

From stories to action:

The policy implications of the NCWNZ Women's Voices project

A report to the Christchurch City Council

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This report developed out of the three year NCWNZ Women's Voices/Ngā Reo o Ngā Wahine project that recorded the earthquake stories of one hundred and fifty Christchurch women. From Stories to Action was funded by a CCC Community Project grant in 2014 - 15. It looks at what can be learnt from these experiences of the Canterbury quakes. We thank the Christchurch City Council for their ongoing support for this project.

Preparation for this report involved interviewing eight stakeholders about key unresolved policy issues relating to the Canterbury earthquakes. We interviewed eight people from a range of organisations (national government agencies, local body organisations and community groups) involved in response and recovery following the earthquakes, at either the immediate response level or those involved in earthquake recovery. There was a remarkable agreement among them about key policy issues, and four particular areas have been selected for this report: housing, insurance and living conditions; rebuilding and renewal; community and vulnerabilities.

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Executive summary

The Christchurch City Council has funded a small study which highlights key issues arising from the NCWNZ Women's Voices project. By analysing our findings and interviewing a range of stakeholders involved in responding to the challenges posed by the 2010-2011 Canterbury quakes, the research team has identified four enduring themes that have ongoing policy implications.

These themes are:

- Housing and insurance issues
- Rebuilding and renewal
- The role of communities
- The question of vulnerabilities.

Each issue is briefly discussed and the implications for disaster preparation, emergency response and recovery are considered at the end of this report.

Women are often identified as vulnerable in disasters, more difficult to research in disaster research and requiring a more nuanced approach (Cox and Perry, 2011; West and Orr 2007). Enarson (1998 p. 158), writing about gender in disaster sociology, notes:

Typecast as hapless women awaiting strong-armed male rescuers, many women are in fact active disaster responders as well as particularly vulnerable to disaster impacts.

The Women's Voices project reveals that women also have important roles to play in recovery from disasters and rebuilding communities. The analysis of one hundred and fifty women's earthquake stories, undertaken in early 2015, indicates that:

Housing and insurance

1. There were widely divergent experiences of housing and insurance issues;
2. The quality of earthquake repairs and legacy issues are significant;
3. The role of EQC and insurance companies and their relationship was problematic for a number of the women interviewed;
4. The housing quality/price nexus is still an issue;
5. Issues around the future of rental housing and its quality need resolution;
6. The supply of social housing (Housing NZ and Christchurch City Council housing) needs to be addressed;
7. Some issues are very difficult to resolve and may need legislative intervention.

Rebuilding and renewal

1. There is a gap between the top-down perception of recovery and what is happening on the ground in communities, in neighbourhoods, in streets and in homes;
2. In some cases, disaster response agencies have not yet taken the lessons from the Christchurch earthquakes into planning for future events;
3. There seems to be a lack of urgency about, and systems in place, for the future of Christchurch.



Communities

1. The relationship between statutory agencies and volunteer 'armies' needs to be clarified for the future;
2. The role and positioning of Civil Defence relative to other agencies and the voluntary sector needs to be more clearly articulated;
3. A very wide range of communication issues need to be addressed within and among agencies, and with respect to communities and households;
4. Some failings, such as unevenness of response, need to be addressed by agencies in the future, but the earthquakes have also provided the opportunity to plan and organise services effectively for the future;
5. Much more work, on the part of national government agencies, regional councils, territorial authorities and communities, needs to be put into preparing for a resilient future, especially in regards to the use of community resources in the response phase;
6. The question of what can be asked of communities, and how barriers to community readiness can be overcome, is central to planning for the future;
7. Some stakeholders see that community resilience needs to be a bottom up process rather than top down, but while this may be a good principle, it is hard in practice and many barriers exist;
8. A high priority for communities is the reinstatement of community facilities and services in their areas, and in the city.

Vulnerabilities

1. There is acceptance that the rebuild will take a long time, but this is difficult for elderly people, young people and other vulnerable groups;
2. An understanding of vulnerabilities is crucial for disaster management and the aftermath, but in Christchurch it was clear that, along with traditional vulnerabilities, new ones emerged;
3. Traditional vulnerabilities are social, economic, age and disability related, and these groups were relatively easy to identify and assist;
4. The newly vulnerable are those who, due to earthquake related harm, now fit into one or more of the vulnerable categories, even if the fit is awkward. For example, they may be in need of social housing on a range of grounds, even though previously they would not have qualified due to the income threshold.
5. Vulnerabilities of individuals, households and neighbourhoods are mitigated by reducing risk and building resilience;
6. Certain vulnerabilities, such as health, mental health and disability issues, may intensify other vulnerabilities;
7. Some of those deemed vulnerable are, in fact, highly resilient and demonstrated a capacity to support others post-quakes.



Background to this study

This report examines key issues arising from the Christchurch earthquakes through the stories of the women who participated in the NCWNZ Women's Voices /Ngā Reo o Ngā Wahine project which involved recording the quake experiences of one hundred and fifty women between late 2011 and early 2014.

This project began in April 2011, at the first meeting after the 22 February 2011 quake of the National Council of Women's Christchurch Branch. Members began to discuss some of the issues facing women in the aftermath of the earthquake, and the reality that their day-to-day struggles and support for others were invisible, with the media full of stories of men as rescuers, planners, fixers, rebuilders, investors and political leaders.

Earthquake focused oral history interviews are the basis for a major report and a large digital archive, as well as many journal articles and conference presentations. (See for example, Gordon 2013, 2014; Gordon et al. 2014; Du Plessis et al. 2015).¹ Despite these outputs, the research team were concerned that key policy messages from our study were not accessible to those involved in disaster preparation and planning for response and recovery. In 2014 NCWNZ Christchurch successfully applied for a Christchurch City Council Community Project grant to produce this report.

From Stories to Action outlines and explains the main policy implications arising from the Women's Voices project. We hope that the issues considered in this report will contribute to current recovery efforts in Christchurch. Getting back to 'normal' in Christchurch still seems a long way off, and there are many unresolved issues.

We also hope that access to the experiences and contributions of women during and after this sequence of earthquakes can inform future disaster management processes.

The international Gender & Disaster Network recognised this research through the Mary Fran Myers award in 2014.² Interaction with this network has highlighted the importance of understanding the impact of disasters on women, and articulating policies for and about them, in the interests of better disaster preparation, response and recovery, here and elsewhere.

¹The research material produced by the Women's Voices project is available online. Interview summaries and audio and video extracts can be accessed at <https://quakestudies.canterbury.ac.nz/store/collection/228>. Information about the research strategies used is also available in the folder 'Women's Voices: Project Information and Resources' in this digital archive. Those conducting interviews were also asked to record their earthquake stories which are available on the website and referred to in reports and other publications.

A full report of research findings can be downloaded from Community Research website at http://www.communityresearch.org.nz/wp-content/uploads/formidable/MOVERS-AND-SHAKERS_Final.pdf

On the New Zealand Community Research website there is also a webinar recording that looks at the research methodology for the project: <http://www.communityresearch.org.nz/events/webinar-1-ncwnz-womens-voices-project-making-resilience-visible/>

²http://www.gdnonline.org/mfm_award_2014.php



Research process

Interviews for the Women's Voices/Ngā Reo o Ngā Wahine oral history project were conducted largely by volunteer interviewers over a period of three years; the situation and needs of participants have altered significantly over time. Some of the women interviewed went through the challenges of being 'red-zoned', have come out the other side, and are now living in new homes. For many in rental housing, the experience of the past few years has been of broken, over-priced accommodation, moving in with other family members and living in overcrowded accommodation, or endless waits for their homes to be fixed. While housing stress has been a key issue, the state of roads and other infrastructure, personal issues, health and mental health, living in fractured communities and with many unresolved issues have also taken their toll.

The team did not just want this report to be a story of the many difficulties faced by those interviewed for the Women's Voices project. In order to ensure that matters canvassed were relevant in 2015, we decided to interview a number of key stakeholders who have been actively working on issues arising out of the Canterbury quakes, some located in central government agencies, and others in local government (as officials and as a former elected representative), organisations providing regional services and also in high profile community organisations. We interviewed eight stakeholders, and used the issues identified in these interviews to structure our report.³

Four key themes were identified:

- Housing and insurance
- Rebuilding and renewal
- Communities
- Vulnerabilities

The biggest range of issues related to housing and insurance, reflecting a wide range of ongoing difficulties, but complex policy implications also exist in other fields, especially how vulnerabilities should be conceived in policy and practice, and the role of communities in preparing for future disasters.

One stakeholder noted that policy implementation was as important as policy development in meeting the needs of the community:

I believe policy development is very important, however, it seems policy implementation is critical in terms of making a difference. Many of the Council's existing policies remain relevant in the current context; it is their implementation that is the key to success. It also seems too many policies

³In the interests of protecting the anonymity of stakeholders interviewed, their organisations and the positions they held in these organisations are not identified. Quotes from these interviews are attributed to 'stakeholders' rather than to specific individuals. Participants in the Women's Voices project who agreed to their stories being uploaded on the UC CEISMIC website are identified by their names, if they gave their consent for this, or by pseudonyms, if they chose to use this option. Some information is given about where they lived, a crucial piece of information in post-quake Christchurch.



create a crowded environment where the volume of policy becomes unmanageable.

A characteristic of disasters is that many national and local agencies lose capacity to implement existing good policies, just at the time they are needed most. There are several implications of this. The first is that communities need to increase their own ability to cope, at least for a short period. The second is that agencies need to maximise their readiness to respond, even while carrying on as normal. Finally, priorities change as a result of earthquakes and natural disasters, and these changes need to be known and understood.

A stakeholder who was an elected local representative at the time of the quakes agreed that priorities had to change in the context of a disaster. She states that, “when you have a disaster like we had the needs in the community change; the financial landscape changes; the needs of the organisation changes. The staff have their own issues to deal with; sometimes you lose staff because they can’t stay in the same area, they move out of town; your volunteer base changes, all of a sudden all those people that had the time to volunteer now that’s something [time] they don’t have and it just disappears.”



Housing, insurance and living conditions

Nearly five years on from the first large earthquake on 4 September 2010, significant unresolved issues remain around housing. These can be divided into five relevant policy themes: land, housing claims, housing quality, rental accommodation and legacy issues.

Land matters

The state of the land in much of Christchurch became obvious during the earthquakes, when a new word entered our day to day vocabulary – liquefaction:

I didn't know what had happened to the ground, you know, why this stuff had come up and land was falling into the rivers. There was heaps of liquefaction. But I didn't see it all on that first day. I didn't know what liquefaction was... (Lianne Dalziel, WV participant, Bexley resident)

As a result of the quakes, some land cannot be built on; other land has specific engineering design is required if houses are to be rebuilt or foundations repaired. A key issue is changes in the height above sea level of parts of Christchurch, which includes the increasing tendency towards flooding in some areas, the need to build some houses at higher levels than previously and the wider context of rising sea levels and their implications for future habitation in the city. Because there are so many factors to take into account, rebuilding, even on 'good' land can be a bureaucratic nightmare as Ruth Todd's story indicates:

She has had problems with the rebuilding of her new home. She planned a home that was very similar to her old home in layout. But the man doing the design was very slack... She has a builder waiting to construct the house ("my glimmer of hope"), but the house's progress has been slow. Now, finally, under the third project manager, the house's foundation plans have been checked by an engineer and have gone to the Council for consent.... She admitted that, if she had known how long the process was going to take, she would probably have just bought a house earlier on. (Ruth Todd, WV participant, Mt Pleasant resident)

One stakeholder made a positive point about the government's decisions about compensating landowners for "red zone" land. She claimed, "It's easy to focus on the negative isn't it, but where else in the world would the government come and say to 7000 families or home owners, we will buy your homes and you can move on; that's pretty amazing and we've had that here... So they have set people free and they've taken ownership of that land at huge expense to the government. I mean what are they going to do with that red zone land, acres and acres of it? The council don't want to maintain it all and mow it! So we've been pretty fortunate in terms of some land." (Former local elected representative)

The complexities of these issues impacted on all those women who faced either leaving their home or significant changes to it. The effect has been felt most keenly by vulnerable women and especially older ones.



Some, however, use their years and life experience to cope effectively with their situation. One of them is Mary Holmes:

She describes the ongoing quakes' effects on her home as "damage on damage". Her house has shifted 300 mm. The house is on TC3 land, and the land is now up and down. "The liquefaction is still under the house, and when it rains heavily the back bedroom smells so much of dampness. So the water must be in those holes, I don't know, I'm certainly not an engineer. But I'm still waiting for them to do something about these foundations. The house creaks, as you will notice if you go down my hall. The seven doors have been fixed twice, because you either can't open them or shut them ... and the driveway has cracked. The side gate cannot be opened or shut! Assessors have been once, the AMI's been twice, but I don't know what the future is or what will happen. But I'm a patient soul and I've learned to be very patient living in Asia, and with all the frustrations I have had in life. And being almost 88 you learn to think, 'Well what's to be, will be', and you just coast along. It's a question of keep calm and carry on I think". (Summary of an interview with Mary Holmes, WV participant, Casebrook resident)

One particular situation faced by an interviewee was the damage to the Kate Sheppard Retirement Village in the February 21 earthquake. The modern complex was under-insured and "repair costs were in excess of the insurance cover, meaning it was not economically viable to repair the Village". Because of the nature of the contract of occupation, residents received only 70-80% of the 2007 value of their properties, the rest going to the company that owned the complex. While the law has been retrospectively changed to prevent this situation in the future, no additional compensation was provided for the residents. Dame Grace Hollander, a pensioner with many community connections, ended up moving to Palmerston North to be near family. Her enforced relocation from Christchurch means she has left behind all that she has known for 89 years. She said, "I suppose I'm just living the same sort of life as I did before, but without my beautiful garden and all the other lovely things around in Christchurch."

An important issue for one stakeholder was the need for policy around where the infrastructure goes, particularly in relation to land development and the power of developers to influence this. She commented,

I believe that is a significant issue because what the councils decide in terms of where the infrastructure goes has implications for rates. So if you release land for development out of town somewhere, you've got to build a new sewer pipe all the way to Bromley and unless that, through the Developments Contribution Policy, is paid for by the developer, which it never is; it always comes down to the person buying the section. It's a serious issue for councils that those developers need to be kept in check."



Housing claims and insurance

At the time of writing, while many people have settled their insurance claims and moved on, others are stuck with intractable problems and have not been able to settle their claims. The Women's Voices project recorded many stories that outlined the multiple barriers that interviewees faced over time in getting their homes and businesses fixed, being forced to leave their properties (owned or rented), often more than once, and living in and leaving red zoned properties. The project captured the uncertainties and insecurities of that period. Key themes included lack of clear information and good advice, conflicts between EQC advice and that offered by insurance companies, a lack of expertise in assessing claims, and endless delays.

Many of the participants in the project have now had their houses fixed, or have bought or built new ones, or have moved into better rental accommodation. Some of the small businesses that were forced to close as a result of the earthquakes have never re-opened.

A general observation from the Women's Voices project is that there has been significant unevenness, a widespread lack of expertise affecting both administrative processes and remediation processes and a range of unresolved issues. A small number of those interviewed have been significantly and permanently affected by the stress of coping with uncertainty relating to their owned or rental homes.

EQC was set up after the last urban major earthquake in New Zealand (Napier, 1931), and it is clear that it struggled to shift from being a custodian of a fund to the facilitator of earthquake repairs. In principle, the next city that experiences major earthquake damage should be able to rely on a more knowledgeable and expert response process from EQC. While this would certainly be achieved now, the policy challenge will be to maintain and update the institutional knowledge learned from the Christchurch earthquakes over the next 50 or 100 years. Rapidly hiring staff with relevant qualifications will remain a challenge in any crisis following a natural hazard event.

The relationship between insurance companies and EQC, and delays in repairs and rebuilds arising out of breakdowns in these relationships, also needs to be the focus of a policy review in the future. Many of the stories told by participants about the role of insurance companies undermine confidence in this sector. Repeated and inconsistent reviews of land damage and delays in decisions following the costing of repairs or rebuilds need to be avoided in the future.

One difficulty pointed out by study participants is that people are reluctant to make a fuss about their own circumstances because "there is always someone you know who is worse off":

Everyone is fighting a solitary fight regarding their properties, dealing with their insurance company, or waiting for decisions about their land that can only be made by the authorities.... Two lots of neighbours directly behind have lost their homes; one has been told it will be five years, and one has been told it will be three years.... Are these people not a priority? ...Where is



the system in this and where is the fairness?" (Rebecca MacFie WV participant, Huntsbury resident)

After four years, the situation of many of the participants in our study has improved. But this is not true of all the women who told their earthquake stories. While recent publicity refers to the 2% who have not settled their EQC claims,⁴ this does not imply that 98% of people have now resolved their situation. For many, the default position is 'waiting'. One homeowner in Aranui, whose house is held onto its foundation by an external brace, and who has black mould coming up her bedroom walls, had this to say in 2013 about the prospective rebuilding of her home:

It will be five or six years after the fact. They said 2015/16 a good couple of years ago. I am trusting them it's going to happen. I mean if we have another disaster... (Nippy, WV participant, Aranui home owner)

The question of who has to wait, and why, has never satisfactorily been explained to those seeking to rebuild their damaged homes. For others though, years of dispute with EQC are clearly the reason for the delay. One of our interviewers noted in her profile:

At the same time interactions with EQC about house and contents claims are a daily feast. They take up lots of time and energy, but I share this experience with many other people. A year ago we had been planning to finish the refurbishment of our house. Now we are focused on repairs rather than improvements. (Judith Sutherland, WV interviewer, Cashmere resident)

For this family, working with EQC has been an endless struggle. Their home was classified as a 'leaky building', even though the only leaks came from the water damage from a failed hot water tank! They were offered a very small settlement from EQC that did not take into account the large amount of damage. Recently, EQC bored into the concrete floor and found gaps or voids underneath, then disputed these were caused by the quakes. In their seventies, this couple wonders when their home will ever be fixed.

Some groups like the 'Quake Outcasts Group', believed themselves to be disenfranchised by the processes set up for residential red zone settlements. As bare land cannot be insured, those owning sections (without improvements) that were subsequently red-zoned did not receive the 2007 rateable value of their land which was offered to those with insured properties. The government then said that these land owners could receive half of the 2007 value of their land. This group challenged this differential treatment in the High Court, and eventually (after surviving an appeal) were successful in defending the principle that they should be compensated in a similar way to other property owners in the residential red zone. (At the time of writing, the precise settlement for the Quake Outcasts group has yet to be determined).⁵

⁴<http://www.eqc.govt.nz/news/eqc-focussed-on-completing-last-2-of-home-repairs>

⁵<http://cera.govt.nz/news/2015/crown-reviewing-supreme-court-ruling-13-march-2015>
<http://www.stuff.co.nz/the-press/news/christchurch-earthquake-2011/67321207/Quake-Outcasts-win-in-Supreme-Court>
http://www.nzherald.co.nz/nz/news/article.cfm?c_id=1&objectid=11416726



While the Quake Outcasts Group challenged the lower offer to them on the basis that most of them were not insured, they also questioned whether rateable value was a fair price for insured property. Usually insurance pay-outs are not made on the basis of a value assigned to a property in the past, but to its market value when the claim is made.

Some participants in the Women's Voices project have borne the cost of not being able to live in their own homes. One such participant, excluded from their home under the 'safety' provisions of the Building Act (s.124), found that once her entitlements under her insurance policy ran out, she had to continue to pay the costs of the mortgage on her house, plus the costs of renting:

Going back to renting, paying a significant bond, having a landlord with inspections and monitoring in a house that is damaged is demoralising. I'm a hard-working, tax-paying person being treated poorly. (Ester,⁶ WV participant, Huntsbury resident).

There are many direct and indirect costs faced by homeowners that were not covered by private insurance or EQC.

One stakeholder identified a crucial point that she maintained should have been put in place right at the start, and she believes is still not too late to enact. "There needs to be a drop dead date for the insurance companies to deal with these claims and they need to be accountable to someone. They hold the government over a barrel; they hold people to ransom. I've heard stories about some of the ways the insurance companies will sidestep their responsibilities and wear people down to the point that they will accept anything just to get it over with. This is tragic because people have paid their insurance premiums for years and years."

Housing quality

Stakeholders interviewed in 2015 stated that there were many housing problems in Christchurch before the earthquakes and that the type and amount of problems had worsened since the quakes. Prior issues included houses without insulation or proper heating, housing heated only by banned wood burners, houses with poor quality claddings and dangerous building materials such as asbestos. Other housing issues known about before the earthquakes were crowding issues, problems with inadequate infrastructure (e.g. storm-water drains and ageing water pipes) and a shortage of social housing.

The earthquakes and subsequent remediation have changed the shape and structure of housing problems in the city. In particular, there has been a significant increase of properties in the 'as is' market, where damaged properties are sold on at a low price, presumably for demolition, extensive repair or rebuilding by a new owner. While no numbers are available, a number of stakeholders mentioned that not all such damaged properties are subsequently demolished. The most likely

⁶Pseudonym



common use of damaged properties is as rental properties (see below), but there are also a number of such homes that are occupied by new owners, especially some of the more expensive properties for which owners have received cash settlements and then sold their damaged homes. Such properties may be uninsurable because of the damage they have sustained, but may provide a good lifestyle for new owners who might have got more for their money than would otherwise have been the case.

To some extent, a dual housing market is emerging in the city. Some stakeholders noted that many people have taken the opportunity to upgrade their homes at the same time as earthquake repairs have been carried out. Houses which have been fixed, with additional upgrading paid for by the homeowner, may now have a premium attached to their value. It is possible that this upgrading of homes, including their insulation, may produce a city with better quality housing stock than in the past.

The situation is complex and includes the issue of housing affordability. One stakeholder noted: “The real constraint is about people’s ability to find an affordable roof over their heads”. That stakeholder talks about people still living in garages, in caravans or in overcrowded housing. The capacity of social agencies to meet this housing need is very limited, and this is likely to continue for several more years.

Rental woes

A range of issues face people in the rental housing market in Christchurch, including those traditionally in the market and those forced into the market by earthquake damage. A number of women interviewed for the Women’s Voices project discussed the quality of their rental accommodation. After the February 2011 earthquake, one participant abandoned her rental property as unliveable and moved in with a family member. She noted that the house was badly damaged: “if the earthquake had gone on for 30 more seconds, it would have fallen down”. Gina King believes that the landlord has been paid out for the property, but within a few months it was rented out again without being repaired. Unable to find an affordable new property to rent, she and her family were still ‘doubling up’ with relatives a year after the quake that left them homeless.

The issue of the quality and price of rental property remains. As noted above, there is at least anecdotal evidence that unfixed earthquake damaged houses are common in the rental housing market. In some cases this is because landlords choose not to fix them. This was the case for Belaynesh Tegegan, an Ethiopian refugee:

We need painting. The owner he should look after the house, not for me, but for him. But this house, no one arrive here. I am very angry with him.
(Belaynesh Tegegan, WV participant, Linwood resident)

There are trade-offs around quality and price in the Christchurch rental housing market. A stakeholder commented:



Those properties which have been fixed to standard are now inaccessible because of the cost, so sub-standard or damaged housing is an important part of the housing market.

One stakeholder noted that it is often only property speculators and landlords who have had the cash to purchase 'as is' houses. This adds to the potential for sub-quality properties to be leased on the lucrative rental market.

Another stakeholder pointed out the complexity around rental accommodation: "I can see it from both points of view to be fair, because I am a landlord as well as a home owner, and I've got kids renting. There's an issue of greedy landlords, who are just extorting their tenants. But also the cost of owning a house has actually gone up; the cost of rates and insurance, and a lot of landlords have had their houses empty for a time without any revenue while things have been fixed...It's not all big bad landlords, but there are those who make the most of the opportunity."

This in turn has increased calls for a system of warrants of fitness for rental accommodation. One stakeholder thought this was the only way to counter the continued leasing of earthquake-damaged properties. The advantage of such a system is that rental properties would be expected to be of good quality. But there are concerns about the model. There is some evidence that tenants are interested in warmer, drier homes, whereas the focus of WOF models may be more on 'compliance' factors such as secure window stays, smoke alarms and safe water temperature.⁷ In short, WOF models are often about safe environments, whereas tenants might be more interested in comfortable homes. Also, there is a concern about compliance costs: who would run the scheme and whether tenants should pay for it.

Whether the generic WOF model is the best solution to addressing the key issue of damaged rental properties needs further investigation. In a 2013 survey of tenants in Christchurch, it was reported that:⁸

- Drainage of wastewater was reported to be a problem in over a quarter of tenant households (25.6%)
- Almost half of tenants reported mould in their households (48%).
- Less than half of tenanted dwellings were reported to be insulated (40%) and 26.9% reported they did not know if there was any insulation
- The majority of tenants reported living in earthquake damaged homes (60%) with problems ranging from minor cracks to major structural issues

⁷ Bennett et al (2014) Results from a Rental Housing Warrant of Fitness Pre-Test. University of Otago, Wellington. Retrieved at http://www.nzgbc.org.nz/images/stories/Results_from_a_Rental_Housing_WOF_PreTest_May_2014.pdf

⁸Gartner, L (2013) A Study of Increasing Rents and Housing Conditions in the Greater Christchurch Area. Christchurch: TPA.



A WOF model may meet long-term national requirements for healthy rental housing, but may be too late or too generic to address the current situation of families living in sub-standard and unfixed earthquake damaged housing. We consider that more information is needed on the extent of the problem. The issue of tenants facing a fifth winter in damaged, cold, mouldy or substandard housing appears to have slipped off the policy agenda. CERA's position (from its April 2014 briefing to the Community and Public Health Advisory Committee) is that "overall, housing stock quality should improve".⁹

A number of Women's Voices participants lost their business premises in the February 2011 earthquakes. For some, this was due to the premises being required to be closed. But for one participant, the loss was due to a dispute with the landlord over what was due:

Things did not go smoothly with the business at all, our landlord turned on us after twenty years of what was a really good relationship because we would not pay full rent. (WV participant, East Christchurch resident)

Both parties, business owner and landlord, had business interruption insurance. The business person approached the landlord about reducing the rental to 50% for the unusable property, because they had stuff stored there. The landlord refused the deal. He also refused to use his business interruption insurance, despite the fact that "he didn't even have a mortgage on the place; it was just money in his pocket. He wasn't in dire circumstances; he could have used his [insurance] to cover his loss of rent, just as we were using ours to cover our loss of income."

In that particular case, the loss of premises with specific characteristics meant that most of the work of the business was unable to proceed: a highly unsatisfactory outcome after a 20-year relationship.

Social housing

Around 20 per cent of the Christchurch City Council's rental properties had to be temporarily or permanently closed as a result of the earthquakes. One participant in the Women's Voices project was an elderly woman in her 80s, who lived in a group of flats in Sumner that were heavily damaged in the earthquakes and had to be closed. The Council flats were sealed up. For one day residents were permitted access for about one hour to get their clothes and other basic possessions.

For five months Dee Turner lived with family members in a "sort of limbo", while Council staff tried to find a place to re-locate her. The first flat she was offered she did not like, and turned it down. The second flat proved better and she moved in. The Council organised for the Salvation Army to move her belongings, for which she was very grateful. From our limited involvement with a small number of Council flat residents, it appears that the Council adopted a caring, pro-active and effective

⁹http://www.google.co.nz/url?sa=t&rct=j&q=&esrc=s&source=web&cd=5&ved=0CEYQFjAE&url=http%3A%2F%2Fwww.inequality.org.nz%2Fwp-content%2Fuploads%2F2014%2F05%2FCERA-Housing-update.pptx&ei=08ZjVZ2sKZHv8gWkt4GIDw&usq=AFQjCNFwet3OHvbjO7iG2T0KXugbrhaBlw&sig2=Ra2xfo30ZW7i_stAtrRWGA&bvm=bv.93990622,d.dGc



approach to re-housing its displaced tenants, which should perhaps be recorded in detail as a model for future events and other places. Collaboration between the CCC and community organisations in the interests of vulnerable social housing users made a significant difference to this woman's experience of shifting into alternative social housing.

Some of the stakeholders interviewed were very aware that the Christchurch City Council has to struggle with multiple pressures, especially with reduced housing units available and a high demand for social housing. One noted that a new situation has emerged as people with high needs seek Council housing, even though they are above the income threshold. Before the quakes, these people would not have considered applying for Christchurch City Council housing. We were unable to find out whether people in this category actually were housed, but with a needs categorisation and a waiting list of three months for the highest need groups, it is unlikely that these newly vulnerable people can be housed in CCC housing.

One stakeholder summed up her view about social housing saying: "I think the policy for social housing for both the Council and the Government should be that it's run in a sustainable way and that there is enough money in the kitty to do proper repairs and renewals... Post disaster, when you've got problems with the houses, it's not a time to change tack and say, "ok we are not going to fix them", when you've got families with babies living in caravans... There's no easy solution, but hindsight is a great teacher isn't it?"

Future issues

As noted above, some consider that Christchurch will come out of the earthquakes overall with improved housing stock. There are two reasons – first that fixing earthquake damage will itself improve the stock, and second that many people appear to be taking the opportunity to upgrade their properties. Many properties also have to be rebuilt, which will also renew the housing stock and some people are using their insurance pay-outs to buy new or near new housing. But the assumption about better housing in the future is strongly contingent on the quality of the repairs and rebuilds currently taking place in Christchurch. Some of the participants in the Women's Voices project had their houses repaired before the interviews, and were concerned about the quality of the repair process:

I am going through the Ombudsman. Since it has been fixed I have toxic black mould growing up in my room and in my daughter's room. If we have to bear the cost that it looks like we might have to do... Our back wall needs replacing. It will cost a bomb. The earthquake made the bath unsteady, so water has been slopping on the floor, and that now needs replacing... (Gina King, WV participant, Bromley resident)

This woman has worked hard to get her concerns heard. She noted in her interview that EQC sent a person to see the house in three months previously. It turned out he was an interior designer. Gina asked him "Why has my door moved, the wall moved, why are there gaps, why still cracks? He couldn't answer. In the end ... they are not going to do anything."



Problems arising from the repair and rebuild programme have been dubbed 'legacy issues'. Stakeholders said that, "what we are seeing (in terms of repairs) does not line up with the insurance position that things should be no worse than before". We were told by some active in community organisations that the question of repair legacy was the "next big issue", and that a project was underway examining repairs in 100 randomly selected properties, to examine the quality of repair. The stakeholder interviewed stated that they were "pretty sure a lot of issues will come out of it".

Other unresolved issues identified by stakeholders and participants include:

- The future of the land, both occupied and not occupied. Some participants who relinquished their homes in the residential red zone close to the Avon River strongly advocated for a 'river park' model for that area, with lots of walks being cultivated, cafes opened, showcase gardens maintained and improved and regular harvests of fruit trees to benefit the community;
- The difficulties with the Cadastral Act and where the responsibility lies for houses that have shifted and land that has moved as a result of the earthquakes; and
- The issues relating to multi-unit dwellings. We were told these include the apparent inability of insurers to talk with one another even where they have shared issues – for example the inability to take down a retaining wall without both parties acting. A stakeholder interviewed in 2015 thought that the experience of the Christchurch earthquakes will eventually lead to legislative change of the "unworkable" Unit Titles Act and other legislation.

A stakeholder commented about future planning as an overall and ongoing approach stating: "I think prevention is better than cure... it should be part of the Local Government Act that there is some strategic planning for disaster; not that you can really predict what might happen; but you never think it is going to happen to you. We would never have thought of the scale of what we faced. I think that those policies around housing, they should be part of our everyday thinking and not wait until there is a disaster and suddenly we have got to gear up to it. So I don't think there is a realistic time frame really, we need to be doing it all the time."



Rebuilding and renewal

From the start of the Women's Voices project, interviewees held strong views about the future of Christchurch, although they were not always in agreement on the direction it should take. One problem was that people have had such a range of experiences that it was hard to see a larger vision for the future:

[It] was becoming more difficult as the post-earthquake experience was becoming increasingly fractured - everyone's struggle was different. There are no longer singular themes, partly because land zoning immediately created different classes of difficulty. People are entrenched in their own particular "colour code", and the need to build a sense of normalcy has taken attention away from the struggles that people are having. (Rebecca Macfie, WV participant, Huntsbury resident)

With the centre "a black hole", cordoned off from the rest of the city, and earthquakes continuing to affect buildings in the early stages of this research, it was difficult for participants to envisage the future of the city:

It was also bizarre to think that buildings constructed within my lifetime were set for demolition, or standing unusable, such as the Convention Centre and the QEII Stadium. We all know that people are fragile and bodies do not last, but buildings are supposed to be more enduring. I am sad that places important to me have been affected: my old High School has been wholly demolished; the church where we were married is yellow-stickered; and our dear iconic Cathedral, where Dad was once a chorister, has become progressively less and less repairable with each successive aftershock. (Melissa Parsons, WV interviewer, Addington)

One of the interviewees spoke about the mixture of loss and optimism that was part of living in Christchurch after the quakes:

It still hurts to see heritage buildings coming down, but perhaps something really exciting awaits a Christchurch of the future. It will never be the old Christchurch I loved, but I am optimistic that something really good must come out of all we have been through. (Myra Kunowski, WV interviewer, Ilam resident)

One of the stakeholders interviewed in 2015 suggested that "the rebuild is a strain on services and people". A range of women interviewed about their quake experiences also spoke about the stresses of the rebuild and the consequences of it, which crucially involve negotiating roads where repairs to infrastructure are constant.

The psychological impact of the earthquakes and the ensuing problems that people faced was seen by one stakeholder as critical, and often invisible. She said, "Aside from the resolution of issues around insurance companies, mental health would probably have to be the biggest issue I'm seeing, it's a huge, huge issue for us and it's so hidden; it's not really acknowledged or resourced. It's a huge issue for us in the city."



Throughout the study, the women interviewed articulated mixed feelings about the rebuild. Many welcomed a new future Christchurch, but expressed concern for the loss of the old, the time it is taking, whether they would live to see the future city. The issue of whether they would be there to see a new city was a key issue for older women. Most of the women who were interviewed also raised questions about who controlled the new rebuild agenda – the people of the city, central government, or speculators, for example. This was sometimes another source of stress; participants often did not feel that what was being proposed was in their own interests and that they had a say in what happened. Feelings of alienation and powerlessness were commonly expressed.

These feelings of alienation from decision-making were grounded in the fact that ordinary women have very little say in the process of power and control that occurs after earthquakes. Take education, for example. The planning for the deployment of schools (including site-sharing) post-earthquake was non-consultative and decision-making was made fairly quickly. While schools were re-opened quickly, the deployment necessary to make the plan happen involved teachers and parents, mostly women, having to struggle across quake damaged streets to get themselves and their families to and from school, often on an unfamiliar shift model that was immensely disruptive to working lives.

Once schools got back to normal, the Ministry of Education implemented a change plan for the city with little clear consultation, and often highly unclear motivations, with secondary agendas evident in a number of areas (e.g. the merging of low decile schools, the Aranui super-school model, the closing of intermediate schools in a number of areas and other changes). The role of women as parents and teachers was often merely to adapt, deliver the kids, deliver the education and carry on regardless.

If the earthquake recovery process was at one time conceived as an empowering model for the Christchurch public, including women, that vision was often undermined as the decision-processes relating to the zoning of residential areas and the planning of the CBD were announced and implemented. This theme is raised again in the final section of this brief report. The policy issue is whether a model of empowerment and participatory democracy is, or could be, consistent with the planning and systems required to rebuild a city after a devastating earthquake sequence responsible for the demolition of 70% of the CBD and the source of earthquake damage to most residential homes. .

Disaster response

Some stakeholders were concerned that disaster response agencies have not yet taken their experiences of the Christchurch earthquakes into planning better services for future events. They spoke of problems in four areas: readiness, preparedness, training and new approaches. Particular issues identified include:



- Relationships between agencies and with the community sector;
- A lack of urgency over readiness for future events;
- A lack of new planning in how to respond effectively;
- Key organisations run by volunteers who are often in full time work, and do not have the time to prepare for future emergencies; and
- A lack of comprehensive training within and across agencies and communities.

The earthquakes, and especially the February 2011 quake, illustrated a wide range of problems with disaster response agencies in Christchurch. A number of participants commented on the role of Civil Defence, which appeared to have significant problems of communication. One stakeholder considered that “the Civil Defence system failed. Everything that was in place formally at the time of the quakes failed.”

Another stakeholder commented that:

Civil Defence struggled to cope with the ‘armies’. They couldn’t see how the volunteers could do the work and deal with Health and Safety requirements, so they essentially wanted volunteers to go away. But communities couldn’t have done without the volunteers.

A particular problem was that organisations on the ground appeared to have difficulty working with the range of volunteers and emergent organisations that began to appear. One interviewee said that:

After seeing what I had seen, I didn’t have confidence in the system. I heard also on the radio that volunteers were being turned back from Ashburton – a busload of them had been on their way in. There was so much to do and here volunteers were being turned away. It seemed beyond crazy... (Mary Hobbs, WV participant, Sumner and Mt Cook resident)

Mary Hobbs also described being shouted at by a response co-ordinator to go away – even though her nursing and fire-fighting skills on offer were sorely needed.

One stakeholder, a former councillor, shared her frustration about some aspects of the Emergency Operational Centre (EOC) that was set up. “All the staff were trained in Civil Defence, but the elected members were not. There should be Civil Defence training for elected representatives and this was feedback we gave the government a few years ago. Elected members should be trained in their role, not necessarily in the same role as the CD staff, but in terms of communications, because it got very messy... For the other councillors it was really a source of frustration for them that there wasn’t a role for them in the EOC. But there is a role in the community to be feeding information into the EOC if they were willing to listen. That is something that definitely needs to be looked at in the future and we’ve fed that back in already.”

It is important to recognise that many of the problems around organisational responses occurred during a period of unprecedented damage and resultant chaos. However, there are some important lessons described by stakeholders and participants that need to underpin future organisational planning.



1. The role of volunteers after a disaster is crucial to response and recovery. All organisations with responsibilities for response in that period need to know, in advance, how to work with volunteers, how to co-ordinate volunteer relief efforts and how to maximise the value of volunteer interventions.
2. Volunteer individuals and organisations will have different priorities and values than Civil Defence, local bodies like the CCC and organisations like District Health Boards (e.g. in relation to health and safety regulations, planning systems and priorities).
3. Organisations need to form good working relationships before disasters strike, with other organisations and within communities.
4. The role of Civil Defence, and its position in communities and relationships with other agencies, needs to be more clearly articulated and understood at national, regional, local and community level.
5. There is a need for a co-ordinated response, as new groups are going to pop up all the time: "It is crucial that we have systems in place that are flexible enough to deal with volunteers and new groups emerging. It is going to happen in every disaster ever. So get ready for it, have a system in place". (Permission for stakeholder comment)

Need for effective communication

Communication problems and barriers were widespread in the aftermath of the earthquakes. Waiting for the EQC and insurance to respond was too much for some:

Insurance was just a waste of time. I didn't get to see anyone and half the time they didn't know what they were talking about anyway - it was too big for them so you just called your mates in. If we had waited for them, we would have been floating off down the street! (Nippy, WV participant, Aranui resident)

They have had many meetings with the insurance assessors, but they do not feel they have "come a long way, the scope of works has been ongoing for three years, and nothing is concrete yet". They have been told it will cost more than half a million to repair it, as the whole house will have to be lifted, and there are debris and sinkholes all over the section to deal with. At one stage, it was intimated it might be a rebuild but now they are being told that they "could not afford the house if it was a rebuild... even though it would cost less than the \$635,000 to repair". (Summary of an interview with Violet, WV participant, Lyttelton resident)

A number of stakeholders reported that, for many, issues relating to poor communication continued for long periods, and are not resolved, even in 2015. Apart from the general issues of jurisdiction and decision-making, no specific problems were mentioned.

There have been difficulties with the operation of the Privacy Act, which in many cases was used in such a way to prevent information sharing between agencies. That the Act was, and could be, used to the detriment of the very people and information it was intended to protect, was a great concern to stakeholders. A related



problem was the need for information-sharing between agencies to identify those who were vulnerable. Health, disability and benefit-related information needed to be shared to identify priority cases. This issue is considered below under 'Vulnerabilities'.

Insurance companies often failed to communicate effectively with each other, especially when homes were multi-unit dwellings. In the view of one stakeholder, the earthquakes have uncovered major problems with the law around cross-lease and multi-owned property and Body Corporate structures. Where there is shared ownership of a wall, floor or other space, nothing will happen unless all parties and all insurance companies agree a course of action, and even now such agreement is often hard to get. The lesson from the earthquakes is that, if you cannot get 100% agreement to any course of action, nothing happens. This stakeholder believes that a legislative change will inevitably occur as a result of these experiences which, in the meantime, leave many in limbo.

One stakeholder spoke at length about an issue around communication that she saw was critical to address, particularly in relation to the media: She stated:

The whole area around communications is huge and I think somehow that post disaster the government has to manage the message. Get out the positive stories, tell the people what is really happening and keep the negativity out of it as much as you can. I see this as a central government responsibility rather than a local council responsibility... Actually what we found was that the media could control the confidence of the population, their confidence in their leaders and their mental wellbeing; and we found our media to be downright irresponsible; in terms of what they put in the paper and the way they manipulated information to make it seem worse. And the powerful people who were trying to get their own way would have the media at their disposal. That had a huge impact on the wellbeing of our people here in Christchurch.

Putting services where they are needed

There was a significant critique from both participants and stakeholders of the unevenness of services post-quake. Several examples were provided. For example, households that were red-zoned had Red Cross parcels delivered because of their status, not because of any particular need. One stakeholder thought that this process was often "extremely hit and miss and very uneven. For example, Red Cross delivered a whole bunch of stuff – first aid kits, wind up radio torch and other goods, without any particular analysis of need".

Another example was the delivery of hot food after the February earthquakes. Participants noted that some suburbs received huge amounts of hot food, while others got none. Participants were very thankful to the volunteer agencies that provided their food and services, but noted that overall co-ordination was missing to ensure that the valuable services were provided wherever there was a need. For this reason some participants thought that Civil Defence had not done their job properly during the Christchurch earthquakes, however that job was perceived.



Some of the stakeholders interviewed suggested that there was an opportunity to put in place policy that is informed by what we now know from the Christchurch national emergency. One stakeholder thought there were two lessons: the need to organise services that meet the needs of those most affected; and the need to strengthen policies and practice around first responders, again with a focus on the areas experiencing most damage to the built environment: “There is a need to make sure that services are there and identified”.

Stakeholders discussed the role of the Christchurch City Council in ensuring that services were provided where they were needed. Some thought that Community Boards, who were supposed to have an overview of specific areas and suburbs, should have a strong role in planning and developing services. There was a view that community boards should facilitate connections within communities, but that this was not happening well at present. One stakeholder said that Community Boards should be: “enabling and leading, instead of being just another road block...”

Stakeholders were often positive about the role of the Council now, in terms of it being consultative and open to ideas:

There is a totally different Council now and now is the time to start having those conversations, and the Council does have a role in those conversations. Their role is, first, to facilitate the conversations. To let the conversations come through. Because of their role they can only enable, and Bob was never up for that, but the current Council is.

One stakeholder talked of a close working relationship with Council at a variety of levels. There is a feeling that, while many problems remain, the Council is prepared to engage and work through the issues.



Communities

A strong view among the stakeholders interviewed in 2015 is that communities can, and must, do a lot to prepare for future disasters. Christchurch is said by some to be the best prepared city in New Zealand at the present time for a major disaster. But most agree that without significant nurturing, incentives and support, preparedness will tend to wither over the next decade or so. Cities are designed for the individual households to live relatively independently of neighbours. While we might know the names of our neighbours and even be friends, the idea of developing and sharing a post-disaster survival plan with groups of neighbours living close by, of stocking up food and water, gas bottles and other resources, storing a chemical toilet or two, collectively purchasing a generator, planning actively for contingencies and so on, is somewhat alien to most streets or neighbourhoods.

If this is to be achieved, not only in Christchurch but more widely, it will almost certainly be largely driven and sustained by the work of women. Stories from the Christchurch earthquakes document the way women looked after families/whānau, kept communities together, served the needs of the vulnerable and shared food and water. The Women's Voices/Ngā Reo o Ngā Wahine project demonstrated that women's often relatively invisible work was crucial to community recovery after the earthquakes, and especially in the immediate response period when the focus of the police, the army, the media and international rescue teams was on collapsed and damaged buildings in the Central Business District.

Some of the stakeholders interviewed shared a vision of communities that were strong and prepared enough to survive and thrive in disasters, at least until official aid was able to get to them. They embraced the concept of developing community strategies - communities identifying and meeting their own needs in preparation for disasters and responding to immediate needs in the event of a disaster. One stakeholder consider that a key lesson from the Canterbury quakes was "how big community is and how complex it is".¹⁰

The Canterbury Earthquake Recovery Authority has such a strategy, and a vision of strong communities. But some aspects of the plan have been more successful than others. There is undoubtedly, for example, an increased knowledge of risks and hazards in Christchurch. The work of earthquake specialists, in particular geologists from the University of Canterbury, has raised knowledge about the mass of faults (mostly unknown) that lie under and around Christchurch. Recent tsunami work has clarified the risk of the eastern suburbs being inundated. In addition, the Royal Society's recent paper on the threat of asbestos¹¹ considered the population risk of the rebuild to the people of Christchurch.

¹⁰See Hayward, B. M. (2013) Rethinking Resilience: Reflections on the Earthquakes in Christchurch, New Zealand, 2010 – 2011. *Ecology and Society*, 18:4: 37for a critical discussion of the concept of resilience and its relevance to the Canterbury quakes and the pursuit of recovery.

¹¹<http://www.royalsociety.org.nz/expert-advice/papers/yr2015/risks-from-asbestos-exposure-in-the-non-occupational-environment/>



What can you ask of communities?

There were many accounts in the women's stories recorded for the Women's Voices project of how communities spontaneously came together to help each other. One woman knocked down fences, fired up the barbecue and got water for her elderly neighbours. Another gave counselling to distressed neighbours. One woman described pooling resources at a local park, and getting support from her community:

She did not see the Student Volunteer Army in her part of Christchurch, instead, "we helped each other". They shared their troubles with their neighbours. The New Zealand Army would sometimes come and "they would have sausage sizzles... and they would have bags of apples, which they would give to the kids". (Interview summary, Emily, WV participant, Aranui resident)

But the vision outlined by some stakeholders was for an approach that was much more systematic than this, for example that "All communities would contain within them all the resources needed for the whole community to have its needs met for a period of one week after a disaster". Other stakeholders we interviewed considered that the extent to which particular communities could be self-reliant was variable, and also that it was not always the neighbourhoods with most financial resources that coped best in an emergency.

A few women who told their earthquake stories spoke about their involvement in neighbourhood-based support systems, but they were the exception. For many of the participants, the message they took from the earthquakes was that they needed to store resources to meet their own families' needs. The message they had received was largely focused on individual homes, rather than community preparation. One person expressed that as follows:

I just tell everyone, 'You just make sure you have your emergency kit, make sure you have cash'. Because I was the only person that had cash, everyone else had EFTPOS. 'Make sure you have your water, and you have all your contacts, and make sure your car is always full of petrol'. (Rose, WV participant, Southshore resident)

While individual preparedness is important, and information about being ready for a disaster is valuable, the stories we have recorded of streets and neighbourhoods acting collaboratively, suggest that there should be more attention to collective neighbourhood preparation for natural hazard events. The preparedness of particular households cannot easily be assessed nor supported (except by providing material to all households, which is expensive). As well, it will fluctuate according to a wide range of factors (including people's financial circumstances at particular times). It is also inevitable that some families will be more prepared than others, raising questions of to what extent individual stores will be shared in a time of need or shortage.

The stakeholders that spoke about community resilience were generally in favour of neighbourhood-led solutions. While not discouraging individual preparedness, they noted that there is a need for the approach to be inclusive of all communities, and all



within communities. As one stakeholder noted: “the strength of all is only as strong as that of the most vulnerable”.

Some of those interviewed considered that structural issues can act as barriers to whole community preparedness. The barriers usually considered by disaster managers are poverty, deprivation and access to assistance. But research indicates that gender, ethnicity, inequality, unfamiliarity with systems and educational resources can also act as barriers (Wylie, 1999; West and Orr, 2007). The following comment outlines some of the problems as seen through the eyes of a Pacific migrant:

In the future Seulata hopes "to see a Christchurch that is more ... equal status, and people to be more open minded. I want equality, honesty. And Christians to have more faith in God. (I know a lot of people don't believe)... I want Christchurch to be a more friendly place for others, for newcomers. I want Christchurch to welcome everyone, to give them a chance, not to be unfriendly ... I want the Pacific community to work together. I think the time of crisis and the time of natural disasters should bring the people together and not be divided ... no matter what denomination you are, no matter what education you have". (Seulata Fui, WV participant, Burnside resident)

Ensuring community preparedness is a complex matter. In particular, some people thought that attention needs to be given to issues relating to poverty and how we look after the most vulnerable people in our communities on a day-to-day basis. One stakeholder questioned why there have been cut backs in resources for community development when there is “all this talk about resilience and now important resilience is and how we need strongly connected communities...If community resilience is so important, why are you taking the funding and all the good things that community development teams did, and pulling that from communities?”

While a whole-community response provides some assurance of local services and sustainable baseline resources in an emergency situation, there are a number of barriers to achieving this goal. Some stakeholders noted that communities that were strongly connected were more likely to foster sustainable preparedness for disaster. They also noted that such connectivity was somewhat elusive, although one stakeholder thought that it existed more in the eastern suburbs than the west of Christchurch:

This can't be about top-down processes, but about the ability of people to rely on each other, and be connected as communities. It is also not just about vulnerabilities. People who are more vulnerable tended to be more resourceful during the quake period, as they are more used to living without things. People in the east naturally looked after each other.

How such connectedness can be built – how to provide the capacity for communities to become resilient - is perhaps the most difficult issue facing government agencies like Civil Defence and local service providers such as the Canterbury District Health Board and the Christchurch City Council.



Building communities

Some stakeholders were firmly of the view that the process of building communities should not be about top-down actions, but should involve communities working with agencies to do it for themselves. One stakeholder was very critical, in particular, of community leaders who were not pro-active in working with government agencies and the Christchurch City Council:

There is a lot of community leadership now that needs to engage with the Council. An awful lot of people sat back and complained that they didn't get any information that they needed. But how did we get it? Well, we pushed ourselves in there, and said if you give the information to us, we will get out of here!

This community-based stakeholder recounted how there were many organisations that were "prepared to sit back and wait, and blather on about how the systems weren't working, because they didn't get any information". She believed that the main barriers for these organisations were often their own constraints and lack of good processes, and that there were opportunities for communities to work with agencies to resolve problems and improve services for the future.

Another stakeholder argued that how communities respond to disaster is affected by the resources they have before quakes, floods and landslides hit. They argued that, "If we have a very unequal society, as we recover, we will have what is happening now, which is that people who have the resources, even if they have been affected, are able to move on... There are some big questions and thinking that needs to be done in that area."

A high priority for communities is the reinstatement of a range of key services: leisure activities, recreation facilities, libraries and other civic amenities. Both stakeholders and participants were keen to see such facilities throughout the city and in their own areas. According to one stakeholder:

Council is in the process of rebuilding and repairing places like community centres, libraries and recreation facilities. It also is partner with CERA on some of the large projects in the CBD such as the Metro Sports Facility and the Central Library. Building facilities that will be fit for purpose in the future and that are accessible is a high priority for the community.

But recovery is not just about building facilities. Participants talked about the need for sustainable jobs, tourism opportunities, good nightlife opportunities (restaurants and bars), beautiful gardens, community services and recapturing our heritage. One of the Women's Voices participants reflected on these post-quake legacy issues:

She ponders a new vision of Christchurch as the 'green' and sustainable Garden City. She believes we must be careful to value the gardens of the past, and to hold onto the plants, especially trees. She is certain that we must not throw out the old, as people need to know more about their heritage and history. For example, how and why did Christchurch change from its filthy industrial situation in the nineteenth century, when the populace was riddled



with respiratory illnesses, to its present status as a Garden City? Who was instrumental in these changes and how did we benefit? She values the philosophies of people such as Truby King, who advocated for sunshine, fresh air and space as a way of improving health. (Interview summary, Diana Madgin, WV participant, Richmond resident)

A final aspect of building communities is a high quality transport system to move around the city. With the difficult state of many roads in the city, a number of participants discussed the need for good transport services, including sustainable options such as light rail, and wider use of trams and bus services.

The issue of building communities is complex, including a wide range of social and infrastructure issues, and also the need to work with people who carry with them the scars of living through devastating earthquakes. Many participants commented on how long the rebuild would take, and older women reflected on whether they would ever see the city completed. At the time of the interviews, some felt trapped in an impossible situation:

I said in June, 'Give me a cheque and I will go'. I don't see Christchurch being what it was, ever again. If it is lucky to survive, it will be completely different. We are talking 10 to 20 years. Do I want to live in a war zone for 10 to 20 years, I want out, whether we get the choice to do that or not, who knows? But I think we should be given the option now. (Jenny Harris, WV participant, Linwood resident).

Others were more optimistic, believing that a community-led recovery will eventually lead to good outcomes. One of the women interviewed accepted that it will be a long period of time before she sees the "Christchurch of the future". She believes that people, their families, extended families, and community are the most important aspect of the rebuild. She feels that the earthquake has made people more understanding and brought our communities closer. These relationships are very important because "people are what everything is all about".



Vulnerabilities

The identification and mitigation of vulnerabilities is important for those organisations engaged in disaster response and recovery whether they are central government agencies, regional councils, city councils or community organisations. The term vulnerability is a broad one, and can refer to people, animals, infrastructure, natural hazards or the land itself. In terms of the physical environment, specific hazards such as dust, asbestos, damage, poor roading and infrastructure, and even poor quality housing can be viewed as vulnerabilities.

In social policy terms, vulnerability is generally articulated in terms of population groupings. Age, ethnicity, economic security or insecurity, gender, disability, family resources or place of abode can affect vulnerability. The main finding of the Women's Voices project was that membership of a potentially vulnerable group was not always a direct predictor of poor outcomes during or after the sequence of earthquakes that occurred in Canterbury between 2010 and 2011. Those who might be easily categorised as vulnerable, people with disabilities, those on benefits with limited financial resources, and people living alone in their 80s, were often those who made few demands on others and resourcefully responded to the challenges of power cuts, no running water and limited food supplies. Others in professional work, with significant financial resources sometimes experienced post-quake depression and needed counselling and the support of others.¹²

We were informed by the stakeholders we interviewed that organisations such as EQC and insurance companies have adopted approaches to identifying clients who, by virtue of some kind of vulnerability, face barriers to getting through their insurance claims. However, we were informed that insurers and EQC sometimes work with different vulnerability criteria. As a result of this mismatch, often no additional support is available. There are multiple issues that people face in settling their claims, and negotiating the various systems, as a result of physical or emotional barriers, the ability to understand or negotiate contracts and financial agreements, or simply being very old.

Stakeholders interviewed believed that a lot of lessons had been learned from the Christchurch earthquakes that can be applied in the future. The key principles in relation to vulnerabilities are to reduce the risk you have, avoid creating new risk and build resilience. One stakeholder suggested that the current focus on resilience could lead to a neglect of vulnerabilities in communities. And the focus on resilience does not easily translate into particular priorities for action. If community resilience is important, should someone working in community development put effort into building up social capital and connectedness or work with communities that are poor with respect to material things, but with high social capital?

This is not always easy to accomplish. In the case of Christchurch, there were numerous stressors which have impacted heavily on people's lives over many years, regardless of the responses of various agencies. First, were the hundreds of felt

¹²See Paton, D. and Johnston, D. (2001), "Disasters and communities: vulnerability, resilience and preparedness", *Disaster Prevention and Management*, Vol. 10 No. 4, pp. 270-277.



quakes over an extended period of time, which had our study participants “worried about the next big one”, “holding my breath each time to cope” and constantly on edge. Second, the amount of damage to property and infrastructure, including in the worst cases, weeks and months without power, water and sewer services, and the resulting housing stresses made risk reduction difficult. This was intensified by the often uneven assistance received in Christchurch suburbs in the early stages of response to the 22 February 2011 quake.

Another challenge facing those wishing to mitigate vulnerability is the effects of earthquake stress on individuals and families. A significant number of our participants experienced a range of moderate to severe reactions to the earthquakes, including panic attacks, depression, hoarding, general anxiety and ‘nervous breakdowns’:

... She called an ambulance. She could not move; she could not breathe; it was as if her body had shut down. "My legs and arms had gone numb with pins and needles; I could not get out of bed. It was terrifying. The ambo guys turned up and started doing all these tests and things. [Husband] stood in the corner of the room and watched. I became quite hysterical. My body went into hypothermia as my body temp had dropped so much, all from anxiety!" (Interview summary, Violet, Lyttelton resident)

As well as impacts on their own mental health, women participants also outlined the effects on their children. A common reaction was fear of being parted from their parent.

[Her daughter] has become insecure since the earthquakes. "I just have to be there for her, until she gets more secure. But how long that will take I don't know. She just wants to know that I can be down at the school in ten minutes. 'What are you doing today, how far are you going to be?' ...She is not anxious about this, and just goes with it. Not much you can do about it. I talk to her. She's just scared, basically". (Nippy, WV participant, Aranui resident)

One stakeholder talked about the value of church communities in the face of a disaster: “I think the local churches are undervalued; we’ve got a network of organisations throughout the world who want to help, are willing to help and have a volunteer base, and they might not always have a lot of money, but they usually have a few people and they care. That network of social infrastructure is really important for the vulnerable people.”

A strategy for reducing vulnerability is achieving good physical and mental health. But even getting to that position is difficult, with so many people experiencing such a range of reactions to the earthquakes. The ‘Healthy Christchurch’ wellbeing campaign (based on the WHO Healthy Cities programme) has been set up to support good health for people in the city, and this intersectoral initiative was endorsed by some stakeholders.¹³ It is difficult in the current context to assess the impact of this programme.

¹³<http://www.healthychristchurch.org.nz/>



There are a range of age-related vulnerabilities. The media reported in 2011 that the death rate for elderly people 'spiked' after the earthquakes¹⁴. One stakeholder noted that timing can be a problem: "If a person is 95 they don't have eight years to get back into their house. There are people on lists of the vulnerable who are in their nineties or hundred, who might have dementia or other needs, but being vulnerable has not got them anywhere faster". This view was shared by some of the elderly people interviewed for the women's voices project:

This has been the most unfortunate thing about it ... I used to see my grandchildren an awful lot ... My hope for the future is to have another family home built on this land but I really don't think that this will happen ... I might be too old when that comes to fruition, so that's the sad part about it ... I feel that's regrettable really. That's probably the downside of the business, waiting until they decide what to do ... I don't really think about it but if I was to face it squarely I know that the rebuild won't happen here. The land won't be remediated within the next five years. (Joyce Wallace, WV participant, Fendalton resident)

Some of the women participants in the Women's Voices project who would fit many definitions of vulnerability, proved, in practice, to be remarkably resilient. For example, some of the elderly interviewees carried with them an indomitable spirit based on their previous life experiences. One woman, aged over 90, remembered getting out of bed after the September quake and trying to find out what was going on:

I didn't know what was going on and I went around the house - once it had stopped - and I looked to see if the windows were still in, because I have very big windows in this house. I then went back to bed. And, I thought, things will be alright. In London during the air-raids you got used to it - whatever was coming, you know. We used to say 'if your name was on it (the bombs) you'll get it'. But there were dangerous effects on some of the girls. The earthquakes here in New Zealand have been shattering to a lot of people. (Helen King, WV participant, Avonhead resident)

People with few financial resources are also often most vulnerable in disaster situations). These include beneficiaries and those on fixed incomes, in rental accommodation and without much surplus income. They often live from week to week and do not have the resources to store food or purchase gas barbeques. Much of the aid provided to eastern Christchurch after the February earthquake was directed at the suburbs with large numbers of state housing tenants and low incomes. The second part of our women's voices project was targeted directly at getting the stories of vulnerable families, and we interviewed women in a number of economically vulnerable households.

Some groups had particular needs. One was refugee families, who often experienced the earthquakes as a form of re-traumatising, a repeat of their earlier life difficulties but in the new, supposedly safe, context. A refugee noted that she had

¹⁴<http://www.stuff.co.nz/national/christchurch-earthquake/4922982/Death-rate-spikes-after-quake>



fallen in love with the land in Christchurch – the greenery and flowers – but that the same land had now betrayed her and made her fearful. Another refugee noted that she was not scared of earthquakes but of tsunami:

Earthquake is no problem it's just the nature, but if it's tsunami, how should I do because in the past I have a very hard life? Just I want my next generation to be safe. I just worry about my children, my family. My other family members, living in Afghanistan are not safe from the Taliban, but here we have big step to move very away from my country and this is the second tragedy - now we hope to be safe". (Alia, WV participant, Afghani refugee, Bromley resident)

This participant and her whole community spent the day on the Cashmere hills after the 4 September earthquake. She had significant and ongoing fears, anxieties and health problems, and due to two vehicle accidents she was no longer able to drive. The house next door to her burned down as a result of arson, and the house on the other side of her was abandoned. She likened this to living as a refugee before she came to New Zealand. One area that may now have been resolved for her is the existence of a new, powerful, trustworthy tsunami warning system along the coast. But in the preparation of this report, people asked us – can we really trust this system? Will it work when there is no power, as on the night of 4 September 2010? How can people be confident about systems in place to warn them about tsunami risks?

We interviewed other women with minimal financial resources that were far from being victims of the earthquakes. One took on the care of three elderly people in her area, knocking down a fence to provide access to her neighbour, cooked hot meals for the community, delivered water from the local church to the neighbourhood and was pro-active in seeking repairs for damaged homes in her area. Another sourced water from a local artesian well for her community, organised her family and neighbours and took on massive disputes about the repairs in her mother's house, where two families were living. Far from being victims, these two participants were 'superheroes', not involved in organised support services but nevertheless working continually for their families and communities while struggling financially to meet their families basic needs.

As well as age and economic vulnerabilities, health, mental health and disability-related vulnerabilities can be intensified in disasters (Ursano et al, 2008). Health services can expect an increased load, especially in relation to mental health issues. Death rates among vulnerable populations may also rise. Participants often mentioned the mental health effects of the earthquakes on themselves, family members and especially children. In Christchurch, the stakeholders we interviewed told us that many organisations working with people with disabilities have set up services to mitigate the ongoing effects of the earthquakes on their target populations.

A view held by several of the stakeholders we spoke to was that a life of difficulty prior to a disaster can prepare people to respond more effectively to their own needs and the needs of the community, as they may have a wide range of acquired survival strategies. From the Women's Voices stories, it is evident that sometimes this is the



case, and sometimes it is not. Intervening variables such as the level of trauma suffered, familiarity with how systems work, health and mental health, and even personality factors such as a 'can do' attitude, can make a difference to how vulnerable populations are affected.

The implication of these findings is that vulnerability cannot solely be assessed by assigning people to pre-existing categories. Whether a person or family are vulnerable when a natural hazard event like an earthquake occurs depends on a range of circumstances, as well as any established index of vulnerability. On the other hand, the same conditions apply to those who would not, in the past, have been considered vulnerable, but who were facing enormous changes, and uncharted territory, as a result of the earthquakes.

One stakeholder noted that:

While there are traditional vulnerabilities, the earthquake has thrown up a whole new range of the newly vulnerable. While the traditionally vulnerable should have automatically been supported, the system has had difficulties in identifying the newly vulnerable. The assumption is that because they are middle class and mainly Pakeha, they will have the resources to deal with their own post-earthquake problems, but this is not necessarily the case. For example, take the person who has now to negotiate the rental market after fifty years of home ownership. Services such as the temporary accommodation service did a great job, but did not necessarily meet the needs of the new vulnerable.

This stakeholder went on to suggest that the newly vulnerable, in a disaster situation, are forced to compete with those with existing vulnerabilities. As a result, their needs may be overlooked even though they may be in high need of support. As noted above, a number of study participants and stakeholders noted problems with the assumptions that underpinned the distribution of food, water and other assistance in the aftermath of the February earthquake. Much was targeted at the poorest communities in the city, while the needs of other areas, in particular in the Avonside area, were not always met by those providing hot food, water and other relief services.

Another stakeholder, an elected representative at the time, thought in a very similar way and related what she had experienced:

Of course what we saw was that people who had never been vulnerable before were all of a sudden, and they wouldn't accept help some of them. So at these community meetings I got into the habit of saying, 'You may never have had to ask for a grant before, but ...' One lady in Sumner came up and said, 'Thank you so much; we lost our business, my husband has lost his job and our kids have to change schools, we've got two mortgages to pay and we haven't got the money for uniforms!' They were people who had never ever, would never thought that they would have to ask for any kind of social help. And I just said, 'People from all around the world have given money to help you; who are you to say I don't want it? New Zealanders have given in other disasters, so just receive it with grace and gratitude and move on.'



Implications for policy and future practice

Women's one hundred and fifty stories about their earthquake experiences have generated a range of findings that are relevant to policy and disaster preparation, response and recovery. Our focus in this report has been on four areas: housing and insurance, rebuilding and renewal, community and vulnerabilities. Our selection of aspects of women's quake stories was informed by interviews with eight stakeholders actively engaged in disaster preparation, response and recovery across government, local government, the health sector and community organisations that had responded to the crisis of the Canterbury quakes. In most cases, the positions adopted by stakeholders and the women interviewed were very similar with respect to the importance of the voluntary sector when disaster strikes, the necessity of community resilience/resourcefulness, and also the need for everyone to take on responsibilities for the care of those who are most vulnerable when natural hazard event occurs.

In this section we provide a brief outline and summary of the 25 issues we identified at the start and developed through this report (see the Executive Summary).

The report outlines a large number of outstanding matters relating to housing and insurance matters. Although many people have settled their claims, this is not always the end of the matter. For example, many people are waiting for their new houses to be built, and do not know when this will happen. For those who have not settled, the frequent reminders that most have done so is not helpful! The relationship between EQC and insurance companies was problematic for many of those we interviewed and must be addressed before another national emergency occurs.

The women interviewed had widely divergent experiences of housing and insurance issues, but many experienced a disjuncture between what they were told would happen and what they experienced. Some housing issues seem intractable, especially around insurance pay-outs for dwellings with unit titles and shared property, and these may need legislation to resolve.

There appears to be growing concern about legacy issues arising from the inadequate repair of earthquake damage. At the time of writing, a project is underway to examine the quality of repairs in 100 houses. It is not clear what will happen if significant shortcomings are found in repairs.

The official position (CERA) about Christchurch housing stock is that the overall stock should improve on the pre-earthquake quality¹⁵, as a result of the rebuild. This view is based on the results of surveys showing that most homeowners intend to repair their houses and simultaneously improve them. The consequence of this appears to be much higher house prices than prior to the earthquakes. This is particularly true of rental properties, where a real shortage and often unrepaired stock has seen prices soar while quality remains problematic. A number of

¹⁵http://www.google.co.nz/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0CB0QFjAA&url=http%3A%2F%2Fwww.inequality.org.nz%2Fwp-content%2Fuploads%2F2014%2F05%2FCERA-Housing-update.pptx&ei=bWKaVfX9FYHBmAWLjoJg&usg=AFQjCNFwet3OHvbjO7iG2T0KXugbrhaBlw&sig2=M1NN_FZ5h_MGT67sDbV1GQ&bvm=bv.96952980,d.dGY



stakeholders noted that repaired properties commanded a premium on the market, and thus were unaffordable for many families. At the same time demand for social housing had increased, in particular as sets of people who were previously home owners were seeking such assistance after the quakes.

Women who talked about their earthquake experience identified a range of issues relating to disaster response agencies. At times they were critical of unevenness in disaster support after the major quakes and also concerned about receiving adequate communication about access to water and support services. An issue arising from the study was that the relationship between statutory agencies and volunteer disaster response organisations needs to be clarified for the future. Some stakeholders argued that disaster response agencies have not yet taken the lessons from the Christchurch earthquakes into planning for future events and setting up clear lines of communication between statutory agencies, established non-governmental organisations and community activism that develops spontaneously after a natural hazard event.

Civil Defence was seen as critical for ensuring timely and well organised responses when a natural hazard event occurs. It needs to position itself effectively in relation to core services such as the army and the police, local bodies, residents associations, community boards and voluntary organisations. It is also important that a wide range of communication issues within and between agencies are addressed as well as their connections with communities and households.¹⁶

While a range of issues need to be addressed by central and local government, the earthquakes have also provided the opportunity to plan and organise services effectively for the future and to clarify the role of Civil Defence as a coordinator of emergency responses across government agencies, territorial authorities and voluntary organisations.

A core issue identified in both women's earthquake stories and the interviews with stakeholders was the need to enhance communities' capacities to respond at a local level to disasters. A core question for future planning is what can be asked of communities, and how barriers to community readiness can be overcome. Now and in the future, Civil Defence will need think about the type of conversations that should occur in communities before disasters happen.

Some stakeholders see that community resilience needs to be a bottom up process rather than a top down strategy, but while this may be good in principle, it is complex in practice and many barriers exist to achieving it, especially when people are not anticipating the scale of damage and disaster that hit Christchurch on 22 February 2011. Community connectedness and resilience also needs to be acquired over time and involves investment of resources and energy by local government and by people in neighbourhoods and streets. And there are differences between communities. As one stakeholder said, "What works in one place does not work in another".

¹⁶There was some confusion about the role of Civil Defence. Its role is to coordinate the responses of a range of agencies, but people often expected it to provide services in an emergency.



For communities, a high priority is the reinstatement of community facilities and services in their areas, and in the city, including recreation facilities. For those living in the east, projects such as urban renewal in New Brighton are a priority. People are hopeful that the rebuilding of the city will include new services to enhance life across eastern Christchurch. For many participants in this research, local facilities were more important than central city anchor projects. This is a time of opportunity and creativity but also of dealing with the realities, there are limited financial resources. There is acceptance that the rebuild will take a long time, but also that this is difficult for elderly people who may never see the rebuilt city, young people who are living a significant part of their lives in a city without key facilities and vulnerable groups who may have been resourceful, but also have sometimes experienced an intensification of difficulties in their day-to-day lives.

One stakeholder thought it was really important that elected members know what to do in a disaster. She explains:

Having the role of the elected member in a disaster clearly defined, and having elected members trained to step up, and in communications, and in community leadership, and in collegiality, being able to work as colleagues... There also has to be a mechanism for elected members to feed into the EOC emergency operations centre, and be listened to. The huge frustration was that they were not.

Most stakeholders believe that a good understanding of vulnerabilities is important for disaster response and recovery management. The Christchurch earthquakes demonstrated that it is not always clear in advance who is most vulnerable in a disaster. Traditional vulnerabilities are social, economic, age and disability related, and these groups were relatively easy to identify and assist. It became clear that some people deemed vulnerable are, in fact, highly resilient, and the women's earthquake stories provide many examples of resourcefulness in difficult circumstances. But a number of the stakeholders interviewed identified a group they called the 'new vulnerable' who, due to earthquake-related harm, now fit into one or more of the vulnerable categories, even if the fit is awkward. For example, they may be in need of social housing on a range of grounds, even though previously they would not have qualified due to the income threshold. Some vulnerabilities, and especially those linked to health or mental health, may intensify earthquake effects. At the same time, the disasters may precipitate mental illness and create new vulnerabilities.

This report has used the reflections of eight stakeholders – all involved in different facets of contemporary responses to earthquake recovery - to highlight what might be learnt from the earthquake stories recorded for the NCWNZ Women's Voices/ Ngā Reo o Ngā Wahine project between late 2011 and early 2014. These hundred and fifty women's stories are relevant for issues confronted by government agencies, Environment Canterbury, the Christchurch City Council and a range of community groups in 2015.

From Stories to Action represents diversity in the life circumstances of the women interviewed and the impact of these circumstances on their quake experiences. It highlights issues relating to housing and insurance, recovery and renewal,



community and vulnerabilities that must be addressed. Although these policy issues are significant, we acknowledge that they do not encompass all the challenges of recovery in post-quake Christchurch.

This weaving of policy issues and women's quake stories has been produced as a resource for professionals and elected representatives involved in preparation for disasters, planning for emergencies and activating recovery strategies. We also hope that Christchurch residents will recognise issues in this report that are important to them as they respond on a day-by-day basis to the challenges of recovery with grit, ingenuity, determination and a hard-won sense of collective purpose.



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