

Using natural hazard information to make a confident home-buying decision

This example shows what difference being fully informed about natural hazard risk makes to a couple buying a family home. The house they are interested in has the potential for flooding, but they choose to accept the risk and make plans to make their home less prone to damage if the nearby river bursts its banks.

Mereana and Tom are a couple with a young child who were searching for a new family home in Taranaki. Like many first-time buyers, they wanted a house that feels safe and secure, both now and into the future. They were aware that Taranaki Maunga was nearby and that there was a small risk of a future volcanic eruption, but they wanted to know if there were other risks they didn't know about.

As part of their search, a friend recommended they use the Natural Hazards Commission's homebuyer's checklist to help guide what questions to ask and what information to look for when considering different properties for natural hazard risk.

Doing their research

When they became interested in a house in a neighbourhood that suited their family, they used the Natural Hazards Portal to look up the area. The Portal linked to the local council's flood maps that showed the property sat within a potential flooding zone and might be at risk of inundation with floodwater from a nearby river.

Rather than ruling the house out straight away, Mereana and Tom decided to learn more. Using the Portal, they checked whether there had been any previous natural hazards claims for the property.

They discovered that there had been a claim for flood damage 6 years before by a previous owner of the home. They realised during their research that natural hazards insurance claims for flooding, as shown on the Portal, are only for land and didn't show if the house had been damaged too.

To better understand what had happened, they talked to the estate agent for the property. They wanted to confirm what damage had occurred, what repairs had been done, and whether the work had been completed properly. The estate agent found out for them that the river had burst its banks and left silt on some of the garden and driveway that had been cleared away using the settlement from the earlier natural hazards insurance claim.

The information they received confirmed that the flood damage to the land had been repaired and the work was complete. They asked whether the house had been damaged as well and the estate agent confirmed that there hadn't been any insurance claims that they knew of, but the current vendor hadn't owned the house when the flood happened. Mereana and Tom discussed whether they were willing to go ahead without knowing whether the house had been flooded before.

Dealing with future risk

Mereana and Tom were still keen on the house, so they spoke with a builder about the property.

Together, they discussed practical steps they could take to reduce the impact of any future flooding, such as improving drainage and choosing flood-resilient materials in lower areas of the house.

After considering their options, they decided that the level of flood risk was something they could accept and manage. Feeling informed and prepared, they chose to put in an offer on the house and bought it.

"Having access to clear information made a big difference. We didn't feel like we were going in blind. We knew the risks, asked the right questions, and could make a decision that felt right for our family."

Several years later, an intense storm caused the river to burst its banks again and their garage flooded and some silt was left on the lawn. Because they had researched and understood this was a risk when they bought the house, they were less shocked when it happened and understood what cover their insurance would and wouldn't provide. It was still stressful, but they had taken precautions to prevent their house from being damaged and knew whether their home insurance would cover the cost of repairs.

For more information

Visit: www.naturalhazards.govt.nz

Call: 0800 DAMAGE (0800 326 243)

If English is not your first language you can ask for an interpreter, at no cost to you.

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