



Department of
Building and Housing
Te Tari Kaupapa Whare

How to read your assessor's report

Once an assessor has completed an investigation of your property, they provide a detailed written report that includes photos and other relevant documents.

This document is a guide to your full assessor's report. It is laid out in the same order as your report. Please keep this guide with your assessor's report for reference at any stage of the WHRS claims process. If you lose the guide, further copies can be downloaded from our website at www.dbh.govt.nz

You can contact your claims advisor on 0800 324 477 if there are any aspects of the report you do not understand.

FRONT PAGE

A page stating your DBH case number and has a photo of your house or complex. It does not identify you or your address.

CONTENTS

The list of headings in the report and the page numbers.

WHRS CLAIM SUMMARY SHEET

Here the assessor lists the basic details of your WHRS claim, such as your name, address, when your application was received and when the report was written. It also provides the name of the assessor and whether the report is a full assessor's report or an eligibility assessor's report.

You will see that it also provides a legal description of the site of your property. This looks something like: "Lot 1 DP 999999" and tells you the following things about your property.

- The first part that says 'Lot 1' or 'Flat 1' or 'Unit 1' refers to whether your property is a fee-simple (Lot), cross-lease (Flat), or unit-title (Unit) development.
- The next part, DP 999999, is the number of the Deposited Plan, which is the official surveyor's plan of your property site. A copy of this plan can be found in the appendices of the report.

Anything further will generally be the district that it was surveyed in, and if it is part of a large subdivision of an existing property.

ASSISTANCE ENGAGED BY ASSESSOR

Here the assessor will identify external parties used to help in the investigation of your property, for example, a company used to test wood samples.

These external parties must sign a confidentiality agreement.

BACKGROUND

This part of the report contains the following five sections.

1 Description of property/development

This section gives a basic description of your home. It identifies things like the wind zone your house is in, what the site is like, how your home is situated, and what it is constructed from.

2 Building documentation and construction history

This is a table of the key dates in the construction or alteration of your home.

3 People and organisations associated with the construction

This lists, in chronological order, the people associated with building your home. This list does not attribute

any liability to any of these people; it is simply a comprehensive list of anyone who took part in the planning and construction of your home. It includes product suppliers as well as consent issuers and certifiers.

It also shows where the assessor got their information, whether from council files (territorial authority or private building certifier) or from another source.

4 Weathertightness risk factors

This is a list showing which of the following six specific factors the assessor thinks place your home at risk of weathertightness problems. These six factors are taken from the Compliance Document for the New Zealand Building Code Clause E2 External Moisture published by the Department of Building and Housing. The higher the number in any of these categories, the greater the risk.

- 1 Wind zone – houses in a high wind zone may need certain design features such as windbreaks.
- 2 Number of storeys – the higher the building, the higher the risk factor.
- 3 Roof/wall intersection design – this is a particularly vulnerable area of the house and requires overhangs of a certain width to be effective.
- 4 Eaves width – In general, the wider the eaves, the greater the protection to the walls from wind and rain.
- 5 Envelope complexity – The more curves and angles to your house combined with different cladding types, the higher the risk.
- 6 Deck design – Decks at higher levels and enclosed decks are a higher risk factor than decks at ground level. (See the information sheet available from your WHRS claims advisor for more information on decks.)

5 Comments from the claimant

Your claims advisor will have asked you several questions about your home before the assessor visited. During the inspection of your home, the assessor will have also asked questions about where you have seen leaks and the history of your house. This section is a summary of the information you provided.

SITE INVESTIGATION AND INVESTIGATIVE METHODOLOGY

Sections 6-8.

6 Investigation process

This section outlines how the assessor approached the assessment of your property. It records the order of their investigations and what invasive testing was undertaken. If the assessor sent away some timber or mould samples for analysis, it shows where they were sent and when.

7 Equipment used

Here the assessor details any specialist and general equipment they used while at your property.

8 Site visits

A table showing the date(s) and weather conditions when the assessor visited your home.

9–12 INVESTIGATIVE OBSERVATIONS

Sections 9 to 12 are the assessor's investigations on each of the four sides or 'elevations' (for example, north, south, east and west) of your home.

Each section is set out in the same way.

- Visual assessment
What the assessor could see without invasive testing.
- Moisture readings
Where the assessor took moisture readings, what they were and whether there is a photo that relates to it later in the report. It also includes a reference table of moisture content and a photo of each elevation with labels showing where the moisture readings were taken.
- Further investigation: current damage
Further investigation means whether the assessor made any cut-outs in your home and whether they took samples to send away for testing. It gives a brief overview of any laboratory results of the testing. Full results are contained in an appendix of the report. Laboratories test for things like boron that can show

whether the timber in your home was treated with preserving agents, and also for toxic mould like *Stachybotrys atra*.

- Further investigation: future likely damage
This is where the assessor makes a note of whether any of the features of your house are likely to cause weathertightness damage in the future. They need not be leaking at the time of assessment.

13 Compliance relating to weathertightness

This section refers to any aspects of the New Zealand Building Code, New Zealand Standards and 'good trade practice' that the assessor believes have been breached.

New Zealand Building Code

The section of the Building Code that relates to weathertightness is Clause E2 External Moisture. The most likely clauses that have been breached if your house is a 'leaky building' are E2 as above and B2 Durability.

Clause E2 requires that a building's elements do not let in undue external moisture. Clause B2 requires that a building's elements remain durable throughout the life of the building (which for structural elements, such as framing timber, is generally 50 years).

The assessor will probably also make reference to what are called 'Acceptable Solutions'. Each clause of the Building Code has Compliance Documents containing certain Acceptable Solutions that help builders to comply with the Code. These Acceptable Solutions are the minimum requirements that should be followed to achieve compliance with the Building Code.

For example, Clause E2 External Moisture has in its Acceptable Solution a requirement that windows and doors have head flashings. This particular part of the Acceptable Solution is referred to as E2/AS1, Paragraph 3.02.

New Zealand Standards

New Zealand Standards are published by Standards New Zealand and refer to the specific standards for building products, such as framing timber and external cladding materials.

Good trade practice

This relates to accepted guidelines and building practices that are not required by law but are accepted as benchmarks for building practices.

BRANZ Ltd publishes good practice guides that detail good practices for different types of building work. The assessor may refer to these guides.

BRANZ Ltd also publishes Weathertight Solutions books that offer 'alternative solutions'. These are wider ranging than the Acceptable Solutions provided in the Compliance Documents mentioned above. (BRANZ Ltd documents are available from the BRANZ website at www.branz.co.nz or from most building supply shops.)

14 Health and safety issues

This is where the assessor details whether they have discovered any problems with your home that may impact on your health and safety, for example, toxic mould or balconies that are at risk of structural failure. If the assessor discovered anything likely to cause an immediate risk to you, you would have been contacted immediately about the steps to take.

15 Conclusions

Here the assessor summarises their investigative work and answers the following questions about your home, as required for an assessor's report under the Act.

- 1 Does the dwellinghouse leak?
- 2 Where does it leak and why?
- 3 What damage has been caused by the leaks?
- 4 Where and why will it leak in the future?
- 5 What damage is likely to be caused in the future?
- 6 What remedial work is required to:
 - stop the leaks
 - repair the damage
 - prevent future leaks?
- 7 How much will the remedial work cost?

Then the assessor outlines the current and potential damage to your property in two summary tables.

16 Eligibility statement

The assessor is required by the Weathertight Homes Resolution Services Act 2006 to state whether, in their

opinion, your WHRS claim meets the eligibility criteria under the Act.

These criteria are that the claimant owns the dwellinghouse or is the representative of the owners in a multi-unit complex and that:

- the house or complex was built (or alterations giving rise to the WHRS claim were made to it) before 1 January 2012 and within the period of 10 years immediately before the day on which the WHRS claim is brought
- water has penetrated the house or complex because of some aspect of its design, construction or alteration, or of materials used in the design, construction or alteration
- the penetration of water has caused damage to the house or complex.

You can download a copy of the WHRS Act from our website at www.dbh.govt.nz

17 Parties to the WHRS claim

The assessor gives their opinion on who they think should be involved in resolving your WHRS claim for the construction or alteration of your property. They will list the party and what their role is.

This list is not necessarily a comprehensive list of who will be involved in the resolution of your WHRS claim. If you are found eligible to use the resolution process, you will be given a chance to choose which parties you believe should be involved in your WHRS claim. More information on this process will be given to you at the appropriate time.

18 Appendices – contents

Every report contains a standard set of documents that relate to the assessor's investigation of your home.

For a glossary of common building industry terms see www.dbh.govt.nz/building-code-review-article-10