



# Assessment of your house or multi-unit complex

You will have decided whether you want a full assessor's report or an eligibility assessor's report on your house/multi-unit complex. Your claims advisor will then arrange an independent assessment of the property to establish whether the WHRS claim may be eligible for resolution under the Weathertight Homes Resolution Services Act 2006 (the WHRS Act). A full assessor's report can then be used as evidence to help settle the claim. Further information on the different types of assessment report can be found in the information you received when we accepted your claim.

## IMPORTANT

Invasive testing forms the basis of the assessor's report on a WHRS claim. A full assessor's report requires more invasive testing than an eligibility assessor's report.

This testing allows the assessor to test otherwise inaccessible areas and it causes some damage. The assessor will make temporary repairs, but you are responsible for making the final repairs.

WHRS claims cannot be processed without your authorisation of this testing. For these reasons, you need to authorise the assessor to undertake any testing they consider necessary – though they will discuss it with you or your representative first.

## THE PROCESS

- 1 The assessor will contact you to arrange a convenient time to do the assessment. If the claim is for a multi-unit complex, the representative will have arranged access to the units and/or common areas for the assessor.
- 2 Assessment usually takes 1 to 4 days for a full assessor's report, depending on the size and complexity of the building, and 1 day for an eligibility assessor's report. (For large apartment complexes an assessor may be on site for longer, but they will discuss this with the complex's representative.)
- 3 The assessor mainly checks for moisture content and/or the presence of decay.
  - If surface moisture readings indicate suspect areas, the assessor will undertake 'invasive testing'. This means the assessor may:
    - drill holes in walls (inside and outside)
    - cut A4-sized holes in walls (inside and outside)
    - take samples of wood or mould from inside the wall for laboratory testing.
- 4 If the assessor cannot find any sign of water having entered the building, they may postpone the investigation. This is rare, but your claims advisor will discuss this with you if it occurs.
- 5 Having completed their investigations on your house/multi-unit complex, the assessor will write a report that gives their opinion on whether the WHRS claim is eligible for resolution under the Act. In a full assessor's report, they also give their opinion on:
  - the nature and extent of any damage or potential damage caused by water entering the house
  - the work needed to make the house weathertight and repair the damage
  - the estimated cost of the repairs
  - the parties who should be involved in the WHRS claim.
- 6 When your assessment has been completed, you will be sent a copy of the assessor's report. If the assessor believes your WHRS claim is eligible, it will be forwarded to the Chief Executive of the Department of Building and Housing to formally decide eligibility.

- 7 The Chief Executive of the Department of Building and Housing will decide whether the WHRS claim is eligible under the Act and will send you a notice confirming your eligibility. Your claims advisor will contact you to discuss your options.
- 8 If the assessor believes your WHRS claim is ineligible, you will have 20 working days from the date the report is finalised to make a submission to the Chief Executive of the Department of Building and Housing about your eligibility. If the Chief Executive agrees that the claim is ineligible, you have the option of requesting a review of the decision from the Chair of the Weathertight Homes Tribunal within a further 20 working days. If the Chair decides the claim is eligible, that decision replaces that of the Chief Executive.

## HEALTH INFORMATION

You should be aware that, while testing is necessary to determine the state of a home or complex, there are potential health issues involved in cutting into walls.

There can be health risks associated with the mould and other fungi that can grow in these conditions. The greatest risk arises when the dry spores of the moulds are inhaled. The extent of these risks is not certain. Some reports link exposure to the moulds to specific health problems, but not all authorities agree that these links exist. Symptoms that exposed people have reported include nasal congestion, eye irritation and respiratory problems.

### What you can do

- When inspection panels are cut in interior walls it would be prudent to clean mouldy surfaces as soon as possible, and before drying occurs. This is one reason why it may sometimes be better to cut panels in exterior claddings rather than internal linings, and why the assessor will temporarily repair any drill holes or cut outs.
- Guidelines on clean-up procedures that will help minimise health risk are provided in the enclosed information sheet on mould. If you are a representative, please make sure homeowners are aware of this risk and are advised to contact their doctor if they are concerned.

## CONTACT US

If you have any questions about assessment of your house or about any other aspect of the process, please call your claims advisor on 0800 324 477.

Further information is also available on our website at [www.dbh.govt.nz](http://www.dbh.govt.nz) This includes photos of invasive testing and information sheets about mediation and repairs. You can download the information sheets or request copies by calling 0800 324 477.