM/2010/094445
ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Element Details:

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen		Family Room		Bedroom	
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls		Roof	
Outbuildings		Other GARAGE							✓

DESCRIPTION: MINOR CRACK TO GARAGE.

REPAIR STRATEGY: REPAIR CRACK WITH EPOXY RESIN.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
GRIND OUT, EPOXY RESIN FILL (LABOUR)	hrs				4	45	180
MATERIALS - EPOXY RESIN	EA				1	75	75

Subtotal	255
+ P&G, Margin & GST Figure	93.38
TOTAL	348.38

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

✓

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Scope of Works

EQC
EARTHQUAKE COMMISSION

Completed By: K DAVIS

Date: 3/12/2010

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CLM 2010 / 094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH 8061

Element L

Land		Building		Bridges/culverts		Retaining walls		Other	
Lounge		Dining		Kitchen		Family Room		Bedroom	
Office/Study		Rumpus		Hallway		Stairwell		Toilet	
Laundry		Bathroom		Ensuite		Chimney		Foundations	
Piling		Services		Kitchen Ovens		Hot Water Cylinders		Header Tanks	
Glazing/windows		Fireplace/woodburner		Floor		External Walls	✓	Roof	
Outbuildings		Other							

DESCRIPTION: MINOR CRACKING TO MORTAR JOINS.

REPAIR STRATEGY: GRIND OUT AND RE-MORTAR.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
GRIND OUT AND RE-MORTAR (LABOUR)	hrs				4	45	180
MATERIALS - MORTAR.	EA				1	30	30
GRINDER HIRE	EA				1	23.06	23.06

Subtotal	233.06
+ P&G, Margin & GST Figure	85.34
TOTAL	318.40

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

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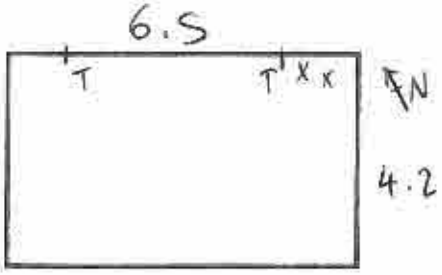
Date: 2/12/2010 Claim No: 2010/ 094445

Estimator's Name: K DAVIS

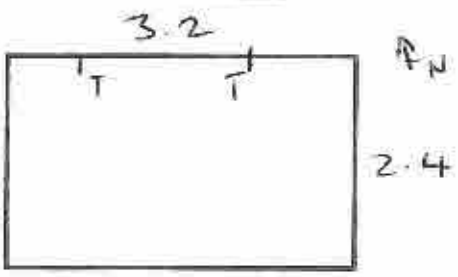
Dwelling Inspection Checklist: Show measurements, indicate damage



Lounge



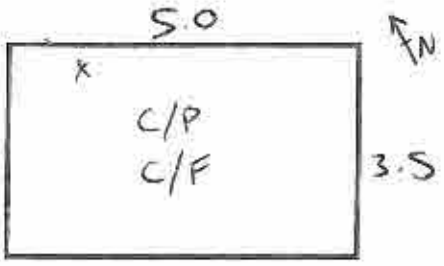
Dining Room



Kitchen



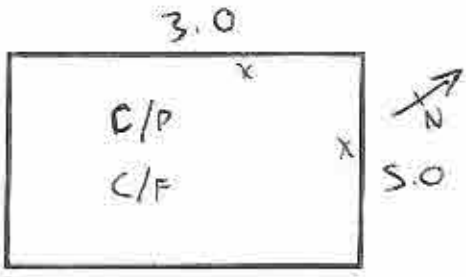
Family Room



Bed 1



Ensuite



Bed 2



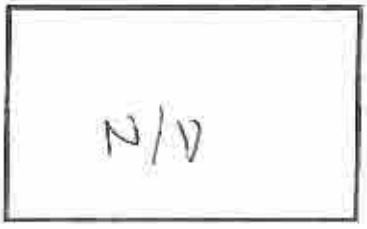
Bed 3



Bed 4



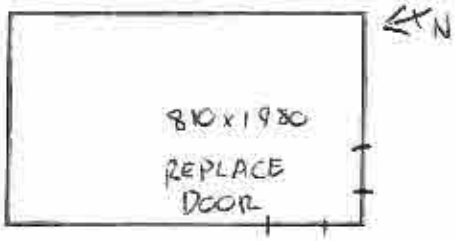
Bathroom



Toilet 1



Toilet 2



Office/Study



Rumpus



Entry/Halls

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Date: 2/12/2012 Claim No: 2010/ 094445

Estimator's Name: K DAVIS

	N/D.	T2.0
Stairwell	Laundry	Outbuildings/Garage
FOUNDATIONS	CHIMNEY 1	CHIMNEY 2
N/D	REFER TO PAGE 3 PLAN	N/D
SERVICES	EXT. WALLS	ROOF

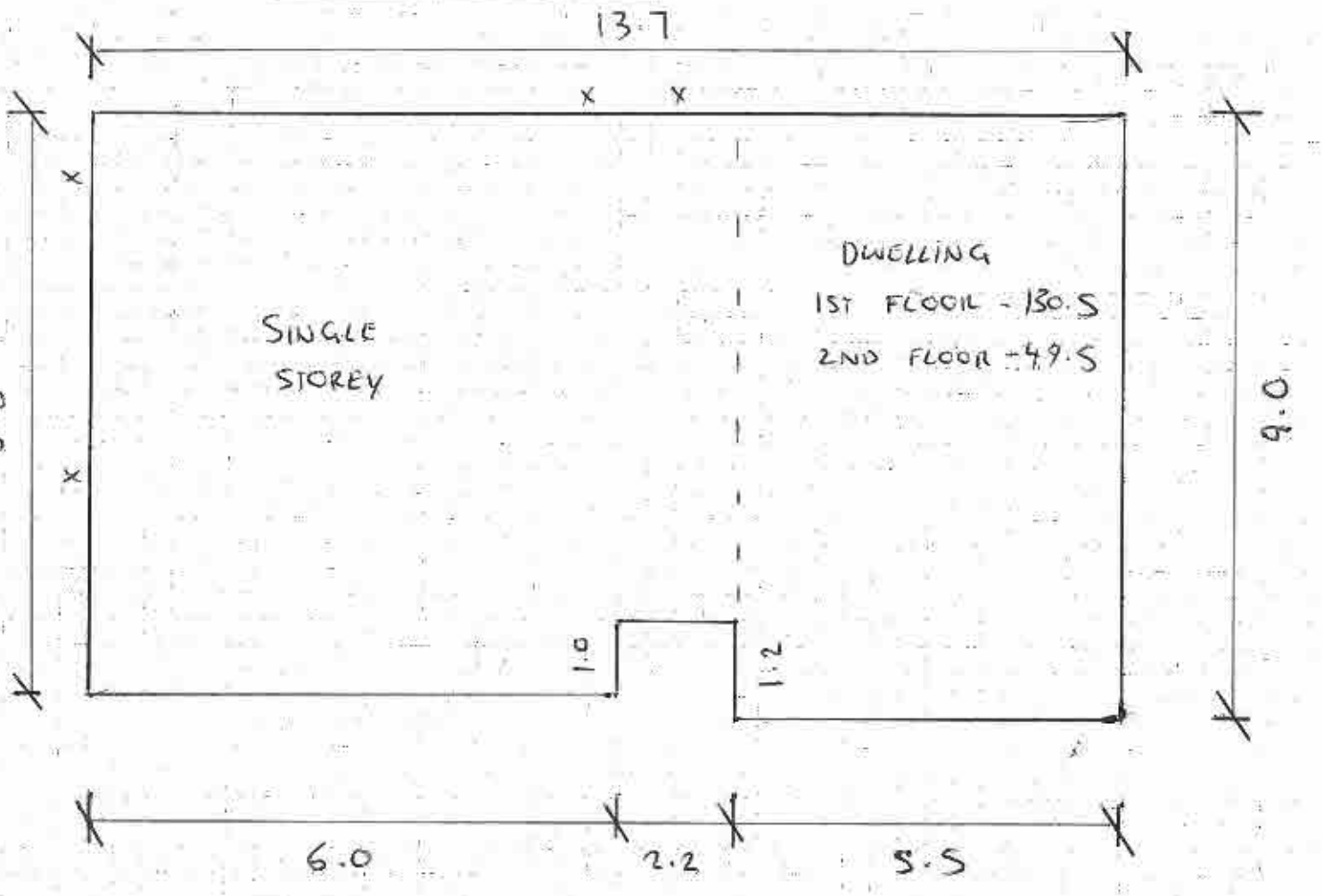
Legend

X	WALL CRACKS
IIII	CEILING CRACKS
WW	FLOOR CRACKS
O	BUILDING SUBSIDISED
*	SEVERE CRACKING

Released Under the Official Information Act 1982

Date: 2/12/2010 Claim Number: 2010/ 094445

Estimator's Name: K DAVIS



Area m²: 180	
Stud Heights: 2.4	
Wall Finish:	(Wallpaper) Plastered (Paint finish)
Other	PAINTED LINING PAPER. TEXTURED CEILINGS.
Services:	Specify damage: NIL
Chimneys:	Construction type: NIL
	Height: NIL
	Damage description: Above Roof Below Roof Total Repair NIL
Foundations Damage:	Timber Concrete Ring (Concrete Slab) Other (specify):
	(Minor) Moderate Severe
	House moved off foundations?: NO
	Concrete slab cracked? Crack width ..1m.. Crack length ..2.0..
Roof:	Framed (Trussed)
	Type: Clay Tiles (Concrete tiles) Metal tiles Rolled Metal Other (specify):
	Damage: NIL
Cladding Type:	Weatherboard (Brick Veneer) Hardi Plank Other

Additional Information Stucco

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HUB FILE NOTE:

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua

Completed By:	**DEANE BREWER**		**Claim Number:**	**2011/**	**193541**
Date:	**12.12.2013**		**Customer Name:**	**ANTHONY SKINNER**	
			Address:	**90 Waratah street**	
(Tick One)	**Estimator**	**X**		**0**	
	Assessor			**Christchurch**	
Hub:					

Type(tick one)		**SCOPE/COST VARIATION**		**PARTIAL /FULL CASH SETTLEMENT**
		NEW/ADDITIONAL DAMAGE		**REPORT/CLAIM INFORMATION**
		POSSIBLE OVERCAP	**X**	**OTHER**

ASSOCIATED CLAIMS:		**COSTED SOW**	**$93,903.56**

NOTES/ DESCRIPTIONS:

BACKGROUND
This claim has been identified as potentially having increased flood vulnerability (IFV) and the property was fully re-scoped on 12.12.2013. The building is constructed of concrete floor with brick veneer to the ground floor and texture and paint to the first floor external linings and concrete tile roof. the internal walls are painted gib as will as the ceilings ,carpet and vinyl to the floors. The building is in very good condition with no deferred maintenance.

There is no differential settlement over the length of the building with moderate damage to the internal linings with little damage to the external linings
REASON for costed SOW
Because of the potential IFV,EQC requires that the property be fully re-scoped and costed in order to move forward with settlement of the claim once the land remediation strategy is finalised.
DOCUMENTATION
Comet SOW with scope changes hand written on original
Costed SOW
Dwelling levels

NEXT ACTION/ RECOMMENDATION FOR HUB SUPPORT

HUB SUPPORT TO ENTER FILE NOTE INTO CMS
SUBMIT CLAIM TO SETTLEMENT TEAM FOR URGENT SETTLEMENT REVIEW

Deane Brewer
EQC Estimator

HUB FILE NOTE

Released Under the Official Information Act 1982

Scope of Works

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua

Completed By:	DEANE BREWER	Claim Number:	2011/ 193541
Date:	12.12.2013	Customer Name:	ANTHONY SKINNER
		Address:	90 Waratah street
Page	1 of		
			Christchurch

Page Totals:

Line Items:

SOW Page:	Sub Total	P&G	Margin	Gst	Total
INT SOW Page 1	$22,390.33	$1,791.23	$2,418.16	$3,989.96	$30,589.67
INT SOW Page 2	$21,621.17	$1,729.69	$2,335.09	$3,852.89	$29,538.85
INT SOW Page 3	$5,961.91	$476.95	$643.89	$1,062.41	$8,145.15
INT SOW Page 4					
INT SOW Page 5					
INT SOW Page 6					
EXT SOW Page 1	$9,986.83	$798.95	$1,078.58	$1,779.65	$13,644.01
EXT SOW Page 2					
EXT SOW Page 3					
EXT SOW Page 4					
BLANK SOW Page 1					
BLANK SOW Page 2					
Totals	$59,960.24	$4,796.82	$6,475.71	$10,684.92	$81,917.68
FEES NOT REQUIRING P&G					
FEES SOW Page 1	$9,475.00		$947.50	$1,563.38	$11,985.88
Totals	$9,475.00		$947.50	$1,563.38	$11,985.88

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	69,435.24
P&G's, Margin's & GST	24,468.32
TOTAL	93,903.56

Released Under the Official Information Act 1982

Scope of Works

EQC
EARTHQUAKE COMMISSION
Komihana Kūwhenua

Completed By:	**DEANE BREWER**	**Claim Number:**	**2011/ 193541**
Date:	**12.12.2013**	**Customer Name:**	**ANTHONY SKINNER**
		Address:	**90 Waratah street**
Page	**EXT 1 of**		**Christchurch**

Element Details:

Lounge		Bedroom 2		Bathroom		Foundation		Outbuilding	
Dining		Bedroom 3		Toilet		Piling		Roof	
Kitchen		Bedroom 4		Rumpus		Elevation			
Family room		Hall		Laundry		Elevation			
Bedroom 1		Entry		Garage Internal		Elevation			
Walk in robe		Stairwell		Laundry		Elevation			
Ensuite		Office/Study		Other		Services		Chimney	
Description:		IFV							
Repair Strategy:									

Line Items:

Description:	Units	Length	Stud	Depth	Neg	Qty	Rate	Cost
ROOF								
Repoint ridge caps	Lm	15.00				15.00		
SOUTH WALL (LOWER)								
Grind out and repoint brick	Lm	3.00				3.00		
Remove,dispose,replace tiles	m2	1.00		3.00		3.00		
SOUTH (UPPER)								
repair cracks to texture coat and paint	m2					10.00		
NORTH (LOWER)								
Grind out and repoint brick	Lm					7.00		
110 series Remove dispose, supply & install bricks	m2					1.00		
NORTH (UPPER)								
repair cracks to texture coat and paint	m2					10.00		
EAST (LOWER)								
Grind out and repoint brick	Lm					5.00		
EAST (UPPER)								
repair cracks to texture coat and paint	m2					25.00		
WEST (LOWER)								
Grind out and repoint brick	Lm					5.00		
WEST (UPPER)								
repair cracks to texture coat and paint	m2					25.00		

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	9,986.83
P&G, Margin, GST	3,657.18
TOTAL	13,644.01

Released Under the Official Information Act 1982

Scope of Works

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua

Completed By:	**DEANE BREWER**	**Claim Number:**	**2011/ 193541**
Date:	**12.12.2013**	**Customer Name:**	**ANTHONY SKINNER**
		Address:	**36 BRIGHAM YOUNG DRIVE**
Page	**Int 1 of**		**Christchurch**

Element Details:

Lounge		Bedroom 2		Bathroom sth side		Foundation		Outbuilding	
Dining		Bedroom 3		Toilet	X	Piling		Roof	
Kitchen		Bedroom 4		Rumpus		Elevation			
Family room		Hall	X	Laundry		Elevation			
Bedroom 1	X	Entry		Garage Internal	X	Elevation			
Walk in robe		Stairwell		Laundry	X	Elevation			
Ensuite		Office/Study		Other	X	Services		Chimney	
Description:		IFV							
Repair Strategy:									

Line Items:

Description:	Units	Length	Stud	Depth	Neg	Qty	Rate	Cost
GROUND FLOOR BEDROOM NORTH EAST								
Gap fill & Paint trim coving	Lm	13.00				13.00		
Remove,dispose,replace door	Each	1.00				1.00		
Paint door and trim	Each	1.00				1.00		
W, W/P, Remove dispose,pig seal, rake out,supply & hang W/P $65 roll	m2	2.60	2.40	3.40		28.80		
TOILET								
W, L/P, Remove dispose,pig seal,rake out, Plaster,supply,hang L/P,paint	m2	1.80	2.40	0.90		15.84		
LAUNDRY								
Gap fill & Paint trim coving	Lm	10.00				10.00		
Ease and paint door	Each	1.00				1.00		
W, rake out plasterboard, stop and paint	m2	2.60	2.40	2.30		23.52		
INTERNAL GARAGE								
Remove stipple	m2	5.00	5.50			27.50		
Remove,dispose,replace gib,Seal,stop,stipple,paint	m2	5.00	5.50			27.50		
Ease door	Each	1.00				1.00		
F Grind out & Epoxy fill cracks up to 4mm wide (lm)	Lm	3.00				3.00		
Remove,dispose,replace garage door tilta	Each	1.00				1.00		
W, rake out plasterboard, stop and paint	Lm	5.00	2.40	5.50		50.40		
Ms seal around floor	Lm	15.00				15.00		
ROOM UNDER STAIRS								
C, rake out plasterboard, stop and paint	m2	1.00		3.00		3.00		
W, rake out plasterboard, stop and paint	m2					15.00		
HALLWAY								
Remove stipple	m2	1.90		9.00		16.20		
Seal,stop,stipple,paint	m2	1.90		9.00		16.20		
Ease door	Each	1.00				1.00		
F Remove set aside & relay carpet (m2)	Lm	1.90		9.00		16.20		
W, rake out plasterboard, stop and paint	m2	1.90	2.40	9.00		51.84		

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	$22,390.33
P&G, Margin, GST	$8,199.34
TOTAL	$30,589.67

Released Under the Official Information Act 1982

Scope of Works

EQC
EARTHQUAKE COMMISSION
Komihana Ruwhenua

Completed By:	**DEANE BREWER**	**Claim Number:**	**2011/ 193541**
Date:	**12.12.2013**	**Customer Name:**	**ANTHONY SKINNER**
		Address:	**90 Waratah street**
Page	**Int 2 of**		**Christchurch**

Element Details:

Lounge	X	Bedroom 2	X	Bathroom		Foundation		Outbuilding	
Dining	X	Bedroom 3		Toilet		Piling		Roof	
Kitchen	X	Bedroom 4		Rumpus		Elevation			
Family room		Hall		Laundry		Elevation			
Bedroom 1		Entry		Garage Internal		Elevation			
Walk in robe		Stairwell	X	Laundry		Elevation			
Ensuite		Office/Study		Other		Services		Chimney	
Description:		IFV							
Repair Strategy:									

Line Items:

Description:	Units	Length	Stud	Depth	Neg	Qty	Rate	Cost
Kitchen								
Gap fill & Paint trim COVING	Lm	12.00				12.00		
F Remove dispose supply & install vinyl (m2)	m2	3.23		2.38		7.69		
F Grind out & Epoxy fill cracks 4 to 8mm wide (lm)	Lm	6.00				6.00		
W, W/P, Remove dispose,pig seal, rake out,supply & hang W/P $65 roll	m2	3.23	2.40	2.38		26.93		
STAIRWELL								
Gule block stairs	Each	1.00				1.00		
Remove stipple	m2	0.70		4.80		3.36		
Seal,stop,stipple paint	m2	0.70		4.80		3.36		
W, L/P, Remove dispose,pig seal,rake out, Plaster,supply,hang L/P,paint	m2	0.70	5.40	4.80		40.00		
DINING ROOM								
F Remove set aside & relay carpet (m2)	m2	4.28		5.80		24.82		
W, W/P, Remove dispose,pig seal, rake out,supply & hang W/P $65 roll	m2	4.28	2.40	5.80		48.38		
LOUNGE								
Remove stipple	m2	4.30		5.80		24.94		
Seal,stop,stipple,paint	m2	4.30		5.80		24.94		
Remove,replace,door	Each	1.00				1.00		
Gap fill and paint door	Each	1.00				1.00		
W, W/P, Remove dispose,pig seal, rake out,supply & hang W/P $65 roll	m2	4.30	2.40	5.80		48.48		
F Remove set aside & relay carpet (m2)	m2	4.30		5.80		24.94		
F Grind out & Epoxy fill cracks up to 4mm wide (lm)	Lm	4.30				4.30		
BEDROOM (NORTH EAST)								
F Remove set aside & relay carpet (m2)	m2	3.00		5.10		15.30		
F Screw/Nail flooring (m2)	m2	3.00		5.10		15.30		
W, rake out plasterboard, stop and paint	m2	3.00	2.40	5.10		38.88		

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	$21,621.17
P&G, Margin, GST	$7,917.67
TOTAL	$29,538.85

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Scope of Works

EQC
EARTHQUAKE COMMISSION
Komihana Ruwhenua

Completed By:	**DEANE BREWER**	**Claim Number:**	**2011/ 193541**
Date:	**12.12.2013**	**Customer Name:**	**ANTHONY SKINNER**
		Address:	**90 Waratah street**
Page	**Int 3 of**		**Christchurch**

Element Details:

Lounge		Bedroom 2		Bathroom		Foundation		Outbuilding	
Dining		Bedroom 3	X	Toilet		Piling		Roof	
Kitchen		Bedroom 4	X	Rumpus		Elevation			
Family room		Hall		Laundry		Elevation			
Bedroom 1		Entry		Garage Internal		Elevation			
Walk in robe		Stairwell		Laundry		Elevation			
Ensuite		Office/Study		Other		Services		Chimney	
Description:		IVF							
Repair Strategy:									

Line Items:

Description:	Units	Length	Stud	Depth	Neg	Qty	Rate	Cost
BEDROOM (SOUTH WEST)								
Ease and paint door	Each					1.00		
F Remove set aside & relay carpet (m2)	m2	3.40		5.10		17.34		
F Screw/Nail flooring (m2)	m2	3.40		5.10		17.34		
W, L/P, Remove dispose,pig seal,rake out, Plaster,supply,hang L/P,paint	m2	3.40	2.40	5.10		40.80		
BATHROOM (FIRST FLOOR)								
F Remove dispose supply & install vinyl (m2)	m2	2.40		3.40		8.16		
Remove,dispose and replace particle board flooring	m2	2.40		3.40		8.16		
Remove and refit bath x 2 trips	Each					2.00		
Remove and refit basin	Each					1.00		

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	$5,961.91
P&G, Margin, GST	$2,183.25
TOTAL	$8,145.15

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Scope of Works

EQC
EARTHQUAKE COMMISSION
Komihana Rūwhenua

Completed By:	**DEANE BREWER**	**Claim Number:**	**2011/**	**193541**
Date:	**12.12.2013**	**Customer Name:**	**ANTHONY SKINNER**	
		Address:	**90 Waratah street**	
Page	**Fees page 1**			
			Christchurch	

Element Details That Do Not Include P&G:

Edge protection		Builders clean		Engineers		Plant hire, H/D Breaker		Floor protection			
scaffolding		Commercial clean		Architect		Cherry picker		Furniture moving			
Asbestos Test		Mileage/Travel time		Council fees		Concrete pump		Rubbish removal			
Air test		Traffic managment		Health & safety compliance		Ablution Facilities		Tarpulins			
Rope and Harness		Small job fee		Project management		Site fencing		Sediment control			
Container hire		Container Delivery & storage		Scoping and Estimating							

Description:	
Repair Strategy:	

Line Items:

Description:	Units	Length	Stud	Depth	Neg	Qty	Rate	Cost
Air test (each after 1st test) Garage	Each					1.00		
Air Test 1st test	Each					1.00		
HALLWAY								
Asbestos test	Each					1.00		
Air test (each after 1st test)	Each					1.00		
Stairwell								
Asbestos test	Each	1.00				1.00		
Air test (each after 1st test)	Each	1.00				1.00		
LOUNGE								
Asbestos test	Each	1.00				1.00		
Air test (each after 1st test)	Each	1.00				1.00		
Edge protection, Roofs above 4m up to 9m,erect & dismantle (lm)	Lm					40.00		
Scaffold wall face inc erect & dismantle (2 story m2)	Lm					240.00		
Safety checks (per week)	Each					1.00		
Scaffold weekly rental (m2)	m2					240.00		

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Sub Total	9,475.00
Margin, GST	2,292.95
TOTAL	11,767.95

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As of 1 July 2024, our name changed from the Earthquake Commission to the Natural Hazards Commission Toka Tū Ake. Find out more about our organisation and insurance scheme on www.naturalhazards.govt.nz.

LAND DOCUMENTS

The following information contains documents relating to the land assessments that were either cash settled or declined:

The attached land document(s) help NHC Toka Tū Ake identify information that may be relevant to its assessment of your residential land claims. They are not intended to form a complete technical report on land damage to your land. The land information, including valuations, repair costs and estimates, do not necessarily reflect the final land settlement received

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HUB FILE NOTE

Completed By:	Rusty Blinkhorne		**Claim Number:**	CLM / 2011 /	193541
Date:	15/04/2014		**Customer Name:**	Mr Anthony Skinner	
			Address:	90 Waratah Street	
Role:	Loss Assessor			Avondale	
Hub:	Pages Road Hub			CHRISTCHURCH	
Type (tick one)		SCOPE / COST VARIATION			PARTIAL / FULL CASH SETTLEMENT
		NEW / ADDITIONAL DAMAGE			REPORT / CLAIM INFORMATION
		POSSIBLE OVERCAP		✓	OTHER
Associated claims:	**2010/094445**		**2011/005157**		**2011/093887**
Description:	IFV - options phone call to customer				

Options call made by:	Rusty Blinkhorne
Did they sustain flood damage to their dwelling in the recent weather events?	NO
Their insurer is:	IAG
Do the repairs include raising the floor level of the dwelling?	NO
Do they require case management?	YES
Do they require a face to face meeting?	NO

I have rang the customer and explained the three options in relation to the IFV program.
I have informed them that a pack will be sent to them in a week's time.

Place on HOLD HOLD

NEXT ACTION / RECOMMENDATION FOR HUB SUPPORT

HUB FILE NOTE

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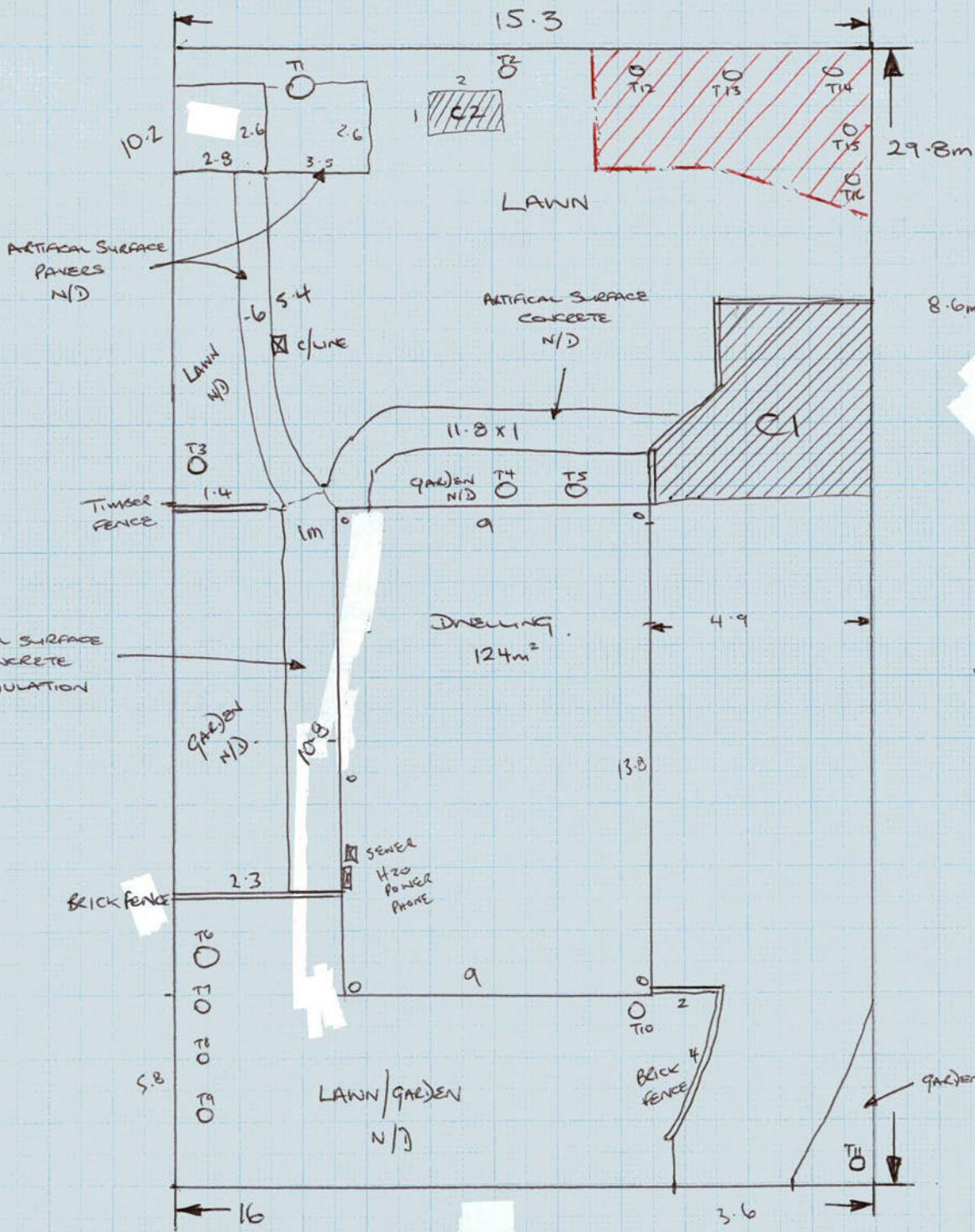
CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

D. BUTCHERS

N

SECTION 512m²
NON EQC 19m²
TOTAL. 493m²



8.6m BRICK FENCE.

C1
5.0
5.5
0.200
UNDULATION

C2
1.00
2.00
0.100
UNDULATION

16.9 BRICK FENCE
1.4 TIMBER FENCE.

CHECKED
MD

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Land Assessment - laims

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua

Claim N°: .....

Date: 8 APR 2013

Situation of Loss: [redacted]

Author: Roger Norman

Item N°	Description/Construction	Length	Height/ Width	Depth	Damage	Damaged Area	Evacuated m^2	Inundated m^2	Debris m^3	Access E	Access D
C1	Asphalt parking area	5	5.5	<.200	Undulated	27.5	27.5	—	—	E	
C2	Lawn	2	1	<.100	Undulated	2.0	2.0	—	—	E	
						29.5	29.5				

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Inspection Summary

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM / 2010 / 094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Time arrived at site:	09:30	Time left site:	11:00	Was an inspection carried out?	Yes ☑ No ☐

Customer present: Yes ☐ No ☑ Customer Name: Anthony Skinner

Access denied ☐ Loose dogs ☐ Other ☐ If other, please provide reason

If No inspection carried out, why not?

Where an inspection has been conducted:	Yes	No	Notes
- Any land damage under the main access way or other hard surfaces?	☐	☑	
- Were any bridges or culverts damaged within EQC Cover?	☐	☑	
- Were any retaining walls damaged within EQC Cover?	☐	☑	
- Is an engineer required?	☐	☑	
- Is a valuation required?	☐	☑	
- Is a resource consent required for any remediation work? (proximity to protected trees and waterways)	☐	☑	
- Has anything in this pack been escalated?	☐	☑	
- Customer has advised of invoices for emergency work?	☐	☑	
- Customer advised of next action?	☑	☐	By phone - daughter : Julie
- Was any silt found under the dwelling?	☐	☑	

- If there was nil damage, why was that? Building removed ☐ Building repairs have fixed ☐ No visible damage ☑
- If a potential or actual 8/9 property, was the dwelling present? Building removed ☐ Building present ☑

Land Damage to Area A? If Yes, add details

Yes ☐ No ☑

Land Damage to Area B? If Yes, add details

Yes ☐ No ☑

Land Damage to Area C? If Yes, add details

Yes ☑ No ☐ C1 C2

Total m² of Damaged Land: 29.5 m²

Notional Land Damage Value @$300/m² (Incl GST): $ 8850

Next action Refer for Cat 8/9 review

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Scope of Works

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM / 2010 / 094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Description: **Enabling Works – 8/9**

What is the insured land area to repair (m^2)? 493

This sheet summarises costs determined in Enabling Work sheets for structures, services & dwellings.

Please transcribe all sheet figures below and provide a total. Please number all enabling work sheets.

Description is either Services, Dwellings or Structures.

Sheet No.	Description	Cost
1	Dwelling	52369·50
2	Structures	18428·00
3	Services	13946·00

Sub-total	84743·5
P&G, Margin & GST (Figure x 1.3662)	31033·06
Total	115776·56

CHECKED MD

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sheet 1

Scope of Works

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Description: **Enabling Works – 8/9 – Dwellings**

Dwelling Type Ring Foundation ☐ Piled ☐ Concrete Slab ☑ Combined Piles/Slab ☐

Average finished floor level above ground level: 150 mm **Unable to determine** ☐ **(refer to file note)**

Enter this information onto the Enabling Works 8/9 SOW, where P&G, margin and GST will be added.

Description – Creating Access/Reinstating	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Site Establishment	each				1	$9,000	9000
Dwelling Storage (off site)	each					$5,000	5000
Dwelling Lift 0-150	m²				1	$12,200	
150-200	m²				1	$13,300	
200-250	m²				1	$18,500	
250-2 Storey	m²				1	$22,000	22000
Removal of Debris 0-150	m²				1	$6,050	
150-200	m²				1	$8,250	
200-250	m²				1	$11,000	
250-2 Storey	m²				1	$13,750	13750
Garage Block	m²					$800	
Versatile	m²					$550	
Artificial Surfaces	m²	26·3	1		26·3	$65	1709·50
Car Port (reinstate)	m²					$200	
Deck (reinstate)	m²					$240	
Patio (reinstate)	m²					$185	

Any item where a cost for reinstatement only is provided needs to be costed for deconstruction and removal of waste – assuming that machinery is already on site. Estimate the labour hours and waste volumes below.

Labour	hrs				16	$45	720
Contaminated Spoil Removal	m³					$100	
Skip (4m³)	each	1			1	$190	190
						Total:	52369·50

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Sheet 2

Scope of Works

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM / 2010 / 094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Description: **Enabling Works – 8/9 – Structures**

Enter this information onto the Enabling Works 8/9 SOW, where P&G, margin and GST will be added.

Description – Creating Access/Reinstating	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Transporter- machine	each				1	$160	160
Machine Hire	hrs				8	$110	880
Truck Hire	hrs				2	$110	220
Breaker Hire	day					$70	
Skip (4m³)	each					$190	
Contaminated Waste	m³	6	1	1	6	$100	600
Clean Waste	m³					$20	
Labour	hrs				8	$45	360
Pergola/Gazebo	m²					$100	
Garden Shed/ Glass House	m²					$100	
Play House/ ~~Sand Pit~~	sum	2·8	2·6		7·28	$500	3640
Clothes Line/ ~~Kennel~~	sum				1	$250	250
Spa Pool	sum					$1,500	
Swimming Pool (3m dia)	sum					$1,500	
Swimming Pool (8m x 4m)	sum					$25,000	
Swimming Pool (15m x 5m)	sum					$55,000	
B.B.Q	sum					$1,000	
Pizza Oven	sum					$1,000	
Fencing 1.8m	l/m	1·4			1·4	$125	175
Fencing Hebel 1.8m	l/m	16·9			16·9	$470	7943
Trees	Sum	11			11	200	2200
Landscaping	ea	1			1	2000	2000
						Total:	18428

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Sheet 3

Scope of Works

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Description: **Enabling Works – 8/9 - Services**

Service Type Sewer ☒ Storm water ☒ Power ☒ Septic Tank ☐ Phone ☒ Water Tank ☐ Water ☒

Enter this information onto the Enabling Works 8/9 SOW, where P&G, margin and GST will be added.

Description – Creating Access/Reinstating	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Transporter- machine	each				1	$160	160
Machine Hire	hrs				16	$110	1760
Disconnect/Reconnect	each				5	$1,000	5000
Sewer	Lm	15			15	$120	1800
Storm water	Lm	30			30	$110	3300
Power (Underground)	Lm	12			12	$68	816
Phone (Underground)	Lm	12			12	$30	360
Septic Tank	each					$18,000	
Water Tank (PVC 10,000 Ltr)	each					$3,500	
Water (Polybutalyne)	Lm	15			15	$50	750
Water Pump (Dis-connect/re-connect)	each					$500	
					Total		13946.00

V1.32, FEB 2013

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Scope of Works

EQC

Completed by: Roger Norman

Date: 8 APR 2013 (dd / mm / yy)

Page: 1 of 1

CLM / 2010 / 094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

Description: **Damage to Land**

Repair Strategy: Removal and/or import materials and labour to repair land

295 m²

Description – Removal of Debris/Minor Works	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Transporter- machine	each					$160	
Machine Hire	hrs					$110	
Truck Hire	hrs					$100	
Labour	hrs					$45	
Contaminated Spoil Removal	m^3					$100	
Spoil Removal/Tip Fees (clean)	m^3					$20	
Skip ($4m^3$)	each					$190	
Materials	each						

NB A Small/Minor Works cost may only be applied when there is only land repair to the site/property; a total area of damage under 15m2; no further works required

Description - Supply and level hard fill	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Land Under Residential Buildings (Type 'A') – Supply and level hard fill	m^2					$12	
Land Under Access way (Type 'B') – Supply and level hard fill	m^2					$12	
Land Under Pavers/Patio/Concrete (Type 'C') – Supply and level hard fill C1	m^2	5	5.5		27.5	$24	660.00
Land Under Lawn Areas (Type 'C') - Level and Seed	m^2	2	1		2.0	$10	20.00
Lateral Spread Cracks under 10mm but greater than 5mm	Lm					$25	
Lateral Spread Cracks greater than 10mm	Lm					$90	

* Unit categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per hour, Per day, Per week.
Cubic metre calculations must include length, breadth and depth figures.
Square metre calculations must include length and breadth figures.

Sub-total	680.00
P&G, Margin & GST (Figure x 1.3662)	249.01
Total	929.01

CHECKED MD

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Increased Flooding Vulnerability (IFV)

Valuer Worksheet Version 1.15(e) 23 January 2016

DOV Field Sheet (IFV Only)

MVL Job Number	MVL4000-0059
Property Address	90 Waratah Street, Avondale
Claim number	2010/094445
Valuation Reference	22781/51600
QPID	1254135
Claimant	Anthony Skinner

1

Valuer	Mark McSkimming
Date Allocated	3 March 2015
Date Insp	26 March 2015

2

EQC Mud map (Y/N)	Y
EQC repair costs Y/N	N

Summary of data provided (maps) 3

	Y/N
1% AEP Pre Sept 2010 flood map 1:250 scale	Y
1% AEP Post Dec 2011 flood map 1:250 scale	Y
1% AEP exacerbated flood map 1:250 scale	Y
2% AEP Pre Sept 2010 flood map 1:250 scale	Y
2% AEP Post Dec 2011 flood map 1:250 scale	Y
10% AEP Pre Sept 2010 flood map 1:250 scale	Y
10% AEP Post Dec 2011 flood map 1:250 scale	Y

4

Actual land area (See note 1)	512
Affected land area	
Insured land area (See note 2)	488
Minimum lot size	450
Flood map (Overland / River)	O
Floor height	200

Interpretation (Steps 1 -2)
(1% AEP only) 5

	Y/N	Full insured land Y/N	Driveway	Garden and yard	Dwelling	Appurtenant Structures	Other
Did the property flood Pre Sept 2010?. Y/N. If 'Y', est m2 or % area (optional).	y	n					
Depth of Pre Sept 2010 quake flood (1%AEP) (m)			.1-.3	.1-.3	.1-.2		
Depth of Post Dec 2011 flood (1% AEP) (m)			.2-.5	.1-.5	.2-.4		
Exacerbated flood depth (1% AEP) (m)							
What is the change? What is obvious? *(note all above are within the insured land)*		Limited shallow flooding pre-quake, deeper and inside dwelling post-quake. Exacerbation .1-.4.					

Frequency Change (Step 3) 6

Does the property flood more frequently Y/N	*y*	No qualifying flooding pre-quake 2%, post-quake has a small amount. No qualifying flooding at 10%.
Increase in 2% AEP — Was the property unaffected by flooding pre Sept 2010, but affected post Dec 2011?	*y*	
Increase in 10% AEP — Was the property unaffected by flooding pre Sept 2010, but affected post Dec 2011?	*n*	

(Note - Consider qualifying flooding >200mm only)

Does the property qualify for IFV? Y/N	y	Comment if No -(reason why no)
7		

Changes to improvements 8

Has dwelling or any other building been removed, or footprint changed?	Comment:

Flood Codes 9

Flood location code (Matrix Step 1)	6
Flood depth code (Matrix Step 2)	2
Frequency impact code (Matrix Step 3)	4
Location code (Matrix Step 4)	1
Adjustment %	13.0%

Moves from under dwelling pre-quake to inside post-quake, exacerbation .1-.4, adopt 11% DOV. Frequency moves from 1% to 2% event, a further 2% DOV.

Note 1. For cross lease properties, estimated exclusive use area only

Note 2. For cross lease properties, deduct any uninsured area within the exclusive use area from actual land area

Subject property - 1/8/2007 Rating Values 10

RCV(2007)	RLV(2007)	Land area	House size
$414,000	$178,000	512	180

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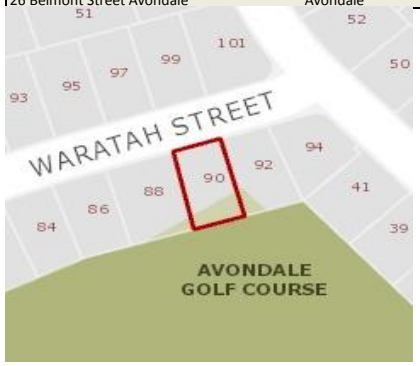
Exacerbated Flood Risk Valuation (11)

Valuation Calculation sheet **90 Waratah Street, Avondale**

Sale Range (Gross) :	**Minimum**	$295,000	**Maximum**	$402,500	**Median**	$321,250	**Average**	$340,500	**Net Sale $ / RV (2007)**
RV Range (2007) :	**Minimum**	$312,000	**Maximum**	$423,000	**Median**	$369,000	**Average**	$367,600	-9%

Our assessment relied on information provided to us, information obtained from a kerbside inspection, and database information available to us on the Property. Should we subsequently become aware that any of this information was inaccurate, we reserve the right to review our assessment.

Address	Suburb	RV	Sale Price	Net Sale Price	Sale Date	Sale to RV %	Land Area	Land Value	Floor Area	Building Age	OB/OI (optional)	Estimate LV	Net Rate	Gross Rate
21 Cowes Street Avondale Christchurch	Avondale	$380,000	$370,000	$362,000	4-May-10	-	576 m2	$160,000	160	1980 - 1989	$15,000	$180,000	$1,094	$2,313
80 Waratah Street	Avondale	$414,000	$360,000	$352,000	20-May-09	-	542m2	$178,000	140	1980-1989%	$8,000	$185,000	$1,193	$2,571
55 Waratah Street Avondale	Avondale	$423,000	$402,500	$394,500	4-Jul-10	-	568m2	$151,000	210	1980-1989%	$7,000	$180,000	$1,026	$1,917
68 Vivian Street	Burwood	$400,000	$320,000	$312,000	20-Jun-10	-	547m2	$161,000	160	1980-1989%	$7,000	$180,000	$831	$2,000
46 Niven Street Avondale Christchurch	Avondale	$358,000	$320,000	$312,000	28-Apr-10	-	630 m2	$151,000	130	1960 - 1969			$2,462	$2,462
55 Waratah Street Avondale	Avondale	$423,000	$402,500	$394,500	4-Jul-10	-	568 m2	$151,000	210	1980 - 1989			$1,917	$1,917
10 Thorness Street Avondale	Avondale	$338,000	$305,000	$297,000	26-Mar-10	-	609 m2	$173,000	110	1980 - 1989			$2,773	$2,773
42 Cowes Street Avondale Christchurch	Avondale	$316,000	$295,000	$290,000	7-Aug-10	-	613 m2	$173,000	120	1980 - 1989			$2,458	$2,458
38 Woolley Street Avondale	Avondale	$312,000	$307,500	$299,500	26-Feb-10	-	607 m2	$151,000	110	1970 - 1979			$2,795	$2,795
26 Belmont Street Avondale	Avondale	$312,000	$322,500	$314,500	22-Mar-10	-	625 m2	$151,000	110	1970 - 1979			$2,932	$2,932







VALUATION DETAILS (Insured area only)

STEP 1 - Pre Quake Value Sep 2010

Actual land area: **512 sq m** (12)

Insured land area **488 sq m**

Dwelling area **180 sq m**

Effective Date 3/09/2010

Proposed CV	*Proposed LV*	*Net*	*Gross*	*Index*
$372,000	$169,500	$1,069	$2,067	0.90

Method 1 - Indexed RV Approach

Rating values	**1/08/2007**		
CV	$414,000		
LV	$178,000		
VI	$236,000		
CV Index	0.90		
LV Index	0.97		
Est Sep 2010 CV (Actual land area)	$373,000		
Plus Est chattels			
Est Sep 2010 CV	**$373,000**		
Factor for uninsured land	**0.30**		
Less adjustment uninsured land	$2,428	24	m2
Market Value - Pre Sep 2010	**$370,600**		

Method 2 - Dwelling Net Rate Approach

	Area	Dwg Net rate	Value
Dwelling	180	$1,100	$198,000
OB and OI (If not in Dwelling rate)			$10,000
Total VI			$208,000
Insured Land Value	488		$169,500
Market Value - incl chattels			$377,500

Comment if unusual OB /OI

Market Value - Pre Sep 2010 **$377,500**

Method 3 - Gross Rate Approach

	Area	Gross rate	Value
Dwelling	180	$2,050	$369,000

Market Value - Pre Sep 2010 **$369,000**

AVERAGE 1 -3 **$372,000**

Method 4 - Indexed Sale Approach

Sale Date		
Sale Price		
% Adjustment		#N/A
Time Adjustment	#N/A	

Market Value - Pre Sep 2010 **#N/A**

STEP 2 DOV ASSESSMENT

PRE QUAKE SEP 2010 VALUE	**ADOPT**		**$372,000**
Less Adjustment		13.00%	**$48,360**
POST QUAKE DEC 2011 VALUE			**$323,640**
DOV 1			**$48,000**

Manual Adjustment (13)

Reasons for Manual Review -

(14)

Reviewed By	Chris Bridges
Date of review	30 June 2015
Reviewers Comment: AGREED	
Approved for Release	

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Exacerbated Flood Risk Valuation

Summary of values 15

Property Address	90 Waratah Street, Avondale
Claim number	2010/094445
Claimant	Anthony Skinner
QPID	1254135
Valuation Reference	22781/51600
Minimum lot value	$167,000
Minimum Lot size	450
Actual land area	512
Insured land area	488
Pre Quake Value Sep 2010 - Insured land	$372,000
EQC remedial costs (Including enabling works) if available	
EQC remedial costs (Excluding enabling works) if available	
Diminution of Value	$48,000

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Project Reference: MVL4000 [**059**]

Property ID (QPID): [**1254135**]

Date of Inspection: [**26 March, 2015**]

Date of Report: [**1 July, 2015**]

Earthquake Commission
Canterbury Field Office
PO Box 34-027
Fendalton
Christchurch 8540

Property address: 90 Waratah Street, **Christchurch** (the Property)

VALUATION ASSESSMENT

The increase in flooding vulnerability impacted the market value of the Property.

The amount of Diminution of Value (DOV) assessed for the Property as a result of Increased Flooding Vulnerability (IFV) land damage is: **$ 48,000**

Valuation Assessment – Increased Flooding Vulnerability impacted the Property's market value

EQC asked us to assess the impact of the increased flooding vulnerability on the market value of the Property. We have concluded that the increase in flooding vulnerability impacted the market value of the Property. The amount of the Diminution of Value of the Property is set out above.

In making our assessment, we took into account:

- the vulnerability of the Property to flooding before the Canterbury earthquakes, and
- the extent and location of the increase in the flooding vulnerability on the Property as a result of the physical changes to the land caused by the earthquakes.

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We also considered the following information:

- a land damage assessment map provided by EQC, and information and flood maps provided by EQC's engineers, Tonkin & Taylor. This material indicates specific changes in flooding vulnerability as a result of the Canterbury earthquakes,
- a kerbside inspection of the Property,
- the most relevant comparable market evidence for the area, in order to assess the value of the Property before the earthquakes, and
- database information available to us on the Property.

We have used accepted valuation standards and practice

We carried out our valuation in accordance with the Diminution of Value Methodology for Increased Flooding Vulnerability which is available at www.eqc.govt.nz/IFV . This methodology was established in April 2014 and complies with accepted valuation standards and practice. The methodology has been endorsed by an Expert Valuation Peer Review Panel and approved by EQC.

Under this methodology, we assessed the value of the Property as at 3 September 2010, the day before the first earthquake in the Canterbury earthquake sequence. This valuation is made as at 3 September 2010 to ensure that the valuation is a fair market valuation and is not distorted by the effects of the earthquakes on the property market.

We assessed the amount of the reduction in the value (the Diminution of Value) of the Property as a result of the increased flooding vulnerability. To assess this, we considered the long-term reduction in market value from the market price that would have been paid for the Property on 3 September 2010, taking into account the physical change that occurred to the land as a result of the earthquakes, and its impact on the vulnerability of the land to flooding.

Our valuation is based on some assumptions

In carrying out the valuation we have assumed that:

- the engineering information provided to us is accurate,
- the physical boundaries to the Property reflect legal boundaries, and
- the Property has a clear title.

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About this report

This report is prepared for EQC to assist EQC to determine its liabilities under the Earthquake Commission Act 1993. The report is not intended for any other purpose. It is understood that EQC will provide this report to the EQC customer.

Our assessment relied on information provided to us, information obtained from a kerbside inspection, and database information available to us on the Property. Should we subsequently become aware that any of this information was inaccurate, we reserve the right to review our assessment.

This report is a summary. As such, it does not fully meet International Valuation Standards (IVS) reporting standards. Full workings are not included in this summary, but are available to EQC customers upon request by contacting EQC on 0800 326 243 between the hours of 7.00am to 9.00pm Monday to Friday, and 8.00am to 6.00pm on Saturday. The EQC customer should quote their claim number when contacting EQC.

Yours faithfully

Knight Frank Valuation & Consultancy



Mark McSkimming B Com (VPM), ANZIV, SPINZ

Registered Valuer

KFNZ Ltd t/a Knight Frank

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HT 16/9/11

2011 CHCH EQ - LAND ENGINEERING REPORT

EARTHQUAKE COMMISSION

EQC Claim Number:	New: 201__/ 1254135	Significant Risk to Safety:	YES NO
	Old: 201__/	Engineer's Names :	D Guimbert C Daniel
Claimant Name :			
Claimants Address:	90 Waratah Street Avondale	Engineers E-mail:	NOT REQ'D
		Date: 22/8/2011	Team no: 5

Was an EQC Engineering Land Assessment undertaken following the Darfield Earthquake (4 September 2010) and prior to 22 February 2011: YES NO

GENERAL

Type of Damage	Earthquake	Landslip	Storm/Flood	Other
EQC Priority of claims	1 - Home/Land seriously damaged and uninhabitable		2 - Home/Land seriously damaged but habitable	
	3 - Home/Land moderately damaged & Habitable		4 - All other damage	
Is this natural Disaster Damage?	YES	NO		
Is there an Imminent Risk of Loss?	YES	NO	(If 'YES' - Fill in Summary Information Table and Imminent Loss Checklist)	

INSPECTION DATA & DISCUSSION WITH CLAIMANT(S)

Discussion with Claimant/Occupier?	YES	NO
What happened? Claimant's story	Feb + Jun sand ejected. ≈100mm. ↳ ≈40 barrows. ↳ up to 300-400mm on driveway	

SITE DESCRIPTION (Refer Site Plan and/or Cross Section)

General: Driveway lifted locally.

LAND - (DAMAGED ACCESS, LAND, & DESTROYED LAND, & RETAINING WALLS, BRIDGES, CULVERTS)

None

LIQUEFACTION/Flat land damage		None	Sand boils	Lateral spreading	Settlement	Remediation Rqd (TBC in office) Yes	No	Notes
Land damage observed:								
(i) Lateral Spreading	Not Observed	Spreading <100mm over property		Tilt > 5 degrees			✓	
		Spreading >100mm over property		Vertical offset > 50 mm				
(i) Crust Thinning (TBC in office)								
(iii) Cracks	Not Observed	Distribution:	Single crack	Multiple cracks			✓	
		Crack Width:	>100mm	>100mm				
			<100mm	<100mm				
			<5mm	<5mm				
		Resulting from:	Lateral spreading	Liquefaction	Ground oscillation			
(iv) Undulating land	Not Observed	Lawn: > 50 mm high	Lawn steeper than 1 in 20 slope	Patio/Paths >10 mm high	Patio/Paths steeper than 1 in 100	✓		
		Lawn < 50 mm high	Lawn shallower than 1 in 20 slope	Patio/Paths <10 mm high	Patio/Paths shallower than 1 in 100		✓	
(v) Flood risk (TBC in office)		Above 50yfl pre 4 Sept	Above 50yfl pre 22 Feb	Above 50yfl post 22 Feb	No Increased Flood Risk			
		Below 50yfl pre 4 Sept	Below 50yfl pre 22 Feb	Below 50yfl post 22 Feb	Increased Flood Risk			
(vi) Local Ponding	Not Observed	Observed within EQC covered land					✓	
(vii) Localised settlement causing drainage issues	Not Observed	Property no longer draining to road/public services					✓	
(viii) New Groundwater Springs	Not Observed	Observed					✓	
(ix) Inundation of land with sand to silt		Observed	Already Removed			✓		

Refer to the Potential Remedial Works page of this report

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EQC Claim Number: 201_/

LAND - (DAMAGED ACCESS, LAND, & DESTROYED LAND, & RETAINING WALLS, BRIDGES, CULVERTS) Continued

LIQUEFACTION/Flat land damage comments:

OTHER Flat land damage	None	Settlement resulting from:	Ground Oscillation	
			Consolidation of fill	
	Other (specify).....			

LANDSLIDE/SLOPING LAND & RETAINING WALL DAMAGE	None	Landslip	Rockfall	Retaining wall damage	Other	Imminent risk (Y/N)	Remediation (TBC in office)
Geological situation (fill/loess/bedrock etc):							
Groundwater situation (seepage/runoff etc):							
Landslip:	Tension Cracks	Toe-bulge	Erosion	Surface slump			Refer to the Potential Remedial Works page of this report
	Rotational Slip	Translational Slip	Ridge-renting	Other.....			
Description:							
Rockfall:	Source:	Upslope	Within property boundary				
		Downslope	Beyond property boundary				
Description:							
Are multiple properties affected:	Yes	No					
If Yes, list affected properties:	.....						

Comments:

RETAINING WALL DAMAGE					Imminent risk (Y/N)	Remediation (TBC in office)
Retaining wall damaged?	None	No. of walls damaged				Refer to the Potential Remedial Works page of this report
Description:						
Type of damage to retaining wall(s) :	Cracks	Rotated/leaning	Slid	Bulging		
	Settlement					
Location of retaining wall(s) :	Within 8m of building	Within 60m & needed to protect of land within 8m of accessway/building				
	Other					
Are multiple properties affected:	Yes	No				
If Yes, list affected properties:	.....					

Comments:

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EQC Claim Number: 201_/

LAND - (DAMAGED ACCESS, LAND, & DESTROYED LAND, & RETAINING WALLS, BRIDGES, CULVERTS) Continued

LAND DAMAGE AREAS (see table on page 6 for more details)

Areas of land Damage	Entire Site	Portion of Site	None	
Land beneath Main access way damaged?	No-N/A	Within 60m of building	Other.....	

PRELIMINARY LAND REMEDIAL OPTION & COST (Refer Site Plan and Cross Section)

Land Remedial option	Drainage	Retaining Wall	Pallisade Wall	Soil Nail/Rock Bolt	Earthworks
	Debris Wall/Catch Fence	Remove rock hazard	Other	Combination of Above	None
Estimated Land Remedial Cost	TBC - (To be confirmed by Cost Estimator)				

DWELLING DESCRIPTION (Refer Site Plan and Cross Section)

General : (eg. Single level, roof type, foundations, cladding etc)	2Levels, top level succo, slab on grade, concrete tiles. bottom level brick.

BUILDING DAMAGE - GENERAL

Has the building been Damaged?	YES	NO		
Is the Dwelling at Imminent Risk?	YES	NO		
Estimated Remedial Value?	TBC - (To be confirmed by Cost Estimator)			
Have any Appurtenent structues been damaged?		YES	NO	
Are any appurtenent structures at Imminent Risk?		YES	NO	(Does not include Patios/Paving)
Have any services within 60 m of dwelling been damaged?		YES	NO	
Are any services within 60 m of dwelling at Imminent Risk?		YES	NO	

DAMAGED DWELLING, APPURTENANT STRUCTURES, & SERVICES (Refer Site Plan and Cross Section)

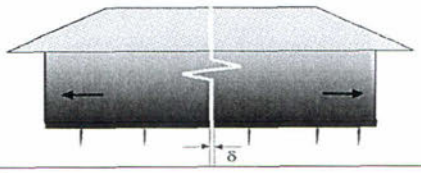
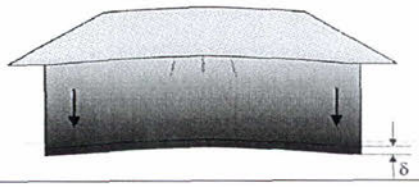
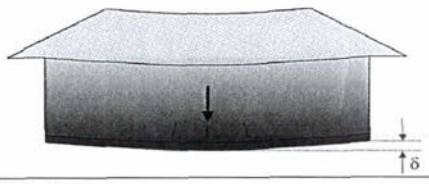
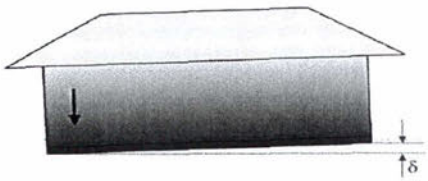
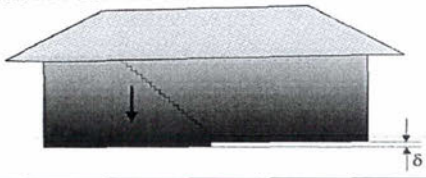
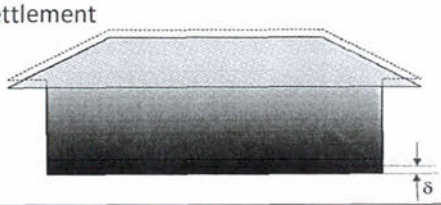
Dwelling : features damaged :	None	External walls	Internal walls	Ceiling	Door/window frames
	Window glass	Steps	Foundation/slab	Roof	Chimney
	Other:				
Type of damage to Dwelling:	Cracks (walls)	Cracks (ceiling)	Cracks (window glass)	Cracks (chimney)	Floor sloping
	Racking/sagging	Walls etc out of vertical	Crack in slab	Crack in footing	Other: .....
Appurtenant structure(s) damaged :	None	Garage/shed	Carport	Deck	Other: .....
What services have been damaged?	Water	Sewer	Drainage	Gas	Electrical
	Telephone	Service structures	Don't Know	Other:	None

GENERAL :

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EQC - Christchurch Land Engineering Report 2010 (Revision B: 17/03/2011) Claim No.: 201_/

Floors and Foundations	Roof Cladding	Wall Cladding
Timber floor on piles	Light: Iron roof	Light: weatherboard/plywood/stucco etc
Timber on internal piles with perimeter concrete footing	Heavy: concrete tiles/clay tiles/slate etc	Heavy: brick veneer/stone/solid plaster
Concrete slab on grade		

Damage to Dwelling predominantly from:	Shaking		Land damage
Type of Damage	Severity		
	Minor	Moderate	Major
Stretching 	0 to 5mm	5 to 30mm	>30mm
Hogging 	0 to 20mm	20 to 50mm	>50mm
Dishing 	0 to 20mm	20 to 50mm	>50mm
Racking/Twisting 	0 to 10mm	10 to 30mm	>30mm
Tilting 	0 to 20mm	20 to 50mm	>50mm
Discontinuous Foundation 	0 to 10mm	10 to 20mm	>20mm
Global Settlement 	0 to 50mm	50 to 100mm	>100mm

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Potential Remedial Works

The works described below are to repair or protect insured land (i.e. within the property boundary, on or supporting the main access within 60m of the dwelling, or within 8m of a residential building) and the structure(s) that has/have been damaged or is/are at imminent risk as a direct result of the natural disaster that has occurred.

A solution that reinstates the damaged land and removes the imminent risk threat would comprise the following works:

- Reinstate subgrade beneath access paving by Trimming undulations & filling depressions
- Remove ejected sand
-
-

Additional information for cost estimation:

Construction Issues	Easy	Moderate	Hard	N/A
• Construction Access		✓		
• Drilling				✓
• Reinstatement		✓		

This preliminary design is for the purposes of costing for the claim settlement process only, it is not for construction. There may be a solution that is more cost effective and/or appropriate. Even if this concept is considered to be appropriate, further subsurface investigation, detailed design and consenting may be required prior to construction.

We estimate the cost (excluding GST) to construct the proposed solution will be as follows:

Engineering investigation, design and drawings	$ Nil
Construction Observations and PS4	$
Survey (if required)	$
Building/Resource consents (if required)	$
Project Management	$
Construction of .....(as detailed above)	
(Cost to be determined by cost estimator)	$ TBC
TOTAL **non construction Costs** (Excluding GST)	$

The total construction cost estimates should be confirmed by a contractor or estimator.

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Preliminary Summary Information (all costs excl GST)

Is this Natural Disaster damage?	Yes
Land within 8m of dwelling or appurtenant structures	
Area of Land **damaged** Evacuated: Inundated:	493 m2
Area of Land **at imminent risk** Evacuation: Inundation:	NA
Main access way within 60m of dwelling (or an appurtenant structure)	
Area of Land **damaged** on accessway or supporting accessway: Evacuated: Inundated:	NA
Additional Area of Land **at imminent risk** on accessway or supporting accessway: Evacuation: Inundation:	NA
Retaining Walls within 8m of Dwelling or Appurtenant Structure	
Description.....(list and describe each affected wall)..... Damaged: (face area - m2); At imminent risk: (face area - m2);	NA
Dwelling & Appurtenant Structures	
Has dwelling or appurtenant structure been damaged as a result of the natural disaster? Description..... cracks in walls & floor slabs Land Damage, Racking	Yes
Cost to repair damage:	TBC
Is dwelling (or appurtenant structure) at imminent risk as a result of the natural disaster: Description.....	NA
Cost to remove imminent loss threat to dwelling (or appurtenant structure):	TBC
Value of imminent risk damage to dwelling (or appurtenant structures) :	NA
Services within 60m of Dwelling or Appurtenant Structure	
Services damaged (list) Services at imminent risk (list)	TBC
Remedial Option: Description..... Repair undulations beneath access driveway Earthworks ..... Parking	TBC (excluding GST)

TBC – To be calculated & confirmed by cost estimator

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Notes: Non EQC 19m²

A4 SCALE 1:250

0 2 4 6 8 10 (m)

Drawn by: CD

Date: 22/8/11

EARTHQUAKE COMMISSION
KŌMIHANA RŪWHENUA
www.eqc.govt.nz

22 FEB 2011 - EARTHQUAKE
AVONDALE, CHRISTCHURCH
(C110-151874) - 90 Waratah Street

EQC Claim No: 201 _ /

Path: L:\52000\WorkingMaterial\GIS\MapDocFiles\AKL\C-HCH-C110 AVONDALE.mxd Date: 17/05/2011 Time: 12:40:02 p.m.

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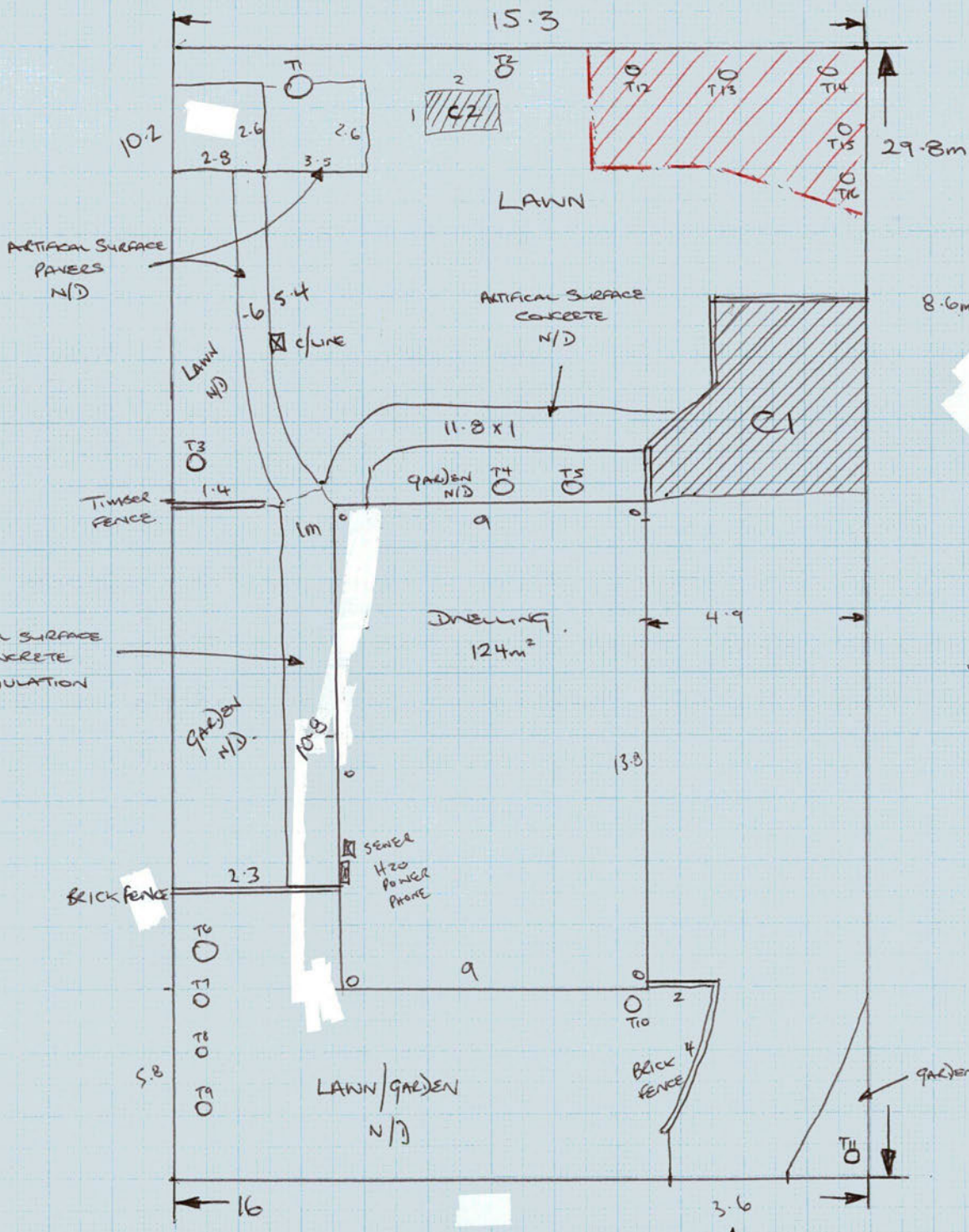
CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

D. BUTCHERS

N

SECTION 512m²
NON EQC 19m²
TOTAL. 493m²



8.6m BRICK FENCE.

C1
5.0
5.5
0.200
UNDULATION

C2
1.00
2.00
0.100
UNDULATION

16.9 BRICK FENCE
1.4 TIMBER FENCE.

CHECKED
MD

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Land Assessment - laims

CLM/2010/094445

ANTHONY SKINNER
90 WARATAH STREET
AVONDALE
CHRISTCHURCH
[redacted]

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua

Claim N°: .....

Date: 8 APR 2013

Situation of Loss: .....

Author: Roger Norman

Item N°	Description/Construction	Length	Height/ Width	Depth	Damage	Damaged Area	Evacuated m^2	Inundated m^2	Debris m^3	Access E	Access D
C1	Asphalt parking area	5	5.5	<.200	Undulated	27.5	27.5	–	–	E	
C2	Lawn	2	1	<.100	Undulated	2.0	2.0	–	–	E	
						29.5	29.5				

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Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes

Tonkin & Taylor

Property Summary

Property identification (QPID) address	90 Waratah St	Engineering IFV assessment status	Complete
Property identification (QPID) suburb	Avondale	Report date	09/07/2015
Property identification (QPID)	1254135	Valuation reference	22781/51600
EQC master claim number	CLM/2010/094445	Legal description	LOT 16 DP 45875
EQC master claim address	90 WARATAH STREET, AVONDALE, CHRISTCHURCH 8061	Inferred parcel type	Freehold
Associated property identification (QPID)	None	MBIE technical category	TC3
Category	All Thresholds	Information provided to the valuers	Not applicable

Associated QPID Claim

QPID	Master claim	EQC master claim address	EQC suggested building use
1254135	CLM/2010/094445	90 WARATAH STREET, AVONDALE, CHRISTCHURCH 8061	Residential

Engineering Assessment

General

Site visit date	18/02/2014	Reviewed date	07/12/2014		
Insured land area from EQC mudmap (m^2)	493	Insured land area calculated by T&T (m^2)	488	Indicative dwelling floor height above ground level (m)	0.2

Flood information

These engineering details should be read in conjunction with the property specific flood maps. The areas provided are approximate and the accompanying property specific flood maps should be referred to for modelled flood extent and location.

Modelled flood extents	Annual Exceedance Probability (AEP)		
	10 %	2 %	1 %
Insured area (m^2) affected by flooding ≥ 0.2 m depth pre Sept 2010	0	0	6
Insured area (m^2) affected by flooding ≥ 0.2 m depth post Dec 2011	0	38	482

Exacerbated flood area	1 % AEP
Insured area (m^2) affected by exacerbated flood depth ≥ 0.2 m	343
Insured area (m^2) affected by exacerbated flood depth ≥ 0.1 - < 0.2 m	192
Insured area (m^2) affected by exacerbated flood depth ≥ 0.1 m	535

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Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes

Tonkin & Taylor

IFV Assessment Results

Threshold 1: Has the exacerbated flood depth on the residential land increased by 0.2 m or more as a result of the Canterbury earthquake sequence?	Yes
Threshold 2: Has the exacerbated flood depth on the residential land increased by 0.1 m or more as a result of a single earthquake event?	Yes
Threshold 3: Has the residential land suffered observable land damage as a result of the Canterbury earthquake sequence?	Yes
Have any exceptions to the three engineering thresholds been identified for the Property? EQC requires consideration of Event exception, Uplift exception and Land damage exception.	No
What is the finding of the site specific assessment?	
Land has potential IFV	
What is the finding of the final engineering review including consideration of the vulnerability of properties to higher frequency events and patterns of exacerbated flood depths of between 0.1 m and 0.2 m?	
Land has potential IFV	

Land Repair Feasibility

Does the dwelling need to be removed to complete land repair?	Yes
Based on EQC criteria is land repair feasible?	No

Glossary of Terms

Term	Definition
x% AEP (Annual Exceedance Probability) flood	The flood caused by a rainfall event with a depth that has an x% probability of being exceeded during a year.
DEM (Digital Elevation Model)	A 3D topographic model which utilises LiDAR data.
Exacerbated flood depth (EFD)	The measure of IFV. The lesser of the change in flood depth and the change in ground surface elevation.
EQC (Earthquake Commission)	The national insurer of residential land for natural disaster damage in New Zealand.
FLFMA (Floor Level and Fill Management Area)	An area identified in the proposed Christchurch Replacement District Plan, which is at risk of flooding in a major flood event, where specific minimum floor level and earthwork rules apply.
IFV (Increased Flooding Vulnerability)	A physical change to residential land as a result of an earthquake (subsidence) which adversely affects the amenity and value that would otherwise be associated with the land by increasing the vulnerability of that land to flooding events.
Insured land area	As defined in the Earthquake Commission Act 1993.
Land repair feasibility	EQC has determined that if exacerbated flooding extends under a dwelling or a resource consent is likely to be required; then the repair of the land is unlikely to be feasible for EQC claim settlement purposes.
LiDAR (Light Detection and Ranging)	Ground surface elevations measured using optical sensing technologies from a plane (an aerial survey).
MBIE technical category	Ministry of Business, Innovation & Employment Technical Categories, assigned on an area wide basis to provide guidance for foundation investigation and design.
Mudmap	Sketch made of property by EQC staff.
Property identification (QPID)	T&T's unique property identifier that has been derived from Quotable Value's Property ID.
Shared land	Land that is shared or common to all respective owners e.g. cross-lease property or a shared driveway as determined by EQC.
T&T	Tonkin & Taylor Ltd.

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Disclaimer

This report was produced for EQC purely for the purposes of assisting EQC to determine whether it has any liabilities under the Earthquake Commission Act 1993. The report is not meant to be used for any other purpose.

The engineering assessment has been undertaken in accordance with EQC's Increased Flooding Vulnerability Policy Statement Document; September 2014 and the Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; T&T April 2014.

As all available data sources were not provided for the claim, T&T cannot guarantee the accuracy of the claim/QPID match or the associations. In each case the Property Identification (QPID) provided is a suggestion, and it is strongly recommended that EQC confirm the Property Identification (QPID) and address to ensure the match is accurate. T&T cannot be 100% certain of the accuracy of their Property Identification (QPID) matching, and can only work within the bounds of the information given. The valuation reference, legal description and legal parcel type provided is this report are based on information provided to T&T by others.

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Increased Flooding Vulnerability (IFV) Engineering Assessment

Tonkin & Taylor

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Property details

Property address	90 WARATAH STREET, AVONDALE, CHRISTCHURCH 8061
Property ID (QPID)	1254135
Master claim number	CLM/2010/094445
Date	9 July 2015

Engineering assessment

This engineering assessment identifies that the Property	DOES have potential IFV land damage



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Introduction

This report sets out the engineering assessment results for the individual property above (the Property) to determine whether potential IFV land damage has occurred.

IFV is a type of land damage recognised by EQC. In some parts of Canterbury the earthquakes caused changes to residential land that mean that some properties are now vulnerable to flooding, where previously they were not, and some are now more likely to experience a greater depth and/or frequency of flooding.

More information on IFV, including the supporting policy documents, can be found on the EQC website (see the "References and Further Information" section below for details).

Engineering assessment methodology

Tonkin & Taylor Ltd (T&T) has undertaken the engineering assessment of the Property in accordance with the methodology set out in the report Canterbury Earthquake Sequence: Increased Flooding Assessment Methodology; April 2014 (see the "References and Further Information" section below).

To identify land with potential IFV, T&T has assessed the change in flood depth in a 1 in 100 year flood event or less caused or contributed to by the reduction in the height of the land (exacerbated flood depth) as a result of the earthquake events. T&T has

- Undertaken flood modelling to identify properties that satisfy all three of EQC's engineering thresholds (refer below) for site specific assessment
- Identified additional properties that meet EQC's exceptions to the thresholds, for inclusion in the site specific assessment
- Undertaken a brief site inspection for each identified property, and
- Undertaken a final engineering review to compare the Property results with that of the wider neighbourhood, and identify any additional properties for inclusion in the site specific assessment.

If this engineering assessment process confirms that the property has potential IFV land damage, then EQC will undertake a valuation assessment to confirm whether or not IFV land damage has occurred. This valuation assessment is undertaken by others, so is not part of this report.

Engineering Assessment results

Threshold 1: Has the exacerbated flood depth on the residential land increased by 0.2m or more as a result of the Canterbury earthquake sequence?	Yes
Threshold 2: Has the exacerbated flood depth on the residential land increased by 0.1m or more as a result of a single earthquake event?	Yes
Threshold 3: Has the residential land suffered observable land damage as a result of the Canterbury earthquake sequence?	Yes
Have any exceptions to the three engineering thresholds been identified for the Property? EQC requires consideration of Event exception, Uplift exception and Land damage exception.	No
What is the finding of the site specific assessment?	
Land has potential IFV	
What is the finding of the final engineering review including consideration of the vulnerability of properties to higher frequency events and patterns of exacerbated flood depths of between 0.1m and 0.2m?	
Land has potential IFV	

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Flood modelling approach

T&T has used the following inputs to develop flood models for the assessment of IFV.

Flood modelling	Models assess flooding caused by rivers, drainage channels and stormwater run-off from rainfall. Flood depths are assessed before and after each main earthquake.
Rainfall event	Run-off from up to and including a 1 in 100 year (also known as 1% Annual Exceedance Probability) rainfall event based on current climate conditions and existing urban development.
River and drainage channels	Capacity and location of rivers, drainage channels and major stormwater pipes. Temporary stop banks on the Avon are not considered.
Topography	Terrain and elevation derived from LiDAR before and after each main earthquake.
Tidal conditions	Based on a 1 in 10 year sea level combined with the rainfall event, except for lower rivers where a 1 in 100 year sea level is used.

EQC's flood model maps are available to technical professionals on the Canterbury Geotechnical Database.

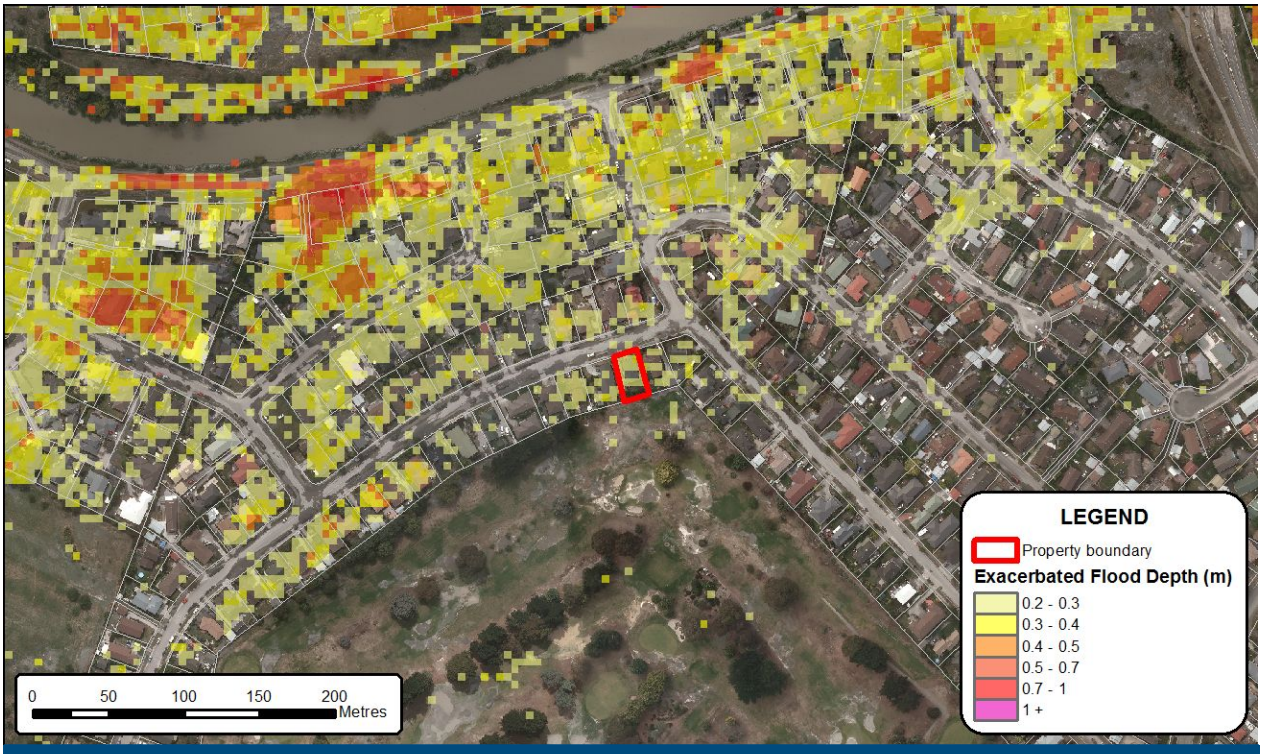
Flood modelling results

The flood model results for this Property and the surrounding area are included in Maps 1, 2 and 3. The Property considered in this report is outlined in red in the middle of the maps.

Map 1 shows exacerbated flood depth caused by the Canterbury earthquake sequence. The exacerbated flood depth is used as a measure of IFV. The exacerbated flood depth is defined as the increase in flood depth due to onsite land subsidence. This does not include changes in flood depth that may have occurred due to off-site factors, such as changes to river heights, river banks, river beds and damage to stormwater infrastructure.

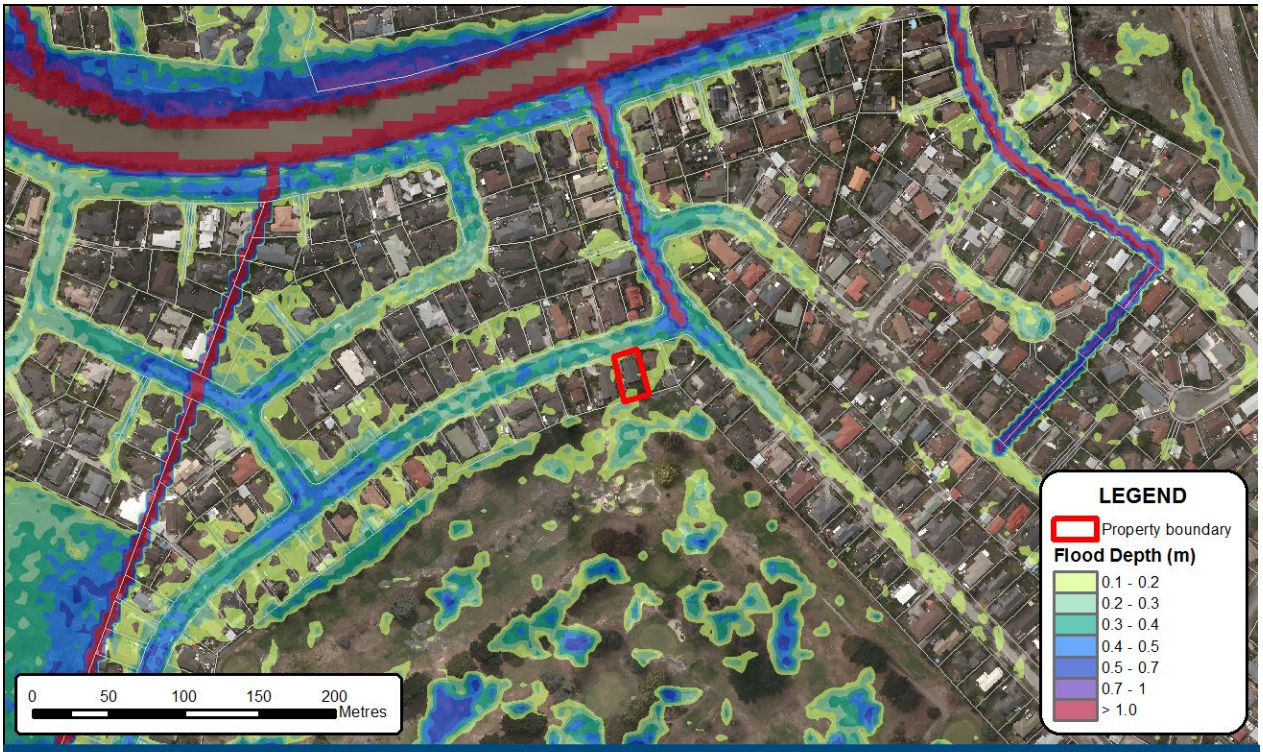
Map 2 shows flooding for the 1 in 100 year flood event before the Canterbury earthquake sequence.

Map 3 shows flooding for the 1 in 100 year flood event after the Canterbury earthquake sequence. EQC's flood model maps are available to technical professionals on the Canterbury Geotechnical Database.

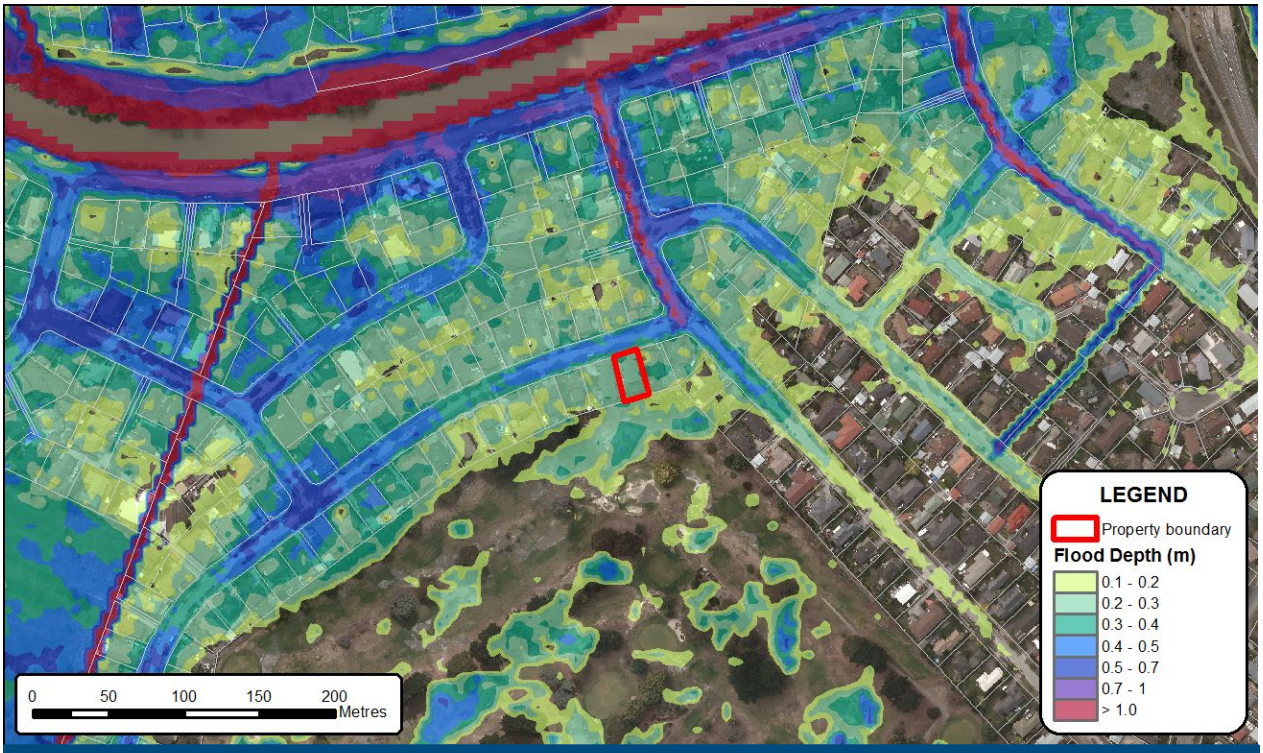


Map 1: Exacerbated flood depth 1 in 100 year flood event

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Map 2: Modelled flood depths for a 1 in 100 year flood event before Canterbury earthquake sequence

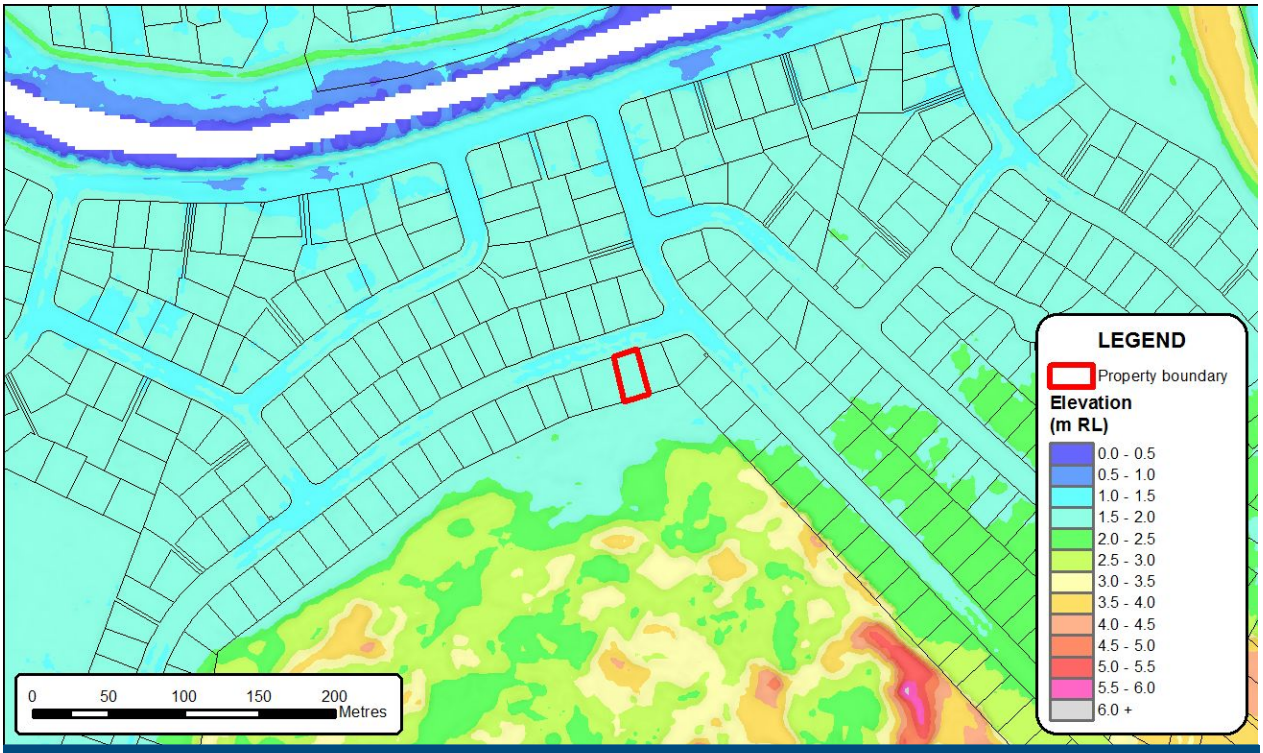


Map 3: Modelled flood depths for a 1 in 100 year flood event after the Canterbury earthquake sequence

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Topography

Map 4 shows the ground elevation (i.e. the height of the land) following the Canterbury earthquake sequence. The ground surface elevation was measured using an aerial LiDAR survey (which involved scanning the ground surface from an aircraft). This post-earthquake ground elevation survey is a key input into the modelling of the post-earthquake flood depth. Similar surveys were used as an input into the modelling of pre-earthquake flood depths.



Map 4: Ground surface elevation post December 2011

Disclaimer

This report was produced for EQC purely for the purposes of assisting EQC to determine whether it has any liabilities under the Earthquake Commission Act 1993. The report is not meant to be used for any other purpose. T&T understands that EQC will provide this report to the EQC customer.

The engineering assessment has been undertaken in accordance with EQC's Increased Flooding Vulnerability Policy Statement Document; September 2014 and the Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014 (refer below).

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References and further information

For more information about IFV land damage and the engineering assessment, refer to the following reports which are available on the EQC website:

- EQC Increased Flooding Vulnerability Policy Statement Document; September 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability River Modelling and Coastal Extensions Report; August 2014
- Increased Flood Vulnerability: Geological Processes Causing Increased Flood Vulnerability; August 2014
- Increased Flood Vulnerability: Overland Flow Model Build Report; August 2014
- EQC Stage 3 Land Report; July 2012

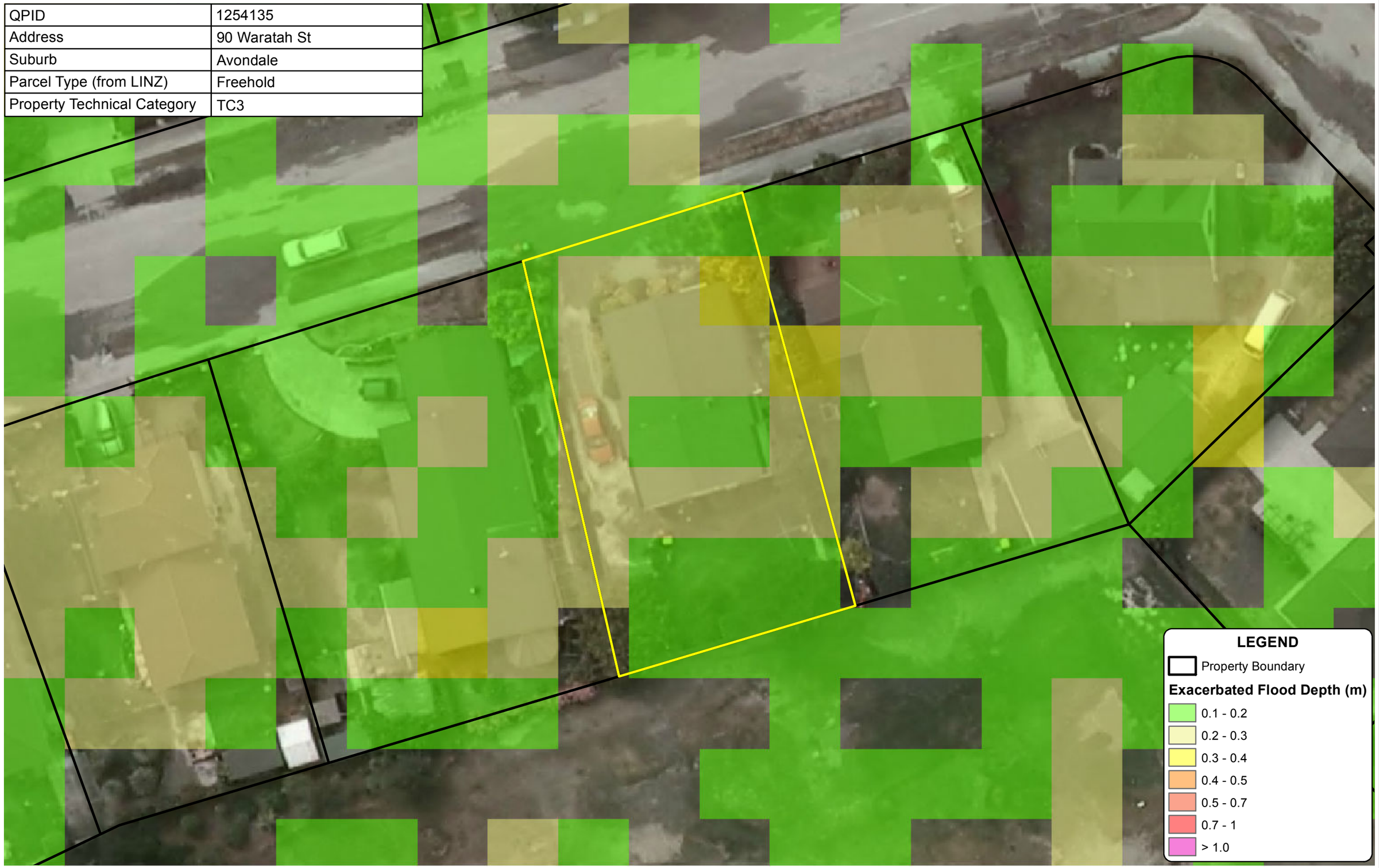
Data references

Parcel database sourced from the LINZ Data Service and licensed by LINZ for re-use under the Creative Commons Attribution 3.0 New Zealand licence. Aerials supplied by NZAM (Date of Photo: Feb 2011).

Important notice: The maps in this report were created from maps and/or data extracted from the Canterbury Geotechnical Database (https://canterburygeotechnicaldatabase.projectorbit.com), which were prepared and/or compiled for the Earthquake Commission (EQC) to assist in assessing insurance claims made under the Earthquake Commission Act 1993. The source maps and data were not intended for any other purpose. EQC and its engineers, Tonkin & Taylor, have no liability for any use of the maps and data or for the consequences of any person relying on them in any way. This “Important notice” must be reproduced wherever these maps or any derivatives are reproduced.

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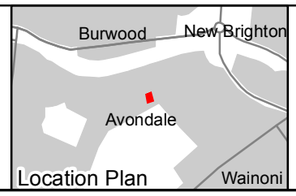
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Address	90 Waratah St
Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



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DRAWN	CXP	Nov.14
CHECKED		
APPROVED		

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Prepared by Tonkin & Taylor Ltd
Ref 52010-150

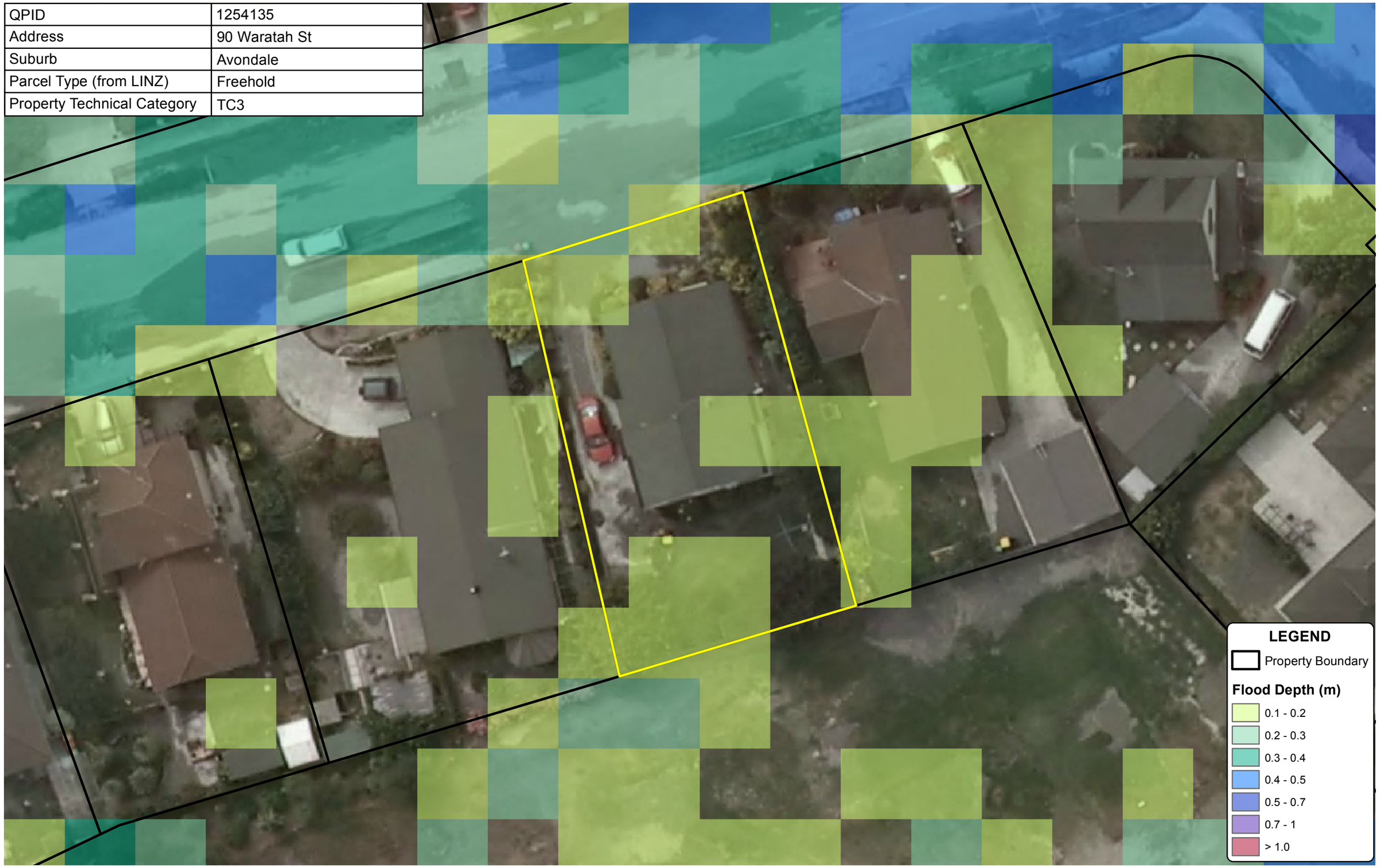
CHRISTCHURCH CITY & KAIAPOI
Property Level Exacerbated Flood Depth
1% AEP, No Stop Banks, No Climate Change
Post-Dec 2011 - Pre-Sept 2010, Overland Model

FIGURE No.
Rev. 1

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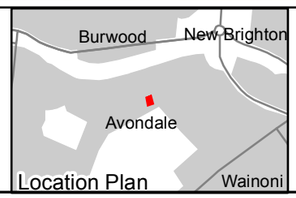
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Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



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DRAWN	CXP	May.14
CHECKED		
APPROVED		
ARCFILE	52010-150-FDM027	
SCALE (AT A3 SIZE)	1:250	
Prepared by Tonkin & Taylor Ltd Ref	52010-150	

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
1% AEP, No Stop Banks, No Climate Change
Pre-Sept 2010, Overland Model

FIGURE No.

Rev. 0

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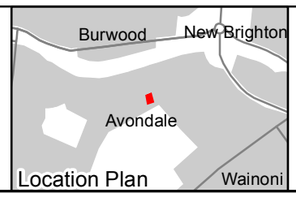
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Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



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DRAWN	CXP	May.14
CHECKED		
APPROVED		

ARCFILE 52010-150-FDM029

SCALE (AT A3 SIZE) 1:250

Prepared by Tonkin & Taylor Ltd
Ref 52010-150

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
1% AEP, No Stop Banks, No Climate Change Post-Dec 2011, Overland Model

FIGURE No.

Rev. 0

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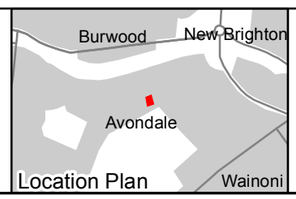
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Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



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DRAWN	CXP	May.14
CHECKED		
APPROVED		

ARCFILE 52010-150-FDM032

SCALE (AT A3 SIZE) 1:250

Prepared by Tonkin & Taylor Ltd
Ref 52010-150

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
2% AEP, No Stop Banks, No Climate Change
Pre-Sept 2010, Overland Model

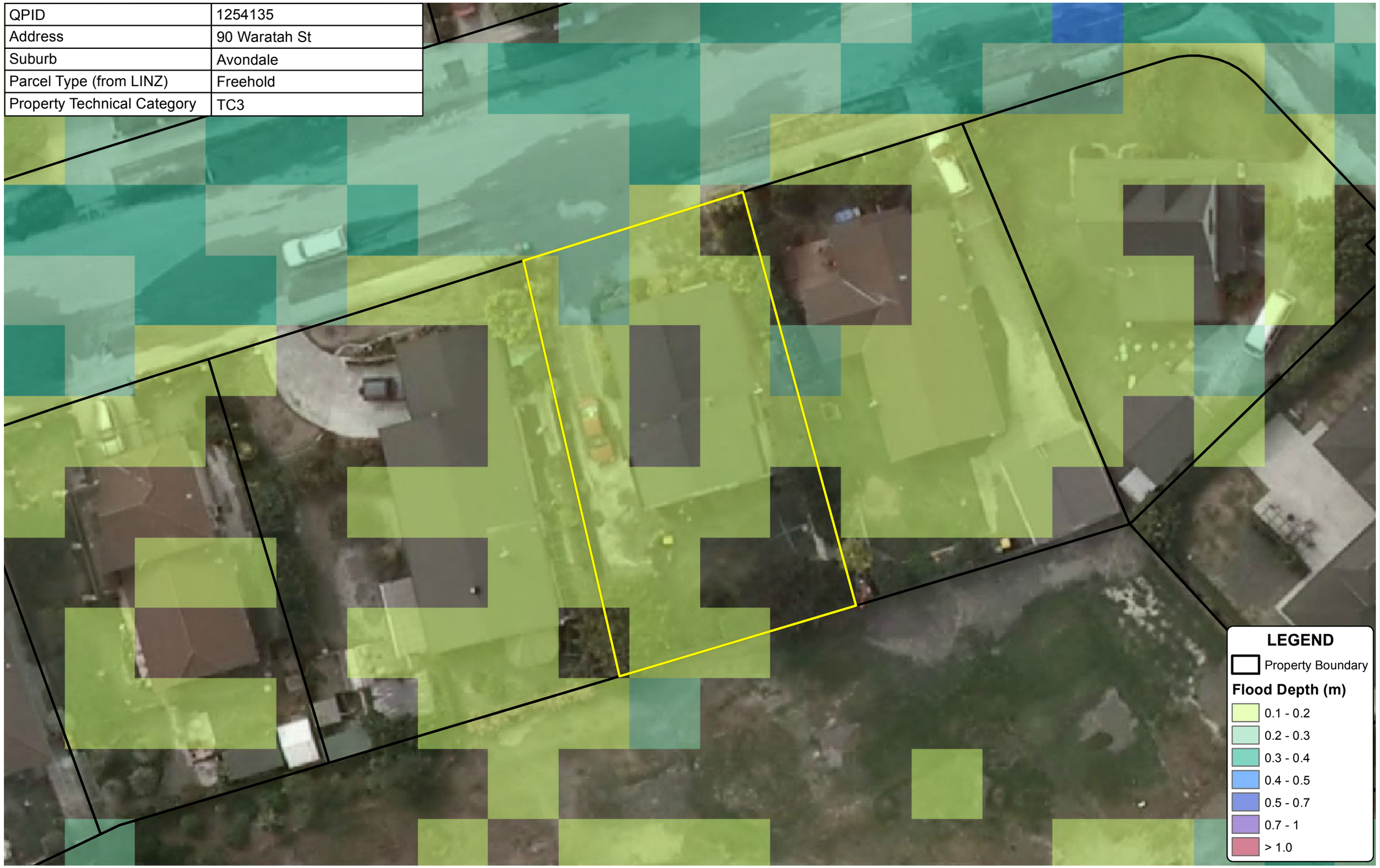
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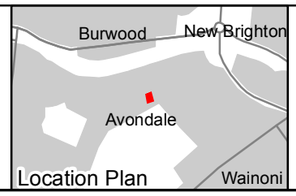
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Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



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DRAWN	CXP	May.14
CHECKED		
APPROVED		

ARCFILE 52010-150-FDM036

SCALE (AT A3 SIZE) 1:250

Prepared by Tonkin & Taylor Ltd
Ref 52010-150

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
2% AEP, No Stop Banks, No Climate Change
Post-Dec 2011, Overland Model

FIGURE No.

Rev. 0

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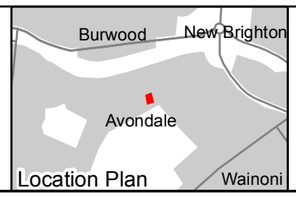
QPID	1254135
Address	90 Waratah St
Suburb	Avondale
Parcel Type (from LINZ)	Freehold
Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



EQC EARTHQUAKE COMMISSION Kōmihana Rūwhenua

DRAWN	CXP	May.14
CHECKED		
APPROVED		

ARCFILE 52010-150-FDM038

SCALE (AT A3 SIZE) 1:250

Prepared by Tonkin & Taylor Ltd

Ref 52010-150

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
10% AEP, No Stop Banks, No Climate Change
Pre-Sept 2010, Overland Model

FIGURE No.

Rev. 0

Date: 19/05/2014 Time: 11:28:42 p.m.

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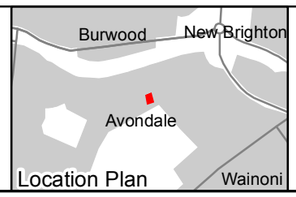
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Suburb	Avondale
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Property Technical Category	TC3



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A3 SCALE 1:250

0 5 10 15 20 (m)



EQC EARTHQUAKE COMMISSION Kōmihana Rūwhenua

DRAWN	CXP	May.14
CHECKED		
APPROVED		
ARCFILE	52010-150-FDM034	
SCALE (AT A3 SIZE)	1:250	
Prepared by Tonkin & Taylor Ltd Ref	52010-150	

CHRISTCHURCH CITY & KAIAPOI
Property Level Flood Depth
10% AEP, No Stop Banks, No Climate Change
Post-Dec 2011, Overland Model

FIGURE No.

Rev. 0

Date: 19/05/2014 Time: 11:28:42 p.m.

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Project Reference: MVL4000 [**059**]

Property ID (QPID): [**1254135**]

Date of Inspection: [**26 March, 2015**]

Date of Report: [**1 July, 2015**]

Earthquake Commission
Canterbury Field Office
PO Box 34-027
Fendalton
Christchurch 8540

Property address: 90 Waratah Street, **Christchurch** (the Property)

VALUATION ASSESSMENT

The increase in flooding vulnerability impacted the market value of the Property.

The amount of Diminution of Value (DOV) assessed for the Property as a result of Increased Flooding Vulnerability (IFV) land damage is: **$ 48,000**

Valuation Assessment – Increased Flooding Vulnerability impacted the Property's market value

EQC asked us to assess the impact of the increased flooding vulnerability on the market value of the Property. We have concluded that the increase in flooding vulnerability impacted the market value of the Property. The amount of the Diminution of Value of the Property is set out above.

In making our assessment, we took into account:

- the vulnerability of the Property to flooding before the Canterbury earthquakes, and
- the extent and location of the increase in the flooding vulnerability on the Property as a result of the physical changes to the land caused by the earthquakes.

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We also considered the following information:

- a land damage assessment map provided by EQC, and information and flood maps provided by EQC's engineers, Tonkin & Taylor. This material indicates specific changes in flooding vulnerability as a result of the Canterbury earthquakes,
- a kerbside inspection of the Property,
- the most relevant comparable market evidence for the area, in order to assess the value of the Property before the earthquakes, and
- database information available to us on the Property.

We have used accepted valuation standards and practice

We carried out our valuation in accordance with the Diminution of Value Methodology for Increased Flooding Vulnerability which is available at www.eqc.govt.nz/IFV . This methodology was established in April 2014 and complies with accepted valuation standards and practice. The methodology has been endorsed by an Expert Valuation Peer Review Panel and approved by EQC.

Under this methodology, we assessed the value of the Property as at 3 September 2010, the day before the first earthquake in the Canterbury earthquake sequence. This valuation is made as at 3 September 2010 to ensure that the valuation is a fair market valuation and is not distorted by the effects of the earthquakes on the property market.

We assessed the amount of the reduction in the value (the Diminution of Value) of the Property as a result of the increased flooding vulnerability. To assess this, we considered the long-term reduction in market value from the market price that would have been paid for the Property on 3 September 2010, taking into account the physical change that occurred to the land as a result of the earthquakes, and its impact on the vulnerability of the land to flooding.

Our valuation is based on some assumptions

In carrying out the valuation we have assumed that:

- the engineering information provided to us is accurate,
- the physical boundaries to the Property reflect legal boundaries, and
- the Property has a clear title.

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About this report

This report is prepared for EQC to assist EQC to determine its liabilities under the Earthquake Commission Act 1993. The report is not intended for any other purpose. It is understood that EQC will provide this report to the EQC customer.

Our assessment relied on information provided to us, information obtained from a kerbside inspection, and database information available to us on the Property. Should we subsequently become aware that any of this information was inaccurate, we reserve the right to review our assessment.

This report is a summary. As such, it does not fully meet International Valuation Standards (IVS) reporting standards. Full workings are not included in this summary, but are available to EQC customers upon request by contacting EQC on 0800 326 243 between the hours of 7.00am to 9.00pm Monday to Friday, and 8.00am to 6.00pm on Saturday. The EQC customer should quote their claim number when contacting EQC.

Yours faithfully

Knight Frank Valuation & Consultancy



Mark McSkimming B Com (VPM), ANZIV, SPINZ

Registered Valuer

KFNZ Ltd t/a Knight Frank

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Diminution of Value (DOV)

Fact sheet May 2015

What is Diminution of Value (DOV)?

DOV measures the reduction in value which has been caused by Increased Flooding Vulnerability (IFV) land damage.

The DOV applies to the property (i.e. it is the reduction in value of the insured land and the associated residential buildings).

DOV does not measure the impact of an increase in flooding vulnerability caused by off-site effects (for example, changes to riverbeds).

Why is EQC using DOV to settle some IFV land damage claims?

In many cases it is not possible to identify an appropriate repair for IFV land damage. This may be because the repair is not feasible or because it is not able to be done legally. For example, it may not be possible to get a resource consent to carry out the repair.

In these cases, EQC is basing the settlement of IFV land damage on the reduction in value of the property due to the IFV land damage. This is called DOV.

The High Court has confirmed that EQC is able to settle IFV land damage by paying the amount of the DOV in appropriate cases.

How have EQC's valuers gone about assessing DOV?

EQC's valuers have developed a standardised approach to assessing the impact on value of increases in flooding vulnerability. This approach is designed to ensure that DOV is calculated in a consistent way for all IFV customers.

The methodology for determining DOV has been approved by a peer review panel of valuers nominated by the major valuation professional associations.

How is DOV calculated?

Where the registered valuer's initial assessment of the property identifies no reduction in market value (and the DOV is accordingly "nil"), the property will not qualify for IFV land damage. No further assessments will be carried out by the valuer in this case.

Where the registered valuer's initial assessment identifies a reduction in market value, there are three steps for calculating the amount of the DOV for a property with IFV land damage. The three steps are:

1) Establish the pre-earthquake value of the property

The valuers use recognised techniques to establish the value of the property as at 3 September 2010.

To help determine this value, verifiable evidence has been gathered from a variety of sources. This evidence includes:

- information on the most relevant sales for the area, and
- building age and size.

The valuation is made as at 3 September 2010, the day before the first earthquake in the Canterbury earthquake sequence.



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Diminution of Value (DOV)

Fact sheet May 2015

This is to ensure that the valuation is a fair market valuation and is not distorted by the effects of the earthquakes on the property market.

2) Determine the amount of the reduction in value that would apply to the property because it has IFV land damage

To assess the amount of the long-term market reduction of value, EQC's valuers take into account:

- the likely depth of the increased future flooding
- the location of that flooding (including in relation to any residential buildings), and its likely frequency, and
- features of a property that make it more or less likely to lose value due to a risk of flooding. For example, the location of the property and its views are often major drivers of valuation. The location and views may be such that the market could reasonably be expected to attach less weight to IFV damage to the property.

3) Exercise valuation judgment as to the resulting DOV

The valuer makes a final check to ensure the reduction in value determined for the property is appropriate as a matter of valuation judgment.

What do I have to do with the settlement amount calculated on the basis of DOV?

A DOV settlement amount is paid where there is no feasible repair available for the IFV land damage, or because the repair is not able to be done legally. While you may wish to use the settlement amount to mitigate the effects of any future flooding, there is no requirement to do so.

If you do not use the DOV settlement amount to repair the IFV damage, it will not affect future EQC cover for the property.

Depending on how much the settlement amount is, it may be paid to the mortgagee of the property.

For more detail on EQC's current policy on DOV for IFV damage see www.eqc.govt.nz/IFV



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Increased Flooding Vulnerability (IFV) Engineering Assessment

Tonkin & Taylor

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Property details

Property address	90 WARATAH STREET, AVONDALE, CHRISTCHURCH 8061
Property ID (QPID)	1254135
Master claim number	CLM/2010/094445
Date	9 July 2015

Engineering assessment

This engineering assessment identifies that the Property	DOES have potential IFV land damage

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Introduction

This report sets out the engineering assessment results for the individual property above (the Property) to determine whether potential IFV land damage has occurred.

IFV is a type of land damage recognised by EQC. In some parts of Canterbury the earthquakes caused changes to residential land that mean that some properties are now vulnerable to flooding, where previously they were not, and some are now more likely to experience a greater depth and/or frequency of flooding.

More information on IFV, including the supporting policy documents, can be found on the EQC website (see the "References and Further Information" section below for details).

Engineering assessment methodology

Tonkin & Taylor Ltd (T&T) has undertaken the engineering assessment of the Property in accordance with the methodology set out in the report Canterbury Earthquake Sequence: Increased Flooding Assessment Methodology; April 2014 (see the "References and Further Information" section below).

To identify land with potential IFV, T&T has assessed the change in flood depth in a 1 in 100 year flood event or less caused or contributed to by the reduction in the height of the land (exacerbated flood depth) as a result of the earthquake events. T&T has

- Undertaken flood modelling to identify properties that satisfy all three of EQC's engineering thresholds (refer below) for site specific assessment
- Identified additional properties that meet EQC's exceptions to the thresholds, for inclusion in the site specific assessment
- Undertaken a brief site inspection for each identified property, and
- Undertaken a final engineering review to compare the Property results with that of the wider neighbourhood, and identify any additional properties for inclusion in the site specific assessment.

If this engineering assessment process confirms that the property has potential IFV land damage, then EQC will undertake a valuation assessment to confirm whether or not IFV land damage has occurred. This valuation assessment is undertaken by others, so is not part of this report.

Engineering Assessment results

Threshold 1: Has the exacerbated flood depth on the residential land increased by 0.2m or more as a result of the Canterbury earthquake sequence?	Yes
Threshold 2: Has the exacerbated flood depth on the residential land increased by 0.1m or more as a result of a single earthquake event?	Yes
Threshold 3: Has the residential land suffered observable land damage as a result of the Canterbury earthquake sequence?	Yes
Have any exceptions to the three engineering thresholds been identified for the Property? EQC requires consideration of Event exception, Uplift exception and Land damage exception.	No
What is the finding of the site specific assessment?	
Land has potential IFV	
What is the finding of the final engineering review including consideration of the vulnerability of properties to higher frequency events and patterns of exacerbated flood depths of between 0.1m and 0.2m?	
Land has potential IFV	

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Flood modelling approach

T&T has used the following inputs to develop flood models for the assessment of IFV.

Flood modelling	Models assess flooding caused by rivers, drainage channels and stormwater run-off from rainfall. Flood depths are assessed before and after each main earthquake.
Rainfall event	Run-off from up to and including a 1 in 100 year (also known as 1% Annual Exceedance Probability) rainfall event based on current climate conditions and existing urban development.
River and drainage channels	Capacity and location of rivers, drainage channels and major stormwater pipes. Temporary stop banks on the Avon are not considered.
Topography	Terrain and elevation derived from LiDAR before and after each main earthquake.
Tidal conditions	Based on a 1 in 10 year sea level combined with the rainfall event, except for lower rivers where a 1 in 100 year sea level is used.

EQC's flood model maps are available to technical professionals on the Canterbury Geotechnical Database.

Flood modelling results

The flood model results for this Property and the surrounding area are included in Maps 1, 2 and 3. The Property considered in this report is outlined in red in the middle of the maps.

Map 1 shows exacerbated flood depth caused by the Canterbury earthquake sequence. The exacerbated flood depth is used as a measure of IFV. The exacerbated flood depth is defined as the increase in flood depth due to onsite land subsidence. This does not include changes in flood depth that may have occurred due to off-site factors, such as changes to river heights, river banks, river beds and damage to stormwater infrastructure.

Map 2 shows flooding for the 1 in 100 year flood event before the Canterbury earthquake sequence.

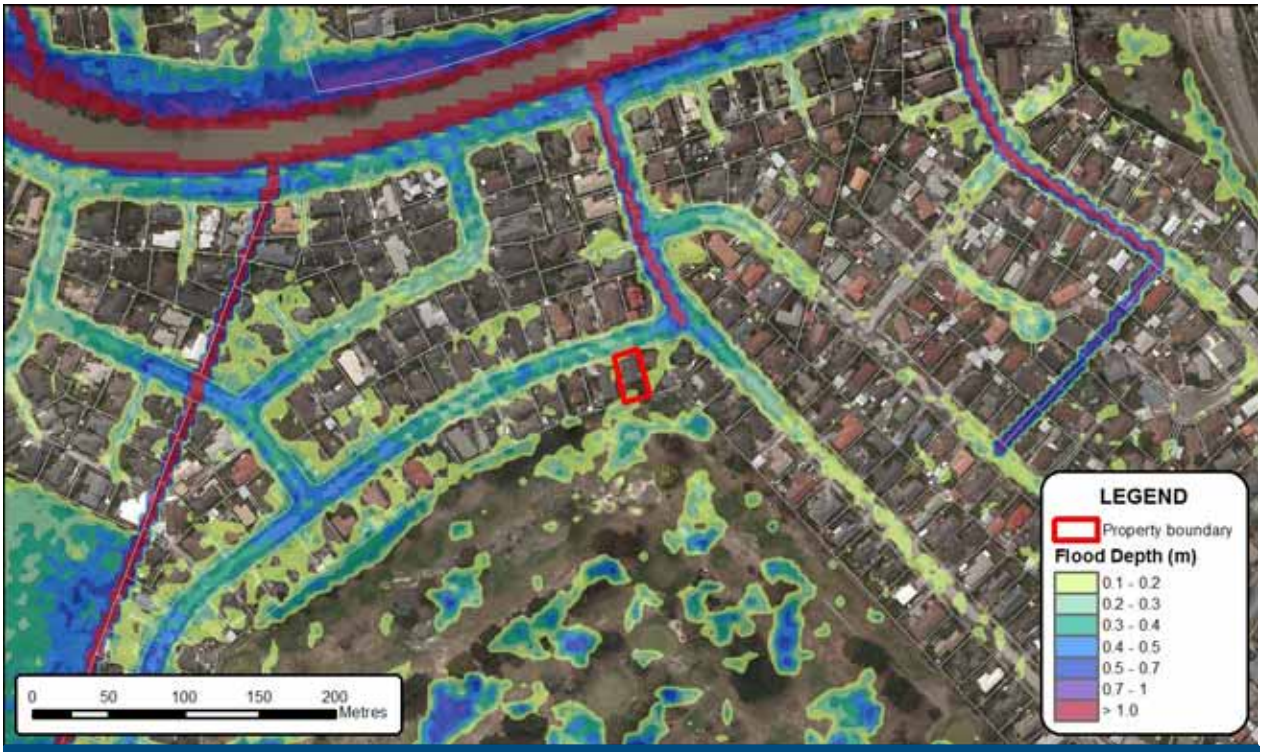
Map 3 shows flooding for the 1 in 100 year flood event after the Canterbury earthquake sequence. EQC's flood model maps are available to technical professionals on the Canterbury Geotechnical Database.



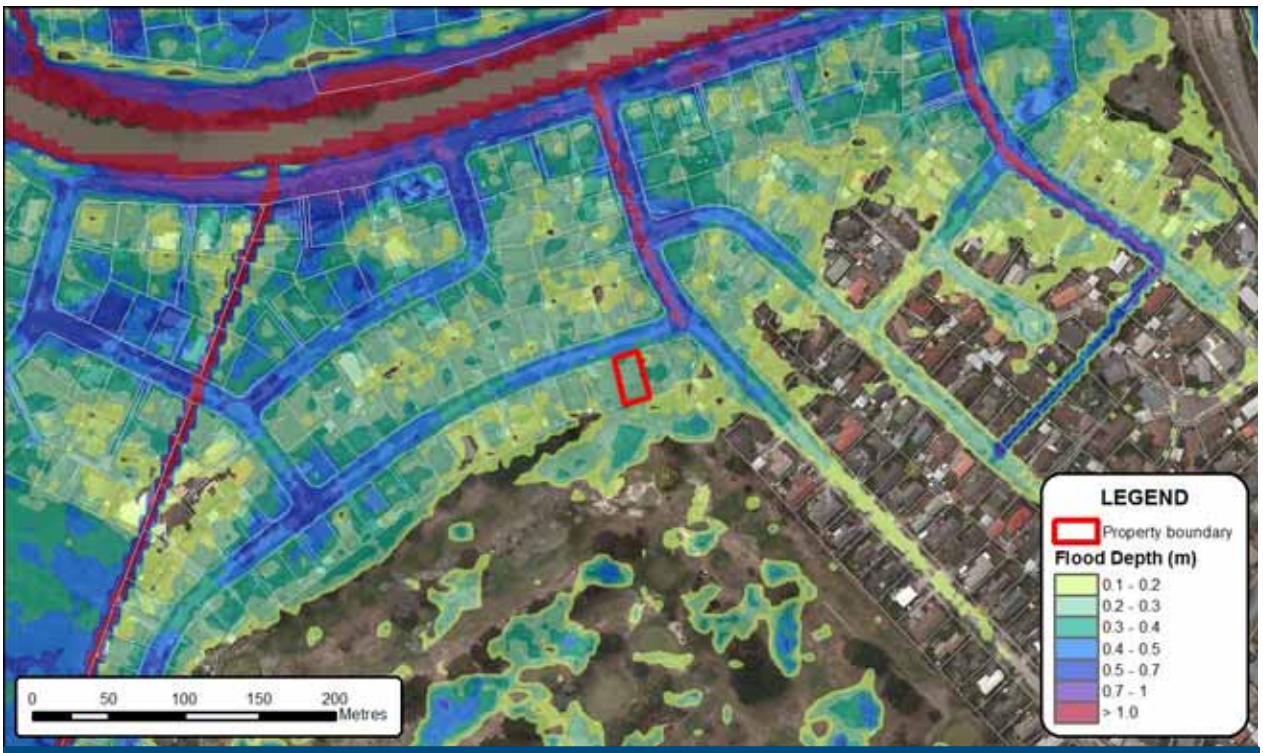
Map 1: Exacerbated flood depth 1 in 100 year flood event

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Map 2: Modelled flood depths for a 1 in 100 year flood event before Canterbury earthquake sequence



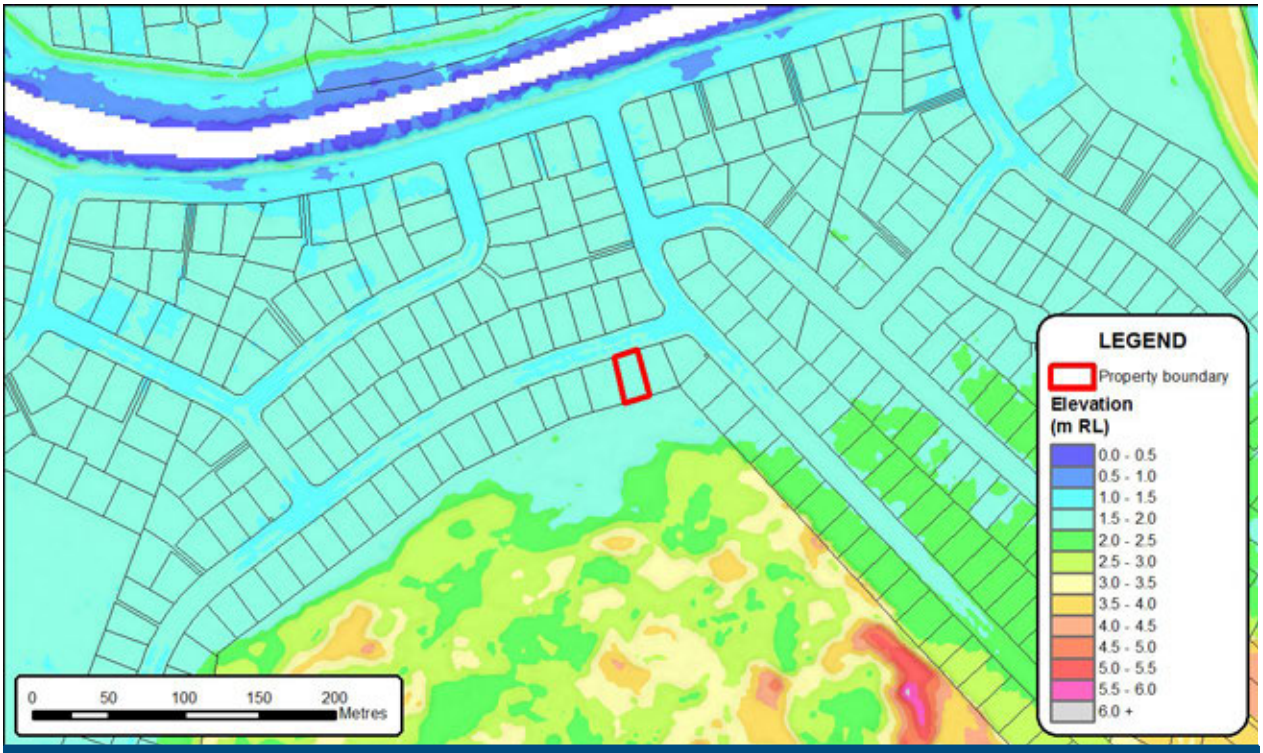
Map 3: Modelled flood depths for a 1 in 100 year flood event after the Canterbury earthquake sequence

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Topography

Map 4 shows the ground elevation (i.e. the height of the land) following the Canterbury earthquake sequence. The ground surface elevation was measured using an aerial LiDAR survey (which involved scanning the ground surface from an aircraft). This post-earthquake ground elevation survey is a key input into the modelling of the post-earthquake flood depth. Similar surveys were used as an input into the modelling of pre-earthquake flood depths.



Map 4: Ground surface elevation post December 2011

Disclaimer

This report was produced for EQC purely for the purposes of assisting EQC to determine whether it has any liabilities under the Earthquake Commission Act 1993. The report is not meant to be used for any other purpose. T&T understands that EQC will provide this report to the EQC customer.

The engineering assessment has been undertaken in accordance with EQC's Increased Flooding Vulnerability Policy Statement Document; September 2014 and the Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014 (refer below).

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References and further information

For more information about IFV land damage and the engineering assessment, refer to the following reports which are available on the EQC website:

- EQC Increased Flooding Vulnerability Policy Statement Document; September 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability River Modelling and Coastal Extensions Report; August 2014
- Increased Flood Vulnerability: Geological Processes Causing Increased Flood Vulnerability; August 2014
- Increased Flood Vulnerability: Overland Flow Model Build Report; August 2014
- EQC Stage 3 Land Report; July 2012

Data references

Parcel database sourced from the LINZ Data Service and licensed by LINZ for re-use under the Creative Commons Attribution 3.0 New Zealand licence. Aerials supplied by NZAM (Date of Photo: Feb 2011).

Important notice: The maps in this report were created from maps and/or data extracted from the Canterbury Geotechnical Database (https://canterburygeotechnicaldatabase.projectorbit.com), which were prepared and/or compiled for the Earthquake Commission (EQC) to assist in assessing insurance claims made under the Earthquake Commission Act 1993. The source maps and data were not intended for any other purpose. EQC and its engineers, Tonkin & Taylor, have no liability for any use of the maps and data or for the consequences of any person relying on them in any way. This “Important notice” must be reproduced wherever these maps or any derivatives are reproduced.

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Increased Flooding Vulnerability (IFV)

Fact sheet May 2015



The above diagram shows how ground subsidence from the Canterbury earthquakes has made some properties more vulnerable to flooding.

About Increased Flooding Vulnerability

Increased Flooding Vulnerability (IFV) is a type of land damage recognised by EQC.

In some parts of Canterbury the earthquakes caused changes to residential land that mean some properties are now vulnerable to flooding where previously they were not. Also some properties are now more likely to experience a greater depth and/or frequency of flooding.

EQC covers IFV damage to insured land. The insured land is the land within the property boundary which is:

- under the house and outbuildings (for example, a garage or a shed);
- within eight metres of the house and outbuildings; and
- under or supporting the main access way from the boundary, up to 60 metres from the house and outbuildings.

EQC uses engineering assessments and reviews as well as valuations to see whether the insured land has IFV land damage. The insured land must qualify under both the engineering and valuation assessments for there to be IFV land damage. This is because IFV damage involves both a physical change to the insured land as well as a loss of utility (or value) of the insured land and the associated residential buildings.

Declaratory Judgment on IFV land damage

Last year, EQC asked the High Court for a Declaratory Judgment to confirm EQC's approach to IFV settlements. The Declaratory Judgment was heard in October 2014 and decided in December 2014. The Judgment confirmed that IFV is a form of land damage that EQC can recognise. The High Court also decided that in appropriate cases EQC can settle IFV land damage by paying the amount of the Diminution of Value (DOV) – see more on DOV under "Settling IFV Claims" below.

Engineering assessments for IFV land damage

When they assess whether a property has IFV land damage, EQC's engineers address two key questions:

- Is the insured land vulnerable to flooding?
- Has the insured land become more vulnerable to flooding as a result of subsidence of that land caused by the 2010-2011 Canterbury earthquakes?

For the purposes of assessing IFV, EQC's engineers use a 1 in 100 year flood event (also known as a 1% Annual Exceedance Probability) as a base line. This is a commonly used frequency for assessing vulnerability of land in natural hazards. Vulnerability of land to more frequent flood events is also taken into account.

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New Zealand Government

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Flood modelling underpins the engineering assessment

In carrying out their assessments, EQC's engineers started by creating flood models. These models were created to understand the impact of land subsidence on vulnerability to flooding.

To make the models, EQC's engineers have:

- gathered topographical information using LiDAR surveys, which involved the scanning of the ground surface from an aircraft after each major earthquake to assess changes in ground height;
- modelled the river flooding for the Styx, Avon and Heathcote rivers using Christchurch City Council models as a base;
- modelled the overland flow (the effects of storm-water runoff) for the catchment areas of the Styx, Avon and Heathcote rivers, Sumner and Kaiapoi; and
- modelled coastal inundation for areas surrounding the Heathcote estuary.

Thresholds applied in the engineers' initial assessment

To identify which insured land has potential IFV damage, EQC's engineers apply the following initial thresholds:

1 Has the exacerbated flood depth of the insured land increased by 0.2m or more as a result of the Canterbury earthquake sequence?

2 Has the exacerbated flood depth of the insured land increased by 0.1m or more as a result of a single Canterbury earthquake?

3 Has the insured land suffered observable land damage as a result of the Canterbury earthquake sequence?

These thresholds have been developed to provide a robust initial assessment for most properties. However, there are exceptions to having to meet all three of the above thresholds in the initial assessment. These exceptions are:

- *Event exception:* where the insured land meets Thresholds 1 and 3, but not 2.
- *Land damage exception:* where the insured land meets Thresholds 1 and 2, but not 3.
- *Uplift exception:* where the insured land is in a specified area where the land has lifted, but it has been shown that the different levels of subsidence within the area have increased the flood vulnerability.

Examples of how EQC applies these thresholds and exceptions

	Thresholds that have been met	Relevant Exception	What is the outcome of EQC's engineers' initial assessment?	Next step
Property A	1 and 3 (but not 2)	Event exception	This property did not meet all three thresholds. It only met Thresholds 1 and 3. But because an exception applies (the Event exception), the property still potentially has IFV.	Site-specific engineering assessment – see next page.
Property B	1 and 2 (but not 3)	Land damage exception	This property did not meet all three thresholds. It only met Thresholds 1 and 2. But because an exception applies (the Land damage exception), the property still potentially has IFV.	Site-specific engineering assessment – see next page.
Property C	2 and 3 (but not 1)	No exception applies	This property did not meet all three thresholds. It did not meet Threshold 1. No exception applies. The property will nevertheless be subject to an area-wide review, and therefore may still be confirmed as potentially having IFV.	Area-wide review – see next page.

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Engineering assessment process

Site-specific assessment

Where the thresholds and the exceptions set out above have been applied and the insured land has been assessed as potentially having IFV, EQC's engineers next carry out a site-specific assessment.

The site-specific assessment is done by a team made up of an assessor, a checker and a reviewer. This assessment confirms whether a property has potential IFV. Either way, the property will then be part of an area-wide review.

Area-wide review

After the initial round of site-specific assessments in an area, an area-wide review (the final engineering review) is carried out. The purpose of this review is to see whether there are any properties that have been inappropriately assessed. As a result, some properties previously assessed will be assessed again for consistency with neighbouring properties and areas. Properties identified in the area-wide review as requiring assessment where they have not previously been assessed, will undergo a site-specific assessment.

In the area-wide review, the engineers will take into account, for example, the vulnerability of properties to more frequent flood events.

Area-wide review is the final step in the engineering assessment process which confirms whether a property potentially has IFV.

Valuation assessments for IFV land damage

Only if the property is considered as potentialy having increased vulnerability to flooding following the engineering assessment, do EQC's valuers undertake a valuation assessment of the property.

This valuation is the final step in determining whether the property has IFV land damage.

The valuation threshold is:

- Has the increase in flooding vulnerability impacted the market value of the property?

If the threshold is met, then the property has IFV land damage.

Details of the engineering and valuation assessment processes are included in the EQC IFV policy, which is at www.eqc.govt.nz/IFV.

Settling IFV claims

EQC's preference is to settle IFV land claims by providing a cash payment based on the amount it would cost to repair or reinstate the land. However, for IFV properties in many cases it will not be possible to identify a repair method to the land which is feasible or able to be done legally. For example, it may not be possible to get a resource consent to carry out the repair.

In these cases, EQC is basing the settlement of IFV land damage on the reduction of value of the property (i.e. the insured land and the associated residential buildings). This reduction of value is called "Diminution of Value" or "DOV".

For further information about DOV, see www.eqc.govt.nz/IFV.

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Increased Flooding Vulnerability (IFV)

Fact sheet May 2015

You can have your IFV decision reviewed

Customers can also ask EQC to review its decisions on whether the insured land has IFV damage and/or the settlement amount paid for IFV damage.

EQC will carry out a review where the customer provides EQC with new information or a different interpretation regarding these decisions.

To trigger a review, a customer may, for example, provide information about:

- the change in flood depths their property has experienced since the earthquakes; or
- whether they are going to obtain a consent to repair the IFV land damage.

When EQC reviews its decisions about IFV land damage in light of any new information or interpretation, it will include people with relevant expertise to help consider the issue. The experts included could be, for example, a senior engineer, senior valuer and/or senior settlement analyst. Review of a decision will not be undertaken by the same people who were involved in the original qualification.

If you need further information about your IFV claim or about the claim review process call us on 0800 326 243 between the hours of 7.00am to 9.00pm Monday to Friday, and 8.00am to 6.00pm on Saturday. Further information about IFV and the claim review process can also be found on the EQC website at www.eqc.govt.nz/IFV.



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