

stuff

Insurance likely to become a problem for homes on the edge of Wellington Harbour

NICHOLAS BOYACK

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Days Bay resident Sarah Gilbert checks out the weather in a 2013 storm. Katherine Mansfield's holiday beach house was badly damaged during the storm. Getting insurance could become a major problem for residents of the Lower Hutt suburb of Eastbourne.

Obtaining insurance is likely to become increasingly difficult for home-owners in the Lower Hutt suburb of Eastbourne, with Wellington Harbour rising due to climate change.

Insurer IAG this week said in future properties would be assessed in terms of their individual climate change risk.

Beach-front properties at risk of flooding should expect to see their premiums rise, the company warned.

Kevin Stent

Debris covered the footpath and road at York Bay, after a storm in July.

Eastbourne Community Board chair Virginia Horrocks said a resident recently contacted her after an insurance company declined to insure her house.

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It is a situation she predicted that would only become more common.

Nicholas Boyack

Waves breaking over the road in Lowry Bay.

Horrocks, who stood for the Greens in Hutt South, is on a council advisory group looking at climate change. Next year, she is planning meetings with local residents to look at the impact on individual bays.

Lowry Bay was likely to have the biggest problem. Residents already had to deal with debris and waves on the road in storms, and Horrocks said the situation could only get worse.

Lowry Bay Residents Association President David Miller wrote to the Hutt City Council in July calling for action.

Supplied

High tide at Point Howard in a recent storm.

"This specific concern has arisen as a result of the last storm in which at several points along the Eastern bays, particularly in Lowry Bay, waves were quite deep across the road, stones and logs washed around and accumulated on the road, and debris from the waves travelled up to 18 metres into residential properties."

Miller acknowledged that finding a solution was likely to be technically difficult.

"However, we think it is time that the Hutt City Council began considering options with a view to implementing a long-term and effective road and property protection solution."

In July, council policy manager Wendy Moore told councillors that climate change and the resulting rise in sea level, would have a major impact on Hutt City.

It was time to stop talking and instead focus on finding ways to mitigate the impact, she said in a memo.

"The level of uncertainty about the speed of climate change and sea level rise has resulted in people using this uncertainty as a reason for inaction. The longer the climate discourse is caught up in arguing about uncertainty, the less likely it is that the required actions will take place."

Climate change sceptics had successfully spread doubt, she said.

"This means it is difficult for councils to achieve a level of community consensus on how to approach the risk and resilience issues associated with climate change and sea level rise."

The council is appointing a senior manager who will be responsible for long-term climate change planning.

Insurance companies were already reluctant to provide cover in low lying areas such as Eastbourne and Petone, which faced the threat of rising sea levels and tsunamis, Moore said.

Former community board chair and civil engineer Derek Wilshire has been observing coastal changes in Eastbourne since 1949. He worked for the regional council as a flood consultant and said the rise in sea level was already having a major impact.

Although the road was under threat, he predicted it would be 50 years before houses are threatened.

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*In December 2015 the Parliamentary commissioner for the Environment Jan Wright released a report Preparing New Zealand for Rising Seas. It predicted an increase in sea level of 20-35cm by 2050 for Wellington Harbour.

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