**Dianne and Heather**

**Waimakariri District red zone**

**Area 1: Kaiapoi, Pines Beach and Kairaki**

**Red zoned in June 2011 due to liquefaction probability**

**Dianne and Heather’s story**

***Dianne*** I’ve got a background in nursing education and then I did some theological studies. I’m actually still an ordained Presbyterian minister, but I’m retired. I haven’t been active in the Church for a number of years. I worked as a hospital chaplain specialising in women’s health in Christchurch. I moved to Victim Support, and I worked there as a service coordinator and practice specialist for about five years. Then I broke my ankle whitebaiting. That was quite major. I had a lot of surgery and hardware, and I was looking to work less and so I worked part time for Presbyterian Support as the Eldercare Canterbury Coordinator for about four years.

After the earthquakes and after the red zoning we had to make a decision about our future. I resigned from the Elder Care Canterbury role and we went to Australia to live for six months to get clear heads and get fit again and recover, if you like, and come home and make our final decision. That was quite a long process.

Heather and I met professionally 18 or 19 years ago. I was married for 23 years nearly, and then my marriage finished and I had two children aged 12 and 10 at the time, they’re now 31 and 33 next week. I’d been on my own a couple of years before we met and we’ve been together nearly 19 years. For the first few years we had my two teenagers, and we had Heather’s 20-year-old for a year. We bought a big house together in the city and my kids were still at school and when they all left home we rattled around. We had a civil union last year. We decided, why wait for 20 years to have a party?

***Heather*** I was married for 27 years. I’ve got three children: my son is 46, my daughter is 44 and my baby is about to be 38, and between them they have got seven children. I started off my career as a hairdresser, which gave me good people skills. Then I trained as a counsellor, so I’ve had many years working with people, and I set up a community agency in 1992 and managed that for seven years. It was called the Sexual Abuse Survivors Trust. My childhood was riddled with abuse, so it was my concern for people that are living through what I had. I managed that for seven years.

I spent the last 18 years mostly working in Corrections-type work. In 1996 I got my adult teaching certificate because I decided I’d rather do teaching than counselling, so when I went to Corrections I only spent about a year in uniform and then I taught a cog skills programme to the women in Christchurch Women’s Prison. Cognitive skills. Taught them how to think better, except they said it made them better criminals so they dumped the programme. I worked there for just on three years before I went to Probation.

When I met Dianne I’d been apart from my marriage for a couple of years and she swept me off my feet. And we decided to get together, and it hasn’t been an easy road because her parents are quite traditionally homophobic, and my son is in a fundamental church so his partner is rigidly fundamental, so that wasn’t a happy time for a start. But it’s better. I carried on with my career and did a lot of adult teaching in the workshops and for Corrections. I enjoy fishing. Dianne taught me how, and so we enjoy fishing together and being outdoors and gardening and all that sort of thing.

**Dianne and Heather’s property**

***Dianne*** I used to have holidays out here at the beach when I was a child in the camping ground. Caught my first salmon out here when I was nearly 15, and we used to water ski as kids. Whitebaited out here when I was a teenager and in my 20s. Heather and I, we looked for about six months for somewhere we wanted to spend our life together since our kids were off our hands, and we kept coming back to this stretch of road. Then this cottage came on the market, and as they were nailing the sign on the gate we came in and just thought, “Yeah, this is us!” We really liked the atmosphere, and the garden was nice. So that was all done and dusted, just like that. And that was 14 years ago.

***Heather***We both love it here. I had some childhood connections as well, not as strongly as Dianne, because we didn’t camp down here, but I’d been out here a lot as a young person. And we came out here, and it took us six months to get a house so it made us even keener. But when the earthquake happened we looked at houses. We did lots of research.

***Dianne*** The house has come forward a little bit on the piles, but it’s still quite safe. I guess we wanted to move on in a little way and so we got a cash pay-out for repairs - which, thinking about it, was pretty minimal - but we were OK because we made that decision.

**Reasons for staying**

***Dianne***It was the red zoning that really threw us into orbit − threw the whole community down here into orbit.

***Heather*** We knew there was that nasty little clause at the end of the Earthquake Recovery Act that says they could acquire our land. So we didn’t know whether we’d have to move, we didn’t know whether we could stay. All we knew was that if they made us move we’d have to get a mortgage, and we hadn’t had one for 10 years, and that would really disadvantage us at our age. I like doing a little bit of work, but I’m 66 so I get a bit tired and I wouldn’t want to work fulltime, which we would have had to to service a mortgage.

***Dianne***And the other part to that was that our house … we haven’t repaired it.

***Dianne***It’s on short piles and it went like a washing machine, and it’s crooked. Our floor’s crooked now, and that wall’s all skew-whiff, and somebody came and said, “Your chimney has to come down,” so they took it down and we had our wood burner reinstalled. We were a repair. The powers-that-be said we were 50/50 a repair or a rebuild. Our land damage is really bad on the scale of things, but we still haven’t had a settlement on land damage.

If we had to move from here it would be like we were leaving our soul behind. We looked, we went through the process, we looked for land, we looked at moving the house, we looked at where would we live, that was the issue. We looked from Leithfield to Diamond Harbour, but where would we move and get what we’ve got here?

***Heather*** Our age was a factor, too. We thought we might settle on the Sunshine Coast, at least for a few years until we were eligible for the pension, and then we’d have to be six months here. But we went over there and we couldn’t get jobs because we were too old, although we got lots of interviews.

***Dianne***When we walked into our house after being away for six months, we just looked at each other and said, “Oh we’ll ride it out.” We both knew when we came back.

**The red zoning of Kairaki Beach: services and impacts on people and community**

***Dianne*** The other thing that makes our area different is all our services had been replaced. We’ve got brand new sewerage and we were only without electricity for 24 hours.

***Heather*** And there’s the camping ground behind us: the water and everything, sewer and everything went to them. And they’ve stayed there, so it’s not like our services will ever get cut off.

***Dianne***And Pines Beach green zone sewer goes past our gate and then across country to the sewerage farm just a kilometre away, so the threats that you’ll lose your services were sort of different down here.

***Heather*** It’s hard to convince people of that. Not so much now, but in the beginning people would say, “Oh what are you doing living there? You’re not allowed to live there, are you?” So we had all this outside speculation about what was going to happen to us, which did affect us. We had to explain over and over, “We’ve got all our services, the sewer was repaired after the first earthquake before the big second one and we’re allowed to stay here. They could take our land, yes, but they haven’t yet.” So there’s been a whole lot of that.

***Dianne***And that’s even family members. You explain the whole process, and one of my siblings said to me just recently, “But you are living there illegally, aren’t you?” All they know is what they read in the media. And if they think we’re living here illegally, well, what does that say about the media?

***Heather*** Not so much now, because people, if they come down here they see it’s really nice and there’s other people in the street.

***Dianne***One of the tragedies about this street and the red zoning was that there were already plans to start repairs for remediation of land, and there was quite a bit of damage down here. But there were a number of properties that were really repairable, and the reason people had to go was because they had families, they had mortgages and they couldn’t keep their mortgage without mortgage insurance. People with mortgages had no choice, so those of us down here are people that didn’t have mortgages. I was talking to a couple yesterday and they really want this to go green because they want to buy their section back, and there’s several people like that just waiting and wanting to buy their sections back. If they had mortgages they really didn’t have a choice.

The sense of community was really strong before the earthquakes. The people that have left, some of them they’ve taken the friendships with them. There’s two couples like that. Those of us who are left here have created a new community, and in fact we’ve got a street BBQ here tomorrow night. We haven’t done anything as a neighbourhood for a while.

People reacted differently. Some people did their own thing, but in the actual crisis there’s some younger guys here, and you know if you say, “Can you help me?” Like, one guy who we didn’t know very well at the time, he brought his little digger over. The liquefaction came up our drive, and it was that deep we couldn’t get our gates open. Stuff like that. And the neighbourhood, they helped us with the sleepout.

***Heather*** There are a couple of people who didn’t speak to us in the street because they are obviously homophobic. They went, and everybody who is left is quite comfortable with us. They call us “the girls at number 34”. It’s a nice community now, and we’re all sort of here because we want to be here, and because we can be here, so we all look out for each other.

There was an older woman down the road who had been there for 50-something years and her house was quite munted.[[1]](#footnote-2) And she thought, “Oh they’re going to make me go; I’d better go.” And she bought a house and she’s been so unhappy.

***Dianne*** She’s really miserable; she’s down here a lot. And our neighbour on the other side was elderly and she had plans for a nice new little cottage, something really simple and she went and now it’s too painful for her to come down and even visit us. They were women on their own, about 80 [years old], and that was the advice they were getting. They needed certainty in their lives, whereas maybe our professions [as counsellors] helped us live in limbo.

Our two elderly neighbours were really disempowered; more so than us. I mean, I saw one of them at the supermarket yesterday in Kaiapoi and her health is affected - well everybody’s health is affected, actually - but why can’t she buy her section back and build that little house that was all set to go? I think [there should be] acknowledgement that there has been some injustice in the process. I mean, I acknowledge the Government did its best at the time in a new event and they need to learn from this for the future, but there are some injustices about what’s happened.

**Ongoing uncertainty: Kairaki Beach as a flood zone**

***Heather*** We went to a meeting last night on the future of the land, the red zone future, and there was talk about the land down here as only good for recreational use because of a lot of factors, one being earthquake and liquefaction.

***Dianne*** The main one was flooding, which was nothing to do with the earthquakes. You get given documents like this and you just…

***Heather*** … read the first page and go blank, glaze over.

***Dianne*** I know people are trying to do their best, but I felt last night that they actually keep shifting the goalposts. The Waimak [Waimakariri] Council is the first that’s got to report back to Government about the future down here. It looks like the goalposts are shifting, because the biggest black mark against this area is now the long-term flooding risk over the next 100 years because of rising sea levels. That applies to all the coastal areas through New Zealand, so why lump it in with a red zone thing and prevent people buying back down here and building residences or cottages? I felt last night that we’d been marginalised again because an extra factor had come in.

***Heather*** The funny thing is, the family down there, they’re putting in plans for an extension on their house and it’s just about to be granted. There’s no problem as long as you build to the conditions. So they’re doing that. Then the Council, the Government, whoever, CERA [Canterbury Earthquake Recovery Authority], are saying, “Oh no, this land down here is only good for recreational use.” So you’re thinking, “For heaven’s sake!” And if we do anything to this cottage we’ll raise it and level it because it needs levelling, but apart from that everything is fine. But do we do that?

***Dianne*** This event last night changes things again. A year ago we thought great, we’re going to get the red zone down here lifted, and now we discover the discussion document lumps flooding and sea-level rise into it, and we’re talking about red zone from the earthquake! I can sort of see where they’re coming from, but it’s not really fair.

***Heather*** We thought the red zone would be lifted, either at the end of this year or maybe next year, and then we can be insured again. I mean, we look at doing some repairs, level the floor. The value of the house would get back, but we’re just still sitting.

***Dianne*** We got no land damage final assessment yet and it’s over five years.

**Revaluation**

***Heather*** With the red zone the cottage went from being valued at $310,000 down to $20,000. So this is worth $20,000.

***Dianne***And QV [Quotable Value] have got it on their website − a photo of our cottage. It says it’s uninhabited. So we objected and they came, we went through the process [...]

***Dianne*** In the objection to QV we put in what we estimated the cottage was worth, which we thought was really fair, but it just got dismissed...

***Heather*** [...] Now, if the red zone is lifted we might change that. The insurance company will insure our contents but won’t insure our house, not even for fire, so we’re not insured.

**Stress**

***Dianne*** I’m not as resilient as I was. I’ve had a bout of … we had some counselling.

***Heather*** We got quite reactive to different things because of the tension. Our life has changed. We sleep with the light on, and even when we go away we’re looking for some sort of light. Sleep with our clothes by the bed.

***Dianne***Always make sure we know where the keys are.

***Heather*** Torch by the bed. All sorts of different things like that that are now part of our life. Because of our personalities we react differently. I go into flight mode really quickly, and Dianne has to hang onto me otherwise …

***Dianne*** I just stay still, so we’re really opposite.

***Heather***In the February earthquake I was on the eighth floor in a building on Armagh Street teaching a group of probation officers, and I thought I was going to die. After that I had to sleep in the back room where I could see the door. I was just too traumatised to sleep in the bedroom. We both fitted on the couch, didn’t we? With great difficulty.

***Dianne*** Once we had the roof checked on this cottage we felt a lot safer. After the September one we got tossed out of bed, and then it was the creaking. It really freaked us out. We got an engineer friend to have a look in the roof space, and he said it’s actually twice as strong as it needs to be, so we know now if there’s another big one we’ll just stay inside.

***Heather*** Humour was important for us. I think it started off by going, “Oh that was a 5,” “That was a 4, no I bet it was a 5”, and we’d go and look, “Yup, I won!” That sort of black humour. And just living with uncertainty. Although it’s really stressful, it sort of made us quite close, didn’t it?

***Dianne*** I’m a qualified critical incident stress debriefer, so I’ve done a lot of working with people in crisis through my profession, and I’m sure that helps me.

***Heather*** And I guess I work with people in crisis in Corrections because they’re all offenders about to go to prison or not.

***Dianne*** I’ve also worked in the hospital system, so I’m sure that helps me. I think probably our understanding of human nature really helps.

There’s no land settlement here yet. After the earthquakes people said, make a claim each time with the liquefaction. And we were told we were among the 12,000 worst properties for land damage after the September earthquake, and then we were all excited that by next June [2011] it was all going to get fixed. I mean, we were happy. We knew about liquefaction before we bought here. It was actually on our LIM [Land Information Memorandum] report.

And then we wrote to them or rang them and we were told that by December last year they hoped to have it settled. Well, it’s nearly the next year so … It’s just they don’t know what to do with the red zone, the process. They didn’t include people staying in the red zone in their process. The assumption was everybody would leave, and it was a gross assumption.

***Heather*** So in the beginning it was the limbo, the stress of the limbo: shall we go? If we go we’re going to get a mortgage, so no we’ll stay, because if we have to get a mortgage how are we going to finance that? Perhaps we should go and maybe they’ll take the land. And there was all that limbo-ish stuff that caused a huge amount of stress.

***Dianne*** And then we decided to stay, so we’re risking … If this cottage goes up in flames, we walk away. So we’ve taken a calculated risk as they won’t even insure us for fire.

***Heather*** People down the road have got insurance, but it cost them an arm and a leg.

***Dianne*** We haven’t personally tried because we haven’t had the energy. That’s an issue: the fact that we’re not insured.

**The use of the word ‘suffering’**

***Dianne*** It’s got connotations that I wouldn’t use. I’d say that we’ve been adversely affected.

***Heather*** I wouldn’t go as far as suffering.

***Dianne*** For me ‘suffer’ implies you’re helpless, is that right?

***Heather*** We feel affected, and we feel like our life has changed, whereas it wouldn’t have if the earthquakes hadn’t happened and the red zoning hadn’t happened.

***Dianne*** If the red zoning hadn’t happened we would have made different choices, we would have repaired our house. We’ve done some superficial repairs, but we would have put more money into the repairs.

***Heather*** We would have had the house levelled or raised, and it would have been finished. It would have been all over by now.

**Engagement with agencies: insurance company, Waimakariri District Council**

***Heather*** People have come out to see the property, but there’s no real feedback. We’ve heard, “Your land has been badly affected”, but we’ve never heard why they think that or we’ve never seen any geotech reports or anything like that. And as far as the consultation process goes, there’s all these consultation meetings where you go and you get spoken to and then you get into little groups and you talk about the area and you make a plan and you feel, right, we’ve achieved something, but then it comes back and we do it again − how many times have we done it? About three times, we’ve done the same process, with not terribly much of an outcome

**Dianne** There is local community support for returning residential red zone properties in Kairaki to use for housing or baches. But they’ve gone back to this now, that says it’s not suitable. I suspect for the community to get what it wants there’s got to be a lot more negotiation in higher places. I think we’re heard locally and at Council level. It’s the next level up above Council, that’s my hunch. We feel like the Waimak District Council has generally been supportive.

***Heather*** And you think you’ve been heard, and you know you’ve been heard by the Council, but it’s like somebody up there doesn’t quite get it, and so they start another process, and then you go through the whole rigmarole again. It’s like everybody around here is hearing it, the Council is hearing it, but the Government couldn’t give a shit really.

***Dianne***And our insurance company we probably could have pursued them before but we didn’t have the energy to. They haven’t been out and seen that, you know, “You’re refusing to insure this.” It was just the blanket statement.

 We’ve got a Pines−Kairaki Beach Association, and there’s really good communication between Kairaki and Pines Beach and the Waimak DC [District Council]. I guess the City is so much bigger and bureaucratic. And we know, because we’ve heard, that the Waimak Council was really surprised that we were red zoned. They were going to start down by the river and work this way remediating the land.

***Heather*** They had planned to start about the week it was announced this was red zoned. When the liquefaction first happened with the first earthquake − we had it four times – it was up to our calves in the driveway. They said, “Put it out on the street and the Council will take it away.” And so we did, and the Student Army came and helped us dig out, and they were fantastic. And then the next time it happened we started to think, hang on a minute, we’re actually taking our land and putting it on the street and somebody is taking it away. So after that we started spreading it around and reforming our paths and cleaning up our lawns and building up things. So we did that three or four times, three times, after first removing the liquefaction, which was actually our land.

**The media**

**Dianne** John Campbell came down here. I think he did a couple of clips on Kairaki. The very first one, I happened to be off work with the flu and I was walking to the river, and he did an interview, and that was a couple of weeks after the red zoning. We thought what he put on air was good.

***Heather*** The unhelpful stuff for me was reporting the “Come here and I’ll punch you” sort of thing, evoking violence. They were the annoying things. Statements like that and about red zoning, and people would ring us up and say, “Did you see that article in the paper? It looks like you’re going to have to move,” and stuff like that.

***Dianne*** What we’ve seen about Kairaki on the news has been good.

**Learnings**

***Dianne*** I’d be very cautious about creating blanket red zones. I think too much of a blanket decision was made. More individual situations should be looked at. I guess my scepticism said most of the decisions are based on finance and power and politics. That’s where the justice issues for people come in. The human side is at the bottom of the heap. I think the Council has done its best. All these workshoppy things that we’ve been to − we just get sick of it.

***Heather*** I think one of the things I’d like the Government to learn from this, what I would like them to think about and not do, is demolish houses that are perfectly liveable. The bulldozer came and smashed them all up and carted them away, and what better use could those houses have been put to? If they didn’t stay here some of them must have been able to be shifted. It seemed a huge destruction of people’s memories and experience and property, and just seemed silly. There’s a couple of houses that were just being built, and they could have been easily repaired, easily picked up and put somewhere else. They were just all smashed.

**Unanswered questions and a call for acknowledgement of injustices**

***Heather*** One question I have is, when the Council is like it is out here, why aren’t the Government listening to it? It seems they’re on the level, they’ve heard us, they agree with us, they’re supportive of us, they’ve been always quite supportive of us. But it’s like the next one on the power ladder is going na na na na, we’re going to do this.

***Dianne***And we get lumped in with everybody.

***Heather*** Yeah we get lumped in with red zoners where there’s no services and no people, only the odd person is living there and that sort of stuff. Why aren’t they listening? Why can’t they say, “Right, Kairaki and Pines Beach are different, they’ve got their services, they’re a main recreational area, we’re never going to close it down.” Why do we have to be red zoned, and why can’t they lift that because we’re different from Kaiapoi, who don’t have services from town? Why are they lumping us in with a place that can’t be repaired?

***Dianne***What we down here believe is that the red zone should be lifted from Kairaki.

***Heather*** Because it doesn’t apply anymore, and the fact that the folk down the road have got building permits to build their houses as long as they do certain things, well that just flies against everything that document is saying, that the land isn’t sustainable, that we’ll be flooded in so many years. I mean, if we’re not being turned back into residential sections because of the flooding risk that might happen in 100 years, what about all the other beach communities up and down coasts of New Zealand? It would have to be all the same. If it isn’t the same, then it impinges on our human rights. So why are they suddenly lumping that in with down here?

***Dianne*** I think there needs to be acknowledgement that there has been some injustice in the process. I acknowledge that the Government did its best at the time in a new event, and they need to learn from this for the future, but there are some injustices about what’s happened. We’d like our land settlement. We’d like the whole lot just to go away!

***Heather***We’d like our pre-earthquake home and life back.

1. ‘Munted’ is a slang term meaning ‘broken’ or ‘damaged.’ It was very commonly used to describe the situation in Greater Christchurch after the earthquakes. [↑](#footnote-ref-2)