



A CAB Report on Emergency Response and Recovery

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Background

This report looks at the nature and prevalence of issues arising from severe weather events in Aotearoa New Zealand as shown by enquiries recorded by the Citizens Advice Bureau (CAB). The information covers the 12-month period 1 August 2022 to 31 July 2023. This means that the effects of the Auckland Anniversary weekend flooding, Cyclones Hale and Gabrielle and the Nelson / Marlborough flooding are included.

The commentary provided focuses on the CAB's response and the main issues raised by clients in the areas of insurance, accommodation, accessing services and employment. The report considers how clients engaged with the CAB to access help and how the CAB responded to and was able to help clients in extreme and out of the ordinary situations.

Our service

Citizens Advice Bureau provides free, confidential, independent information and advice to anyone. The CAB helps people know what their rights are and how to access the services they need and has been serving communities around Aotearoa New Zealand since 1970. We are a values-driven organisation and aim to be welcoming, empathetic and non-judgmental, showing kindness and aroha, taking time to listen and provide the awhi (support) people need.

Using insights from clients' experiences, the CAB shows when policies and laws and/or their implementation are having a negative impact on people. The CAB works for [positive social change](#).

We are an independent community organisation whose service is delivered by 2,000 committed and trained volunteers.

Clients can access help from the CAB by:

- visiting their [local CAB](#) (no appointment needed, over 80 locations)
- phoning their local CAB or calling free on 0800 FOR CAB (0800 367 222)
- [emailing the CAB](#)
- chatting with the CAB online www.cab.org.nz
- browsing the CAB website for information about their rights
- searching our database for information [about local community organisations](#).

As well as providing a core service of information, advice and support, many CABs provide a range of other services and advocacy to meet community demand.

Citizens Advice Bureau New Zealand (CABNZ) is the national body of the CAB which supports CABs through national systems and support services and leads the organisation's social justice mahi.

Introduction and Methods

Our data

All client enquiries received at CAB locations around Aotearoa, except for quick reference questions, are recorded with a description of the situation and circumstances, categorised by the topic of the information and advice requested, alongside a collection of key demographic data relating to the client.

Demographic data is collected, usually at the end of an interview, by the CAB volunteer asking specific questions about gender, age, ethnicity, and client location. As the CAB is an anonymous service, the client is not obliged to give this information, and in some situations the interviewer may feel it is not appropriate to ask (for example if the client is upset or time is limited).

There are three levels of topic categorisation, with level 3 categories being the most specific. An enquiry may involve more than one topic and therefore may have more than one category assigned to it. From these categories, we can gauge areas of significance for clients engaging with the CAB.

The client enquiries examples included here have been anonymised and any identifying details have been removed so that confidentiality is maintained. Some of the particulars may have been altered slightly to ensure the privacy of individuals is protected, but the substance of the client issue remains.

During the period covered by this report, 34 CABs were themselves at some stage affected by weather events. Where necessary these CABs closed, with other CABs taking up their workload. Clients affected by these events were quite mobile with flood victims moving to alternative accommodation or relocating to family in other areas of the country. The information in this report is therefore drawn from all 81 CABs across the country.

All enquiries in which the key words "flood" OR "cyclone" OR "weather" OR "rain" OR "emergency management" OR "civil defence" OR "evacuate" occurred were included in the sample. In addition, from 21 February 2023, interviewers were able to use a check box to quickly indicate whether the enquiry related to flooding and cyclone effects. All instances where this was checked were also included. This produced a raw sample of 2721 enquiries.

Each enquiry was then checked and ones that didn't relate to weather events (enquiries about the weather, floods due to burst pipes, recurring issues of drainage from neighbouring properties etc) were excluded. This produced a sample of 1534 enquiries.

Thank you to our staff and volunteers

We want to thank all the staff and volunteers who supported clients during the extreme weather events covered by this report. Not only did CAB people from across the motu rally to provide support for clients, but staff and volunteers of CABs, in the weather affected areas, were often facing their own personal challenges dealing with those events.

Analysis

Our ability to respond.

Citizens Advice CABs (CAB) has some particular strengths when responding to emergency situations such as those that occurred during the period 1 August 2022 to 31 July 2023. These include:

- **Real time monitoring of enquiries** - Nationally we have the ability to monitor enquiries in real time, which enables us to create and update our knowledgebase to ensure that they address the issues being seen in CABs. Once uploaded to our website they are accessible to both our volunteers and members of the public.
- **Local networks** - Each CAB is staffed by local people, each with their own community networks. The CAB's information officer can research these informal networks, use the CAB's formal networks and access local information sources to identify local services clients may need to access.
- **Accessibility** - The size of our volunteer pool, the national network and geographic spread of CAB and the multiple ways these can be accessed means that members of the public can easily access our information and service even if their local CAB is closed.

Our response took full advantage of these strengths.

Real time information

During an emergency the needs of people change, this includes their information needs.

When discussing the immediate aftermath of the weather events, one of our managers said, "initially we were focused on hyper local information" such as where can I access food or drinking water, safe temporary accommodation, or which roads are open. During this phase local CABs in affected areas, played a crucial role in sourcing and distributing information about services.

Volunteers used their local networks to find out what was happening in their neighbourhoods and contributed to the documentation of this micro-level information. Other volunteers, usually the local information officer (who manages our Community Directory Listings), scoured social media and websites of, and communicated directly with, local councils and organisations, to keep track of local responses and initiatives. With so many small community initiatives providing food, meals, shelter and clothing springing up in the aftermath, tracking down this information was a priority. All of this was documented within the CAB for local use.

As the emergencies evolved and people's safety had been secured, there was a change to needing more "macro" information. The collation and distribution of this was more centralised and employed a similar approach to that used during the COVID-19 pandemic. CABNZ conducted daily reviews of enquiries received in the preceding 24 hours, using key word searches and looking at CABs in areas that were most affected for example Northland/ Auckland / Napier / Hastings / Gisborne. This allowed the identification of issues, trends and themes so that appropriate information was prepared and made available via our website to our volunteers and the public during that day.

Following the Anniversary weekend floods, we tried to keep as much general information as possible focused in a new information article “Help after Cyclone Gabrielle or Auckland Flooding”. This article was first published on Sunday 29 January and updated multiple times; three to four times in each of the following three weeks. The intent was that this article could act as the main source of information for volunteers and the public.

The value of this approach is borne out by the fact that from January to March nearly 2500 users viewed the page multiple times, with it eventually being viewed over 5000 times. There was an additional benefit to this approach for our interviewees as it addressed the feeling some of them experienced of being overwhelmed with information, from multiple sources, about multiple issues and covering multiple locations. CABs were able to simplify their information management to maintain their local lists and information while relying on the CAB website for the general or “macro-level” information.

In addition to the “Help after Cyclone Gabrielle or Auckland Flooding” article, between 28 January (the night of the Auckland rains) and 22 Feb 2023, a further five articles were uploaded to CAB website. Where possible, existing ones were also edited so they contained information that was appropriate to this and future events.

These other new information articles covered more specific situations in response to issues which clients were presenting with. As with other existing articles these were continually monitored and if necessary edited, to ensure they were providing information that addressed clients' issues. The articles were: -

- How do I clean up after a natural disaster? (Created 20 Feb 2023, edited 28 Feb 2023, 232 page views, 150 users.)
- What financial support is available after a natural disaster? (Created 20 Feb 2023, edited 21, 22 and 27 Feb 2023, 515 page views, 268 users.)
- What are my rights as a renter after a natural disaster? (Created 20 Feb 2023, edited 27 Feb 2023, 416 page views, 248 users.)
- What can I do about my neighbour’s drainage causing flooding on my property? (Created 22 Feb 2023, 700 page views, 370 users.)
- What are my employment rights after a natural disaster? (Created 22 Feb 2023, edited 27 and 28 Feb 2023, 322 page views, 179 users.)

Local Networks

In badly affected areas access issues made it difficult or impossible, for our volunteers to get into the CABs and for affected members of the public to find the support or information they needed. Very localised community responses sprang up in response. This required local CABs to think about the best ways of reaching these isolated communities.

For example, following the Anniversary Day flooding the Glenfield CAB manager observed that many residents affected by flooding were unaware of where their local Civil Defence centre was and were going to the Sunnynook Community Centre. The Community Centre took it upon themselves to fill this role.

In the meantime, the Glenfield CAB didn't receive the influx of clients they expected. This was despite the observation from the Glenfield CAB Manager, who is a Sunnynook local, of the developing need being responded to at the community centre. She arranged with the community centre to expand the satellite clinic they had held at the Community Centre since 2021.

This manager commented that: -

It was more in the weeks following the Auckland flooding that the satellite clinic saw an increase in walk-in clients. People would come in asking for help navigating systems; needing help to fill in forms, finding out where to get financial support etc. Volunteers discovered however that the greatest need for these clients was to talk because they were so overwhelmed by everything they had gone through.

The value of our volunteer interviewer's local knowledge and networks at all stages of the emergencies was demonstrated time and again. In the immediate aftermath it may have been as simple as being able to redirect Dargaville locals to where the emergency centre was. Many of them had expected to find the local council buildings open and operating as an emergency centre.

Or, at later stages of the emergency it may have involved giving an overwhelmed and stressed client the time to explain their situation and concerns, then using the networks of the CAB to go beyond the initial request for help to substantially move them forward.

A client whose rental was flooded, was struggling to complete an online application form for a viewing being held the following week. This family of five needed something in the same area so work, university and schooling could continue with minimal disruption. The interviewer was able to assist the client complete the form, arranged with the rental agency that the sections unable to be completed could be done with the agent at the viewing and using the personal networks of volunteers and staff in the CAB, found and arranged viewings at two other properties with other agents.

Accessibility

We have over 80 CABs around the country, of which 74 were involved in assisting clients with information, advice, and referrals for weather related events. Where a local CAB office was closed as a result of being impacted by events, the public, provided they had internet access or phones, were still able to use our services.

- Our free 0800 number redirected calls to an open CAB
- On-line chats were responded to by two geographically separate sites
- Volunteers worked remotely responding to emails

Many clients faced difficulties moving around their communities because of the weather events (flood water, slips, damaged vehicles, no petrol etc). Accessing the CAB services could also be problematic, particularly for those with no phones or power to charge their cell phones. Despite this the majority of those clients who did make contact with CABs regarding weather-related issues were engaging by phone or face-to-face.

Table 1: Summary of method of contact

	Number of weather-related enquiries	National average July 2022-June 2023
Electronic	9%	6%
Face to face	31%	40%
Online chat	2%	1%
Phone	59%	53%

During February, CABs around the country began to receive enquiries related to the effects of Cyclone Gabrielle while continuing to respond to issues relating to the earlier Auckland flooding event. By the end of February, they had responded to nearly 600 enquiries related to these two events.

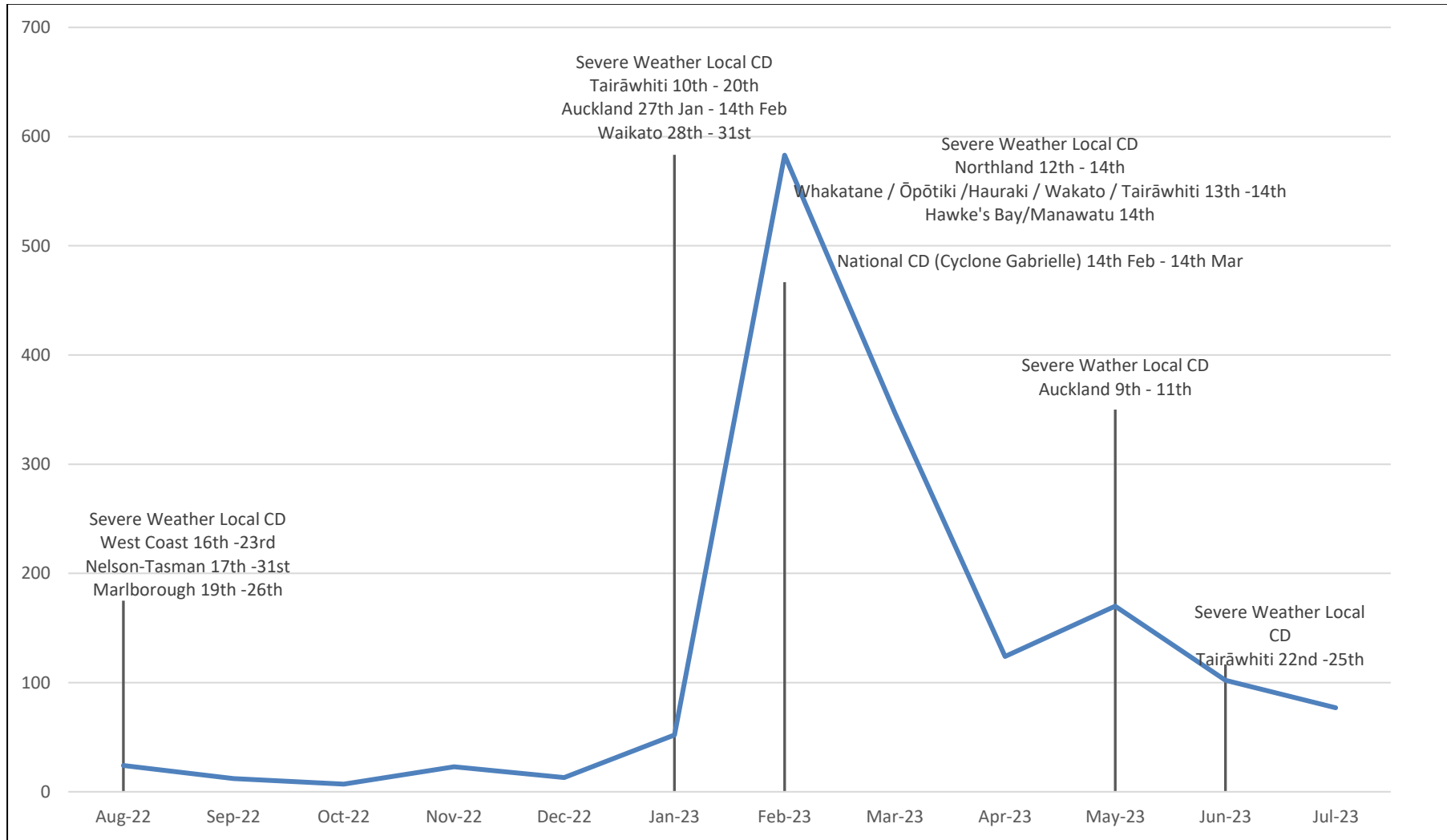
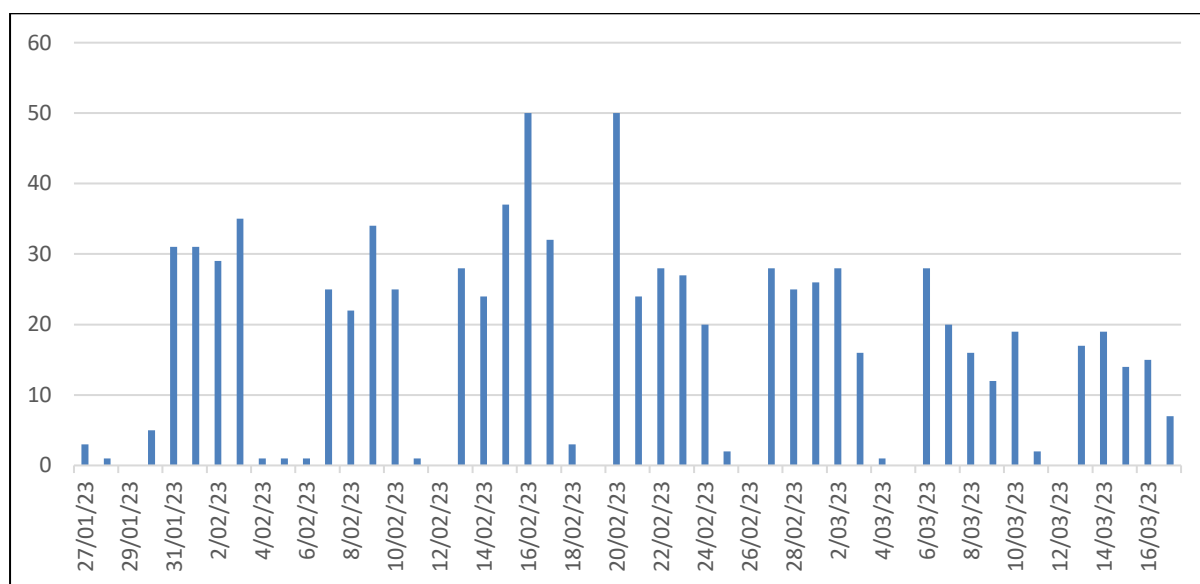


Figure 1 Number of enquiries received and key events

On average during February, CABs were responding to 30 weather-related enquiries per day, Monday to Friday. Most of the enquiries being received in the 2 weeks following the cyclone, with an average of 37 enquiries per day during this two-week window and with Thursday 16th and Monday 20th February each receiving 50 weather-related enquiries.

Table 2: Daily enquiries following Cyclone Gabrielle



Surprisingly, not all CABs in areas hardest hit by Cyclone Gabrielle received an influx of local clients. Gisborne CAB for example, on re-opening didn't receive a lot of local enquiries, instead they were kept busy with clients via the 0800 number most of whom were not locals.

Following Cyclone Gabrielle, even while many of our CAB offices were closed, our response to weather-related enquires peaked. The number of these enquires had been steadily rising since 31st January. Many of the calls received on that day were Auckland clients struggling with basic needs for food, dry clothing and accommodation. Enquiries remained high for the following two weeks, only to increase further once the effects of Cyclone Gabrielle were felt around the country. This was only possible because CABs worked as a network, supporting areas where local CABs had to restrict services.

The role of the CAB

Cyclone Gabrielle alone, resulted in the temporary closure of 28 CAB offices. In most cases the closures were only for a day or two. Some CABs, such as Hibiscus Coast, Wellsford, Napier, Hastings, Gisborne, were however severely affected with closures of up to 2 weeks and in some cases multiple closures as remedial work was done by landlords.

It's important to remember that CAB staff and volunteers in these weather affected areas, were also facing their own personal challenges. One CAB manager's usual 30-minute commute was sometimes taking up to 5 hours. There were volunteers who lost their homes and/or businesses. Some were cut off by deep floodwaters, or were without power, petrol for transport or running water, and others had to evacuate because of rising flood waters. There were also volunteers and staff that were actively

involved in the local response in their neighbourhoods and communities. The commitment of these staff and volunteers to re-open CABs and provide support and information to their communities was significant.

The people we helped

During these weather-related events accessing any services, including CAB ones, was problematic for people in hard hit areas.

Some CAB staff in the worst affected areas believed that where their local emergency response was communicating effectively, the need for immediate assistance from the Citizens Advice Bureau was reduced. The experience of Hasting CAB for example was that the local council was providing daily updates and posted regular updates on the council website and social media accounts. Glenfield CAB reported that the only source of information for many affected people was via electronic media. So, for those people without power but whose cars had not been inundated, they had to rely on their car radio. Other CABs commented that councils relied on Antenno (a mobile app) to keep their communities informed. Unfortunately, our volunteers found that many people didn't know about this app or with no power to charge their phones they could not access it.

In these hard-hit communities, people without power, water, phones or who had been displaced either temporarily or permanently, were in often connecting with the local emergency response. These centres became the first port of call for these locals, providing them with information and connecting them to the services they needed.

It was where the local emergency response was delayed that CABs contributed most to the immediate emergency response. Unsurprisingly, given the size of the Auckland population, the response of Auckland council to events as they unfolded and the combined effects of the Anniversary Day flood and Cyclone Gabrielle on the Auckland region, clients from this area dominated enquiries.

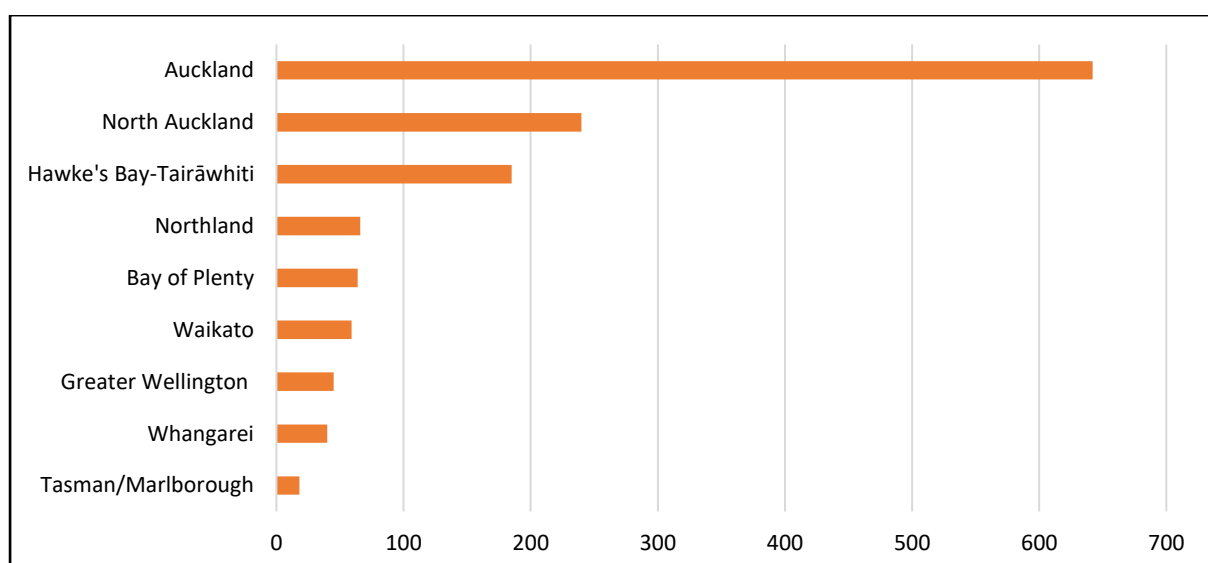


Figure 2 Number of clients assisted from worst affected regions.

Nearly two thirds (63%) of the clients were female – which is slightly higher than the national average for CAB clients of 59%. More significantly however, the weather events seemed to disproportionately affect people over the age of 40 years when compared to the national average of CAB Clients.

Table 3 Age of CAB clients

	Number of weather-related enquiries	National July 2022 – June 2023
0-24yrs	1.5%	4.2%
25-29yrs	7.1%	10.8%
30-39yrs	16.8%	22.5%
40-49yrs	20.6%	17.9%
50-59yrs	19.2%	15.9%
60-69yrs	16.8%	14.5%
70-79yrs	13.1%	10.2%
80 and over	4.8%	4.0%

The over 40's presented with a wider range of issues (143 different level 3 categories as opposed to 98 for under 40's) but the most frequent issues presented from both groups concerned their housing either as tenants or homeowners.

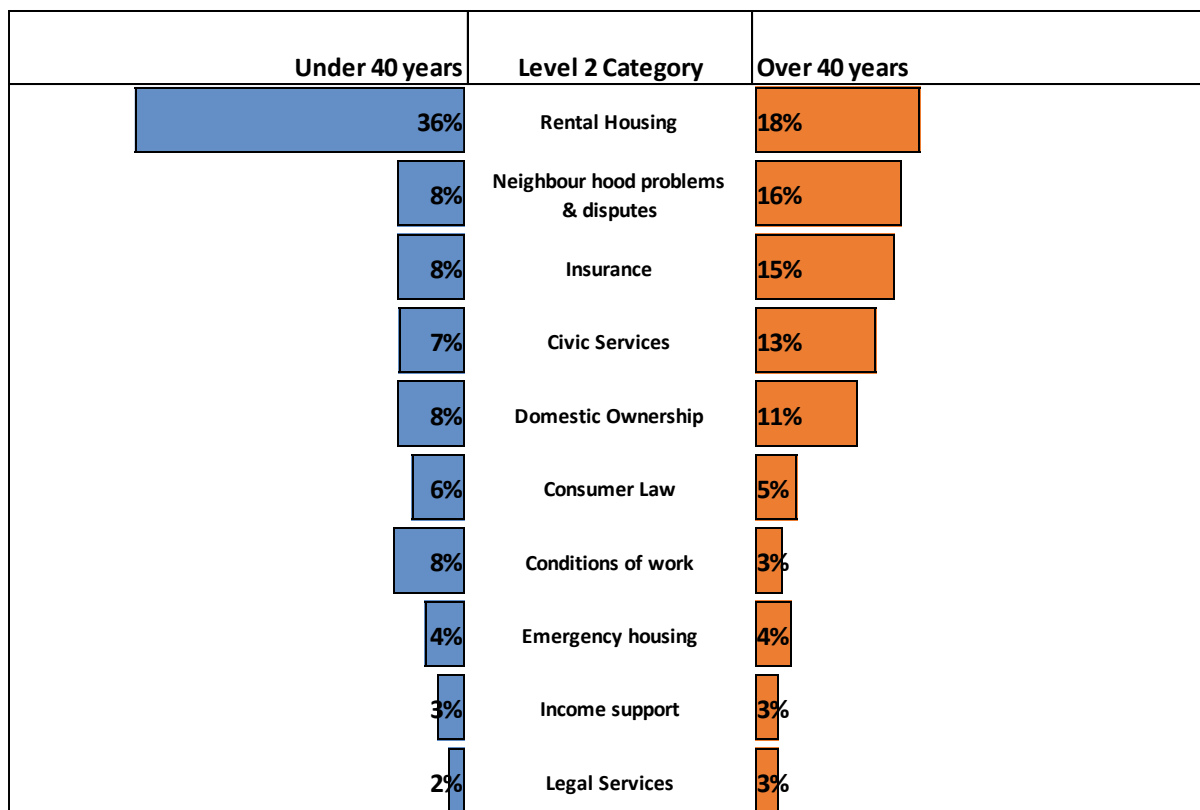


Figure 3 Top 10 Categories by age

Although the clients who were under 40 were more likely to be tenants and to present with issues relating to this, older clients were also well represented as tenants. In fact, the most tenancy enquiries



came from people between 30 and 59 years of age. Tenancy issues with the exception of flatting situations, were very similar, regardless of age with a focus on getting repairs done. Tenants experienced issues of trying to negotiate a rent reduction while being asked to live in a flood damaged home during repairs. They were often being expected to meet additional costs arising from drying out a property, having deductions made from their bond refunds for damage caused by floods. Clients living in double storey homes were often expected to reconfigure their living space so any downstairs rooms became storage.

Generally, the response of a younger clients who had issues with landlords and property repairs, was to want to leave. Older clients who were renting often had families and complex personal needs which limited their options. Most times they wanted to stay in their rental but wanted advice on how to get the landlord to undertake adequate repairs in a timely manner.

Clients over 40 years of age were more likely to have issues arising from being homeowners. The concerns they presented with were not only related to issues such as insurance claims or dealing with local councils over drains and inspections. One of their biggest areas of concern and frustration for these clients involved their neighbour's actions or property. Often this impacted the client's own property and its ability to withstand the weather events. Although damage from trees caused some problems, often the issue was caused by work on adjoining land which had affected drainage beyond the boundary. For many of these clients their despair at how events unfolded was heightened by prolonged efforts to get local authorities and or neighbours to address these concerns.

A client had problems with a slip occurring while building work was being done on their property. Temporary repairs had been made but the cyclone damaged these and a further slip occurred. A permanent retaining wall was constructed. Subsequently, it was discovered that a storm water pipe on a neighbouring property, which the council had previously repaired, was leaking and was probably the reason for the slips. The neighbour was aware of the leak but failed to take any action.

By the time our client visited the bureau he had consulted a lawyer, spoken with the council, investigated with the Dispute Tribunal, and explored what could be covered by EQC. Despite a legal opinion to the effect that the council was responsible for making proper repairs, the council wouldn't provide a timeframe in which the work would be done. The client had incurred considerable costs in relation to remediation work, building delays, additional rent, new boundary pegs and retaining walls.

While this had all been unfolding, the neighbour had placed the property on the market. Our client wanted the neighbour to take responsibility for ensuring that proper repairs were carried out before the sale. They also hoped they would be able to recover some of the costs they had incurred.

Using information on the CAB database the interviewer was able to confirm the council's responsibility for repairs and suggested talking to the real estate agent handling the neighbouring property, as they have a legal responsibility to disclose defects. Following further research, they



were then able to email the client links to relevant part of the Local Government Act 1974 and information that explained how the RMA applied to drainage issues.

How we helped

CABs throughout the country supported affected communities by keeping people informed of official Civil Defence advice, connecting people with immediate needs to the appropriate emergency or relief service and continuing to help and support these people as they dealt with the aftermath. Sometimes that help was simply providing a place for someone to charge their phone or providing a phone so they could contact their insurance company. Often it was taking the time to listen to their story and acknowledge the range of emotions they were feeling.

Regardless of how well or quickly a local emergency response was established there were always some people who sought assistance from the CAB for emergency accommodation/shelter and other immediate material needs (food, clothing, water, etc). As the immediate needs of affected people were addressed, increasingly people sought help with longer term accommodation, insurance, responsibilities of local councils/authorities and problems arising from neighbouring properties. Although less significant, the weather events also caused problems for some clients with their employment, goods and services they had purchased (tickets to events which were cancelled or accommodation that had been booked) or vehicles that had been flood damaged.

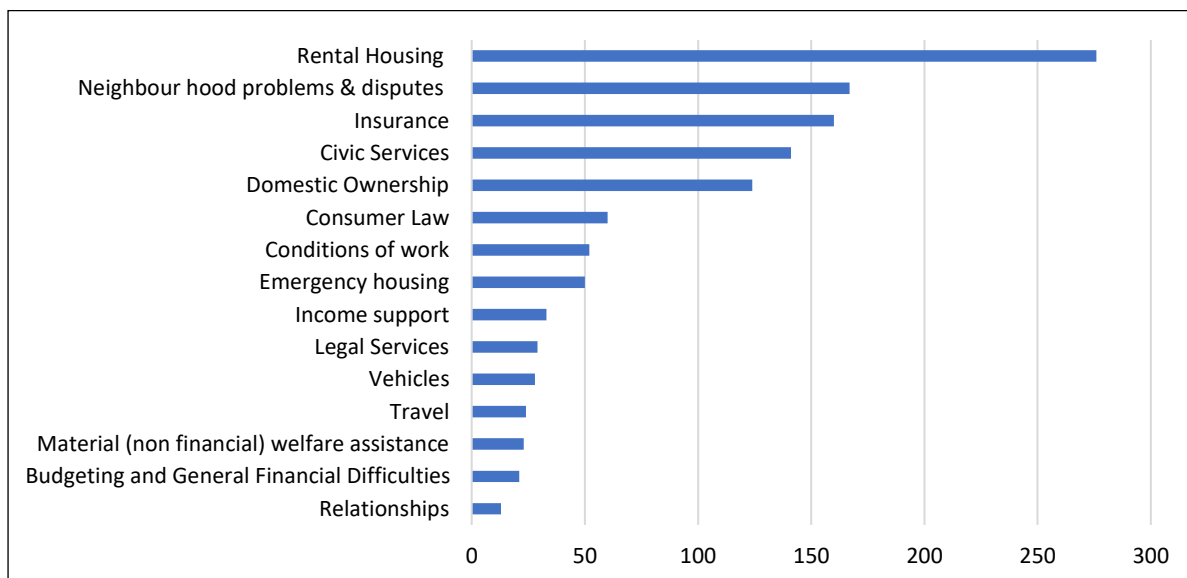


Figure 4 Top 15 Level 2 Categories

In many instances a lot of time was required by interviewers to unpick and understand the history of the issue. 20% of interviews, the majority of which were conducted face-to-face or by phone, took more than 30 minutes, including more than 60 which took an hour or longer. These longer interviews often revealed other breaches of a client’s rights.

Our migrant worker client returned to New Zealand after a holiday was delayed when Auckland Airport flooded. Initially our client was concerned about the lack of communication from her employer and their failure to provide further work. As the interviewer worked through the client's



employment contract, pay slips and rosters, it increasingly appeared that the client had been exploited by her employer – working 11hrs/day seven days a week while only being paid for 32 hours for the past 4 years. Further questioning revealed the possibility that approximately a further 50 staff across five sites were probably being treated in the same way. The interviewer explained to the client what her rights were in New Zealand as an employee and referred her onto the appropriate agencies for the matter to be investigated.

Recurring issues

Issues for Tenants

Tenants faced issues like those of homeowners, though a common theme was the complication of having to deal through landlords/property managers, particularly when they were overseas and had no New Zealand Agent. Sometimes reasonable requests to be kept informed were ignored causing the tenant and their family considerable distress, inconvenience, or damage to their health.

A client with an asthmatic son waited a month for an insurance assessor to assess their flood affected tenancy. The property manager had agreed that should any invasive assessment techniques need doing the client would be contacted beforehand so they could move and cover up furniture etc. On returning from work one day the client found that all the carpets had been lifted, the gib removed from the lower walls and dust from the gib cutter coated everything including bedding, clothes and food.

Most tenants just wanted to know how they could progress a situation which they felt was being ignored by the responsible parties.

A client who, 4 months after the flood, was still living in a home with no carpet, lower walls or internal cladding and insulation on the exterior lower walls (to allow the interior of the house to dry out) was unable to get any information on how much longer the repairs would take.

When repairs were finally underway many of our tenancy clients had questions about who met the additional costs they incurred as remediation work was done on their accommodation. Most often this was the additional electricity costs from pumps and dehumidifiers being used to dry properties. Tenants had received instructions from insurance companies and landlords that these appliances needed to be left running. Tenant however worried about their ability to pay their power bill if there was no reimbursement for the additional power consumption.

One of the recurring themes interviewers encountered were tenants who had either been given notice so flood damage repairs could be carried out or who wanted to leave because of the inaction of the landlord. In these situations, tenants faced huge difficulties finding and competing for new rentals they could afford or understanding their rights to terminate their tenancies (both fixed and periodic). One client reported that the queue of potential tenants at a recent viewing he had attended, stretched out of the property and down the road. This meant many tenants seriously considered staying in unhealthy homes.

A client whose Auckland rental had been flooded had lost everything they owned. The property had since become infested with rodents. The Tenant wasn't sure about staying on but he couldn't find a new place.

There were also problems that arose because of the two-day (tenant) or seven-day (landlord notice) when a property was uninhabitable. This was particularly an issue when tenants gave notice but were then unable to find alternative accommodation, so they remained in the tenancy. In some situations, tenants and landlords were unaware of their rights and obligations, didn't understand different tenancy arrangements which resulted in further complicating the situation. In the following example, the interviewer spent two hours exploring the client's actions over the past month, reviewing documentation and photographic evidence, helping the client understand her rights, suggesting ways of improving the security of her new tenancy and explaining how to proceed once she received a copy of the landlord's Tenancy Tribunal claim.

A client had remained in her flood damaged rental for a month, after giving 2 days' notice. She found a new tenancy for which she entered a flat sharing agreement when it appeared that she should have been on a tenancy agreement. Her previous landlord had not refunded her bond and was taking her to the Tenancy Tribunal, though the client had received notice of this, she did not know the basis of his claim and wanted to make her own claims.

There was also uncertainty from tenants on fixed term tenancies about their rights. They felt locked into rentals that no longer felt safe, were unhealthy or dangerous or faced ongoing disruption as remedial work was carried out.

A client on a newly signed 12-month fixed term tenancy evacuated their rental following the Anniversary-day floods. After seven days they were able to return but had no carpets – just concrete floors. They were also informed that at some stage the lower portion of the wall linings had to be removed. The linoleum, which was still in place, was being tested for Asbestos and once the results were received would be removed as well. The clients couldn't face the uncertainty of this and were concerned about the possible dangers should the testing show the presence of Asbestos.

Issues for Homeowners

Excluding the issue of insurance, which is explored separately, homeowners most often presented with concerns around responsibilities of local councils / authorities and problems with neighbours. The issues were frequently linked.

Our homeowning clients commonly experienced a poor response from local councils in situations where the actions of developers or neighbours had created issues on adjoining properties. In many cases the homeowner had alerted the council prior to weather events and then the weather event exasperated the situation, causing significant property damage. Typically:

- Clients were informed it wasn't a council matter. This was despite the council issuing building consents for work which usually include drainage, completing inspections, then issuing code

of compliance certificates that the work had been completed in accordance with the consent they had issued.

- Where the council did issue notices for neighbours to remedy a situation, the councils failed to follow up, despite the affected neighbour continuing to complain to council.
- Clients being told by councils that the responsibility for the problem belonged to some other organisation or person, who then told the client it was a council responsibility.
- Councils telling clients that someone would come to look at the problem but no one turned up.

The difficulty for councils to respond to a significant weather event in a timely manner, both during and immediately after, is understandable. But for many of our clients these situations had been going on for considerable periods of time, creating stress and uncertainty, incurring ongoing costs and affecting the value of properties.

The owner of an Auckland property which had been flooded nine times over the past few years including during the weather events of February reported his property had become uninsurable in August 2022. The owner has been trying to have the problem fixed. He has involved Auckland City Council and Watercare who have identified that the leak came from a neighbouring property on which the council had approved drainage work. Both agencies however were blaming each other for the problem and so the property continues to flood during any heavy rain events.

In many of these types of situations early intervention by the council through the consent process, enforcing existing bylaws and issuing and enforcing abatement notices, could have reduced the risk to adjoining land.

The weather event also highlighted other unique issues facing homeowner clients, and these involved damage to or from neighbours' trees, fences, retaining walls and slips from neighbours' properties. In some cases, clients were uncertain of whose responsibility it was to repair and pay for the damage which resulted. This became particularly troublesome when insurance companies agreed to meet some of the costs or if only one party had insurance.

In these instances, when both parties had insurance, the combined payout may not have met all the costs and a dispute could arise over the responsibility for the difference. In the situation of one party being uninsured the other party could refuse to pay anything or expect to only pay half the difference once the insurance payout had been received. Often there was an expectation that the owner of the property from which the damage had originated (the tree was on their land, the slip fell from their property) would meet the full cost of reinstatement.

Some clients unfortunately had neighbours who were unwilling to take any action to reduce the risk of further damage. These clients had already experienced huge stress with the initial damage and months of trying to protect their property all the time knowing that the effort they had made was constantly at risk from someone else's property.

A clients fence and part of her roof had been damaged by a neighbour's tree falling during Cyclone Gabrielle. The client has paid to remove the parts of the tree on her property but is concerned about the long-term stability of the tree and the effects of it on the foundations to her property.

Issues about Insurance

Many clients regardless of whether they were tenants or homeowners were frustrated by insurance matters. It may have been due to ongoing difficulties with contacting their insurer, not being kept informed by their insurer, or not understanding who was responsible for matters once a claim had been accepted.

Five months ago, a clients insurance company had removed all their flood damaged floor coverings and parts of some walls in preparation for repairs. Despite several attempts by the client, the insurer has failed to provide them with information about what the next steps would be and when they would happen.

or

An 83-year-old client whose home had been red stickered because it was “slipping down a cliff” was in a distressed state. She didn't want to leave her home and didn't know whether she had to renew her insurance (which was due to expire) while the insurance process was worked through.

For many varied reasons there were clients who found themselves without an insurance payout sufficient to cover the repairs/rebuild of their property. A situation which became even more distressing when the damage was caused by something from a neighbouring property which the client had no control over.

During Cyclone Gabrielle one of the neighbours' big trees fell on our client's home. The insurance company, despite still having geotechnical assessments to carry out, has decided to cancel her policy and declare it a total loss. The payout our client will receive is only half of the estimated amount to repair the property.

Situations like this were further complicated when it was recommended or necessary to do preventative work to prevent future damage. In these situations, insurance companies and EQCover can't help. As one client's insurance company told them: -

“They are in the business of providing financial support when damage occurs, not paying for work to prevent a possible future event.”

Clients sometimes didn't feel that insurance companies were being transparent with their decision-making process. Many clients who felt this way believed that decisions about the level of compensation they were to receive had been made on incomplete information.

Client wasn't happy with the insurance settlement offered by her insurer (following two flooding events) because she didn't believe it took into account all the damage. Client had asked for and been declined a copy of the assessment report on which the offer was made.

For businesses who lodged loss-of-income claims this was even more complicated, as insurance companies were basing their assessments of previous earnings, including artificially depressed periods like Covid lockdowns.

One CAB Manager believed the most difficult issues interviewers had to deal with were insurance issues, particularly on how offers were made and claims settled. They reported seeing a real disparity in how decisions were made and how the reasons for those decisions were conveyed. In many cases the decisions seemed unfair or inequitable.

One client's insurance claim for damage to their driveway was declined, but their neighbour, whose drive incurred similar damage in the same event was approved.

Ongoing impacts of emergency events

This report covers a finite period but the consequence of people's experiences during those events continues. For some individuals and whānau affected by these weather events they are still struggling to meet basic needs, particularly around food security. There are still many flood-damaged homes, which has put pressure on the rental market. This means many of these people are making weekly choices about paying the rent or feeding the family.

The issues around insurance and remediation of land are ones that continue to receive some public attention. Our CABs report that a year on, it is other more personal issues that are now causing our clients distress. CABs in the hardest hit areas have noticed an increase in clients seeking information and advice related to issues arising from the break-down in their relationships, such as counselling, information about relationship property, and how parenting and custody issues can be resolved.

Conclusion

This report demonstrates the value of real time information, local networks and the accessibility and resilience of the CAB service, which in combination means the CAB is well placed to support people with the issues that arise in the aftermath of a natural disaster. This is particularly evident after immediate basic needs are met and people are trying to sort out what to do next.

This indicates that the key role for CABs in the aftermath of a natural disaster is to prioritise the resumption of the CAB service to affected areas. The role of the CAB in delivering the core CAB service of information and advice is comparable with many of the aspects of doing an emergency response / welfare needs assessment and then providing options and connections to services. However, it also allows us to support people with knowledge of their rights – for example, in relation to insurance, housing, employment and neighbourhood disputes. This role is of particular value in the days following the immediate response to an emergency when people are moving into a recovery phase.

Our collection and analysis of the issues clients come to us about allows us to both respond well to common issues, as well as identify key gaps and problems. There were several issues CABs identified

in relation to councils and civil defence, as a result of their experience of supporting clients through these emergencies and their aftermath. These included:

- 1) The importance of having a wider range of communication channels to reach impacted communities. Some CABs noted that their councils relied too heavily on digital channels of communication which were not accessible to some of the people who most need them, either as a result of the emergency itself, or because of existing vulnerability.
- 2) Knowing where people naturally go for services, shopping and activities, as it's likely this will be the same in an emergency. For example, people in Esk Valley usually go to Napier but they are under Hastings City Council and Tawa is under the Wellington City Council, but residents would usually go to Porirua.
- 3) The need to address issues on adjoining properties promptly before an extreme weather event. This was one of the most complex and difficult to resolve issues following an event, where issues on adjoining properties exacerbated damage to someone else's property. If we want to build more resilient communities, then councils need to be more proactive in addressing these issues prior to extreme weather events.

The report also identified that many people struggle to deal with their insurance company around deciding on settlement offers, and in particular the interaction between a bank who holds the mortgage on the property and the insurance company. The New Zealand Claims Resolution Service plays an important role here, but demand is likely to be very high in the event of further natural disasters, and it will be important to ensure that there is sufficient support available to assist people in dealing with these complex insurance situations.