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Summary of key tips:

1. Take lots of photographs at all stages of the process – before and after demolition, during building/repair. Also take notes of every phone conversation of any significance that you have regarding your claim. Keep an exercise book or something similar for this purpose.
2. Get a copy of your demolition certificate for future reference. Your insurance company should have this and you will be asked for evidence of it when settling your contents claim for carpets and drapes.
3. Keep a copy of your final Code Compliance inspection report from the building inspector.
4. Check the date EQC did your land damage report. It may have been done after the house and site wall demolition has occurred, meaning that damaged retaining walls were not captured and included in the assessment.
 - *The lobby group for residents with retaining wall issues is contactable on <http://www.retainingwalls.kiwi.nz/>*
5. When making a contents claim over the EQC cap for replacement carpets and drapes, your insurer may ask you to re-prove the value of all of the contents that EQC has already paid you out for. This may be policy, but in my opinion it seems unfair for them to ask for any more than the information that EQC was satisfied with receiving, especially given the time that has now elapsed.
6. Often older houses on the hill when constructed had a building platform formed with excavated material being used as uncontrolled fill. This material is not suitable to found new foundations on and so would need to be removed and replaced with hardfill. If you take on responsibility for managing your rebuild, this would be at your cost. Likewise, residents who are cashing out of their insurance need to be aware there may be other unforeseen foundation costs if for example the soil conditions are not as good as they are expected to be. (One example I struck was a broken water pipe saturating and degrading the loess meaning that a house had to be piled down to rock).
7. If you feel stuck in the process, it may help to get independent advice supporting your case (quantity surveyors costings/engineers reports/levels survey). It is helpful if you use a suitably qualified Quantity Surveyor to price your repair or rebuild rather than say a builder using square metre rates. Red Cross offers a grant of \$750 to go towards such independent advice.

8. Refer to the attached document for the approximate relative costs of different cladding options prepared by Mike Greer Hills.
9. MBIE has guidelines regarding the recommended repair strategy depending on the floor level differentials. Refer attached MBIE fact sheet. Many people are available and qualified at measuring floor levels. Epoxy repairs to foundations can be effective and can be checked by coring samples.
10. The different foundation repair strategies that are included in the MBIE guidelines have been rigorously reviewed and refined. Refer to attached ACENZ/ IPENZ information sheet for home owners that explains the responsibilities and obligations of engineers when assisting in designing the repair or rebuild of homes in Canterbury.
11. If you are cashing out, be mindful of building cost inflation. It has been picked to rise up to approximately 10% per annum as the demand on resource increases. Don't be surprised by an extra several tens of thousands of dollars to complete a major repair or rebuild.
12. The owner cannot move back into the repaired or rebuilt house until the CCC has passed the work on their final inspection, the builder has achieved practical completion and the builder has left the site. Only when the contract works insurance is finished can the owner then obtain their new house insurance policy. This used to be more relaxed, with people often shifting in and being covered by the builders contract works insurance during the defects period.
13. Finally, unfortunately there have been a number of burglaries of houses during construction with builder's tools being stolen. One option is to engage a security company to patrol your site.