



Canterbury Sustainable Homes Working Party

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Beacon Pathway Symposium 2012



Ministry of Business,
Innovation & Employment



Building & Housing

Canterbury Sustainable Homes Working Party

Background

Membership and terms of reference

The work streams

Legislation work stream

PMO – Home owner – Insurance work stream

Next steps



Background

Established in the CERA Housing Programme as one of three groups influencing and guiding residential built environment in Canterbury.

Regulatory and resources group

CERA, DBH

Rebuild resources group

CERA, PMOs, Infrastructure

Canterbury Sustainable Homes

CERA, DBH



Background

Membership of the Sustainable Homes Working Party was by invitation from CERA.

Members first met on 24 November 2011.

At the request of CERA and the City Council, administration of the Working Party was transferred to DBH to enable initiatives of the Working Party to extend beyond the CERA time frame.

DBH is also in a position to apply the learnings from Canterbury more broadly across the country.



Membership and Terms of Reference

Core Management Group

Canterbury District Health Board
Canterbury Earthquake Recovery Authority
Christchurch City Council
New Zealand Green Building Council

Member Groups

Beacon Pathway
Christchurch Agency for Energy
Community Energy Action
Department of Building and Housing (now MBIE)
Energy Efficiency and Conservation Authority
Environment Canterbury
Lifemark
Selwyn District Council
Te Runanga O Ngai Tahu
Waimakariri District Council
Architectural Designers NZ

Observers (for profit organisations)

Solar City



Membership and Terms of Reference

Terms of Reference which the Working Party established and agreed upon.

Purpose

To promote long term collaborative working between organisations involved in the promotion, delivery or funding of sustainable, healthy, and smart homes.

Definition of Sustainable

Creating a residential built environment that enriches the economic and social wellbeing of Cantabrians, minimises impacts on the natural environment and builds resilience.



Membership and Terms of Reference

Terms of Reference which the Working Party established and agreed upon.

Drivers

- **Canterbury Earthquake Recovery Strategy**
- **Healthy Outcomes**
- **Urban Development Strategy**
- **Resource Management Act**
- **Local Government Act**



Membership and Terms of Reference

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Key Objectives

- **Agree key focus areas for promotion of smart home activities**
- **Optimise collaboration on information sharing and activities**
- **Provide consistent messaging to homeowners and specifiers**
- **Optimise engagement with building industry stakeholders**
- **Identify and promote demonstration projects**
- **Provide consistent stakeholder comment on plans and policies**
- **Integrate healthy, sustainable and future-flexible objectives**



The work streams

Stock-take of current activities – identify gaps

The Working Party identified four work streams (29.02.2012)

- 1. Identify and recommend legislation to effect change**
- 2. Develop a communications strategy for consistent messages**
- 3. Evaluate Project Management Office (PMO), Homeowner, Insurance System**
- 4. Explore funding models for sustainable housing in Canterbury (yet to be developed)**



Work stream 1 - legislation

Homes are built in a cost effective manner to significantly higher levels of performance than the sector has delivered in the past.

Specifiers, designers, and builders are well informed and offer a range of cost effective solutions to deliver sustainable new homes.

Subdivisions are designed and developed to deliver a variety of cost effective housing choices and to maximise quality of life.



Work stream 1 - legislation

Better solar and thermal design in new homes and developments.

Provision of supplementary water supply and water tanks with new homes.

Dealing with house size and affordability in new subdivisions



Work stream 2 – PMO, homeowner, insurance

Home owners and occupiers homes are repaired in a cost effective manner to significantly higher levels of performance than the sector has delivered in the past.

Specifiers, designers and builders are well informed and offer a range of cost effective solutions to influence their own repair or re-build process.

**Maximise sustainability outcomes through the repair process.
Provide opportunities to up-grade during repair.
Incentives and funding as necessary to realise the opportunity.**



Work stream 2 – PMO, homeowner, insurance

Tasks

1. Understand the processes used by the following insurance companies and PMOs and whether they allow home improvements.

AMI/Arrow

IAG (State and NZI)/Hawkins

EQC/Fletchers EQR

Vero (AMP and AA)/MWH Mainzeal

Lumleys – Ireland Group

2. Investigate insurers' concerns and drivers relating to home improvements



Work stream 2 – PMO, homeowner, insurance

Tasks

3. Investigate PMOs' concerns and drivers relating to home improvements.
4. Develop recommendations that will allow PMOs to facilitate improvement works concurrently with insured repairs.
5. Develop a project plan for implementation of the recommendations.



Work stream 2 – PMO, homeowner, insurance

Summary of Findings

Widespread agreement between PMOs that:

- 1. Apportionment negotiations between EQC and insurers are causing delays in progressing some claims.**
- 2. Repair programme delayed waiting for guidance on TC3 land foundation designs.**
- 3. No requirement to insulate previously uninsulated walls**
- 4. Wall insulation is considered if owner pays up front.**



Work stream 2 – PMO, homeowner, insurance

Summary of Findings

Widespread agreement between PMOs that:

- 5. Most home owners want some improvements.**
- 6. No clear policy, but some PMO assessors advise home owners about worthwhile insulation improvements.**
- 7. Requests for additional work considered on a case by case basis. Need to be able to pay up-front**
- 8. PMOs highlighted risks of time and cost increase.**



Work stream 2 – PMO, homeowner, insurance

Summary of Findings

Fletchers EQR (working for EQC) differ.

9. A clear policy that does not allow contractors to make improvements during repairs.

10.No advice on home improvements given

11.EQC Act provides for ‘like for like’ reinstatement

12.Early repairs did include insulation where exterior veneer had collapsed, but installation of insulation was halted.



Work stream 2 – PMO, homeowner, insurance

Summary of Findings

EQR reasons for not allowing sustainable improvements;

- **Time delays for building consents**
- **Time delays arranging home owners contractors to fit in, supervision, and associated liability issues**
- **Concern about older houses with degraded electrical insulation**
- **Health and safety concerns**



Work stream 2 – PMO, homeowner, insurance

The way forward

Following approach from EECA, Beacon, and MBIE, EQC have agreed to consider proposed protocols and procedures for home owners to have insulation installed in walls following assessment and before repair work starts.

When the protocols are accepted by EQC, three further work streams will follow.



Work stream 2 – PMO, homeowner, insurance

The way forward

- 1. Make it possible – achieving a consistent approach from the insurance industry to sustainable improvements**
- 2. Information and marketing – providing home owners with clear guidance on practical and worthwhile sustainable improvements**
- 3. Funding – identifying a range of funding options that allow home owners to commit to sustainable improvements**



Next Steps

Develop a communications strategy for consistent messages

1. New houses



Site size

House size

Orientation

Solar gain

Water

Waste water

2. Repairs to existing houses



Information for house owners

Information for designers

Information for builders



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Thank you

