

To Whom it May Concern:

A resident's account of the aftermath of the November 2020 severe weather event in Napier.

Vanessa Moon, April 2021

Introduction:

For most people who live in Napier the events of November 9th 2020 will probably be remembered just as an inconvenience, or even as a bit of excitement.

In contrast, this is the story (so far) of one household affected by the November 2020 floods, for which it was neither of those things. There will be many more stories that could (and should) be told by other households whose homes or businesses were also damaged by flooding or landslips. Some impacted more than us, some less, depending on circumstances.

In many ways we are probably among the “Lucky Ones” e.g. we don’t have young children to care for, we own our own home, have replacement insurance, support from family and neighbours, the insurance company, project manager and builder have all been very helpful, and we are living in very comfortable alternative accommodation close to home. And yet, the last, almost six months, have been very tough for us.

Background:

My life partner, Bruce Staples, and I live at 45 Napier St, in Jervoistown, where we have lived for just over 6 years, since returning to Hawke’s Bay from Wellington.

As the house was built in 1952, on a low concrete pad, we did some checking prior to purchase to see if it had ever been flooded. A building report determined that it had not, as the original skirting boards and wall linings were still in place. I also spoke to a HBRC senior design engineer, who told me that the property was not in an area shown to be prone to flooding, and that “the whole of Meeanee would have to flood before this property did”.

[Note: Subsequently, long term Jervoistown residents (one of whom has lived here for 56 years) have told us that the house had never flooded during their time living in Jervoistown].

Given the above information, we purchased the property as it fitted our requirements: - affordable, a small house and a large backyard for growing food crops and raising chickens; with our larger vision being to create a home and garden which supports biodiversity from the soil to the tops of the trees.

Then in the latter half of 2019 I became concerned that climate change seemed to be progressing much faster than had previously been predicted. Instead of it’s effects manifesting sometime in the future they were already “here and now”. This clearly meant that predictions based on the past history of major weather events (e.g. flooding) could no longer be relied upon to predict the severity of future events.

During the previous 5 years I had also heard a number of people raise concerns about the storm water capacity in Napier; and I had observed the increasing density of housing (with accompanying concrete driveways and roading), both in Jervoistown and the surrounding areas, which added to my concerns. All of this prompted me to contact NCC to ask about the adequacy of the storm water systems in Napier in general, and Jervoistown in particular.

Because of the type of information I was requesting, this was treated as an Official Information Request. As part of the response, I was told that NCC didn't know the capacity of the storm water network in Napier, and that a survey of the network was underway, due for completion at the end of 2019/early 2020. When I also raised the issue of a large number of filled-in drainage ditches I was told that Council had no knowledge of any drainage ditches being filled-in in Jervoistown. The latter was of real concern to my partner and I, as we had previously been told by Council staff that the ditches were designed to provide holding capacity in the event of a serious weather event.

My last email to Council (sent early 2020) was not responded to and, as other life/health events intervened (including COVID 19), I didn't pursue the matter any further.

The Flood:

Fast forward to November 9th 2020 and our home was flooded while we were in Wellington.

It was extremely distressing to be told that our house and garage were being flooded, see the photos/video sent by a neighbour, and then to be confronted by the damage when we returned the following day. I can only imagine what it would have been like to actually be there and frantically scramble to protect our home and possessions. I was later told by my physiotherapist, whose house in Pirimai came close to being flooded (the water stopped just short of their front door jamb), that her usually confident 12 yr old daughter was very distressed by the rising flood waters and had continued to be very anxious for some weeks afterwards.

Fortunately, we have good neighbours and, having access to a house key, a number of them lifted up as many of our possessions as they could. This meant that we did not suffer much loss in this respect, but the water that entered the house (approximately 50mm throughout) had made it uninhabitable.

We were told by a neighbour, who is a builder, that the repairs that would be needed to make our home habitable again were likely to take at least six months – a daunting prospect.

[Note: As of 26th April we are still living away from our home, with the latest prediction for the completion of repairs being early June, and possibly as late as mid-June].

Following our return home, neighbours offered immediate alternative accommodation in their caravan, which they parked on our front lawn – we lived here for 2 months. This enabled us to be on-site to care for our large food garden and chickens.

There were also downsides to living on our property, though. During this time, while the house was dried out (which took a good three to four weeks), we lived with the noise of large fans and dehumidifiers 24 hours a day and, during the day, with the sound of electric saws, kango hammers etc. as the carpets were ripped up, the floor tiles were smashed and the interior wall linings were cut out to 60cm above the floor. There was also a constant stream of trades and insurance people coming and going and, living in such close proximity meant that we were confronted daily by the damage that the flood had caused to our home.

Follow-on:

In the first few days we (plus neighbours, family and friends) had to hurriedly pack most of our belongings into boxes to enable the house to be thoroughly dried out. As a result of this (welcome) help, and the haste with which the packing had to be done, things that we would need over the

coming months are somewhere in amongst a very large pile of boxes and furniture etc. in a neighbour's shed across the road (those great neighbours again!). This has meant that not only are we living away from our home, but also without those (often little) things that are an important part of our day-to-day lives e.g. our gardening and recipe books, special tins for baking sour dough bread, photographs, that special vase for fresh flowers, my birthday book in which I keep a record of family and friends' birthdays and, as autumn progresses towards winter, our warmer clothes. All of this adds to the sense of dislocation we are experiencing.

During the first few months leading up to Christmas we were bombarded by requirements to take information on board and to provide information around insurance issues, and to make decisions about how we wanted to proceed. All of this was a foreign country to us, never having made any major insurance claims, built a new house or done major renovations. Meanwhile we were living in a caravan, and had to manage the day-to-day requirements of food shopping, preparing meals etc., plus looking after our food garden and chickens at the busiest time of year for food production.

A few weeks prior to Christmas we once again experienced the benefit of good community. Through a "far neighbour" (someone living in the next street over, who we knew through shared interests) we were linked in to another family in Jervoistown who had a vacant self-contained wing in their home that would be available after New Year. It was a relief to know we had somewhere else to live once the repairs started in early January, when the project management and building companies returned from the Christmas/New Year shut down. We moved on 8th January to our second temporary "home" about 10 minutes walk from our home in Napier St.

Then, come early January, we were told that work would now start in early February, due to the sheer number of other properties the project management and building team were going to be working on. This date subsequently moved to early March, dependent on several specialist contractors being available by then. Then, in early February, we were given two days notice that the work was about to begin, as the project manager and builder had agreed that the equipment needed to do the specialist work could be hired, and that the building company did have the expertise to do the work themselves.

Although this was welcome news, it meant we then had to scramble to do the final packing up/clearing out of our house so that repair work could start. By this time we were both already very worn down and so we ended up quite exhausted.

Effects:

Since then it has been tough going trying to cope with the usual demands of daily life, looking after our garden/chickens, and responding to all the demands and decision making required for the house repairs. I understand this is difficult enough when a choice has been made to renovate a home and planning has taken place without undue pressure; it is even more difficult in an unplanned situation such as ours (and, I am sure, for others whose homes were damaged by the severe weather event) e.g. before the repairs proper could begin our home was virtually dismantled, with everything but the bath, the framing and outer walls, doors and windows, removed. This meant starting from scratch with no reference point for making decisions about decor – very challenging for someone like me who has very little aptitude or confidence in the field of home decorating.

Bruce and I are both 67 years old. Our only income is from superannuation plus a very small amount of interest from a very modest amount of savings in the bank. Both of us have ongoing health issues that impact on our physical stamina and resilience. I also have a vulnerability to anxiety (I have experienced two episodes of acute anxiety disorder in the last 7 years). So coping with the challenging situation we have found ourselves in has put a strain on our health (mine in particular), and, sometimes, on our relationship of 49 years.

My health has deteriorated significantly, with many more “bed days” than usual i.e. when I am so fatigued I spend some, or all of the day in bed. This has meant that it is even more difficult to live a life most people would recognise as “ordinary” – e.g. keeping up with day to day chores in house and garden, shopping for food and other necessities, attending health appointments (such as GP, dentist, optometrist, audiologist, and specialist, which are now all long overdue), being involved in my community, and socialising with family and friends.

Over time Bruce has also become even more tired and worn down too, so we didn’t achieve our usual food harvest over the summer, (and this will also be true for our autumn and winter harvests), or complete further planned garden development. As our home grown food means we usually spend less money on purchasing vegetables and fruit, plus also having eaten many more takeaway meals than usual (because we have been too tired to cook a meal) our food bill has increased.

Not far beneath the day-to-day challenges and stress (finding ourselves unable to completely relax since the flood) is the worry about what the future holds. Given that our house has now flooded, what will the flow-on consequences be?

We have already had a \$5000 excess applied to our house insurance for any future flood events, and are aware that a “Flood Prone” note is almost certainly going to be added to our LIM (as it should be), with flow-on consequences for both our ability to sell, and the price we are likely to get for our home.

Part of me is reluctant to return to living in our home. But selling soon would be a very difficult decision to make, not only because of the possible impact of the flood on our ability to sell for a price that would enable us to buy another home which suited us, but also because we are now just beginning to “reap the fruits” of our garden development over the last 6 years. Added to this, we still want to realise our bigger vision for our home and garden; and to remain living within the Jervoistown community, where we have developed a sense of belonging.

My biggest worry if we stay, however, is the possibility of our home flooding again, and consequently, of living with a heightened level of fear and worry every time there is heavy rain. I have heard NIWA quoted as predicting that extreme one day weather events are going to become more frequent in the future (no surprise, in view of the increasing pace of climate change). A second flood is also likely to impose further cost, or even a complete inability to obtain insurance for flooding, making our home completely unsaleable – as would be the case for other home owners in the same situation. [Ref. 5. & 6.].

[Note: should we choose to sell, and be successful, then the problem will remain, just for someone else].

Council:

The above worries are increased by the fact that there has been no feedback from NCC as to any steps being taken to review what happened on November 9th last year, and to look at options for lessening the chance, and the impacts on people, of such an event in the future.

Prior to Christmas I heard (via a radio interview with the Mayor I think) that there would be a review of the flood event. I heard nothing more, so phoned the Mayor's PA who told me that the review wouldn't happen until after New Year as the Council was still in recovery mode. She also indicated that it would be a "high level review" involving just the agencies who were part of the response, and then added that I was welcome to write to the Mayor if I wished. At the time I wasn't in a space to try to put my experiences into words on paper. It has taken me more than six weeks now to complete this account.

In early February Bruce and I did make contact with a NCC staff member in order to gain a better understanding of Napier's stormwater system, and what the outcome of the 2019 stormwater review had been (still incomplete because of problems with some of the data). We also mentioned specific concerns we had about the drainage system in close proximity to our home, which we thought might have contributed to our home being flooded. A referral was made on our behalf to NCC's Transportation Team, who have responsibility for stormwater drainage in Jervoistown. As yet, no-one from that team has contacted us, and we have not had the "head-space" or energy to pursue the matter.

We approached the Council to seek information, and to share our concerns, because we now have a strong need to understand what current physical/infrastructure factors will contribute to the risk of buildings (including our home) being flooded in Napier in the future, and whether there is anything that can/will be done about this in the near term future. The lack of follow through mentioned above has added to our worry and concern about our future.

What Bruce and I most need now is to have our voices (and the voices of other victims of the severe weather/climate change event on November 9th 2020) heard and included in the Council's review of the event, together with a process for Council reporting back on the review(s).

This could take the form of a meeting in which affected residents are given feedback on the outcomes of any Council reviews conducted to date, with a process then being set up whereby affected residents can communicate their experiences, and have input into plans around "where-to-from-here" to lessen the likelihood of our homes and businesses being flooded again.

By way of example, I am aware of a response to a similar flood situation in Dunedin South which involves the residents and Dunedin City Council working together to mitigate and adapt to the effects of climate change [Ref 1-3].

From there we need a wider conversation and collaboration with all of Napier's residents, about what can be done, sooner rather than later, to recognise the dangers posed by climate change (and other ecological crisis) and to start being proactive as a Council and a community to both mitigate and adapt to the challenges that we face locally and globally [Ref. 4].

References and Resources:

1. **“Rising water, rising problems.”** *Our Changing World* RNZ. 11 January 2021
<https://www.rnz.co.nz/national/programmes/ourchangingworld/audio/2018775003/rising-water-rising-problems>
2. **“Climate adaptation, vulnerability and community well-being”** *Deep South Challenge* MBIE. January 2018 <https://www.deepsouthchallenge.co.nz/projects/climate-adaptation-vulnerability-and-community-well-being>
3. **“South Dunedin Future”** Dunedin City Council. 03 August 2020
<https://www.dunedin.govt.nz/council/council-projects/south-dunedin-future/>
4. **“C40 Cities”** <https://www.c40.org/>
5. **Hamish Barwick** “Securing the future” AA Directions. Autumn 2021: pp 66-67.
6. **“Climate hazard property - from freehold to leasehold”** *Nine to Noon* RNZ. 02 Feb 2021
<https://www.rnz.co.nz/national/programmes/ninetonoon/audio/2018781916/climate-hazard-property-from-freehold-to-leasehold>