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Understanding the impact of natural hazards

When you've found the property you want to buy, it's important to find out as much as possible about potential hazards before you make an offer.

Summary of important things to know

- ✓ Before you buy, find out if any natural events are relevant to the property and how you may be able to reduce the risk of damage.
- ✓ If you're interested in a property in an area impacted by earthquakes, you should get it inspected by an appropriately qualified professional.
- ✓ If the property has been the subject of an EQC claim, check the EQC scope of work to see what was done and seek legal advice before you sign a sale and purchase agreement.
- ✓ This information on natural hazards may not cover everything that is relevant to you or the property. You should always get advice from your own lawyer or conveyancer and other registered professionals.

Natural events

New Zealand is at risk of many types of natural events. Before you buy a property, find out if natural events could impact the property and how you may be able to reduce the risk of damage to buildings and land.

Hazards to consider include:

- landslips
- flooding
- fire
- earthquakes
- tsunami
- volcanic eruptions
- hydrothermal activity such as hydrothermal eruptions, ground subsidence and gas emissions.

The local council should have information on any hazards for the property you are considering. Some of this information may be available free of charge, or you could order a land information memorandum (LIM) report. Read more about LIMs [here \(/buying-a-home/researching-the-property/doing-your-homework/#e846\)](/buying-a-home/researching-the-property/doing-your-homework/#e846).

Visit the [Earthquake Commission \(EQC\)](https://www.eqc.govt.nz/be-prepared/home-buyers) (<https://www.eqc.govt.nz/be-prepared/home-buyers>) for more information on what to look out for.

Buying after an earthquake

Even small earthquakes can damage a home depending on its design, construction and the land it sits on. Pay particular attention to chimneys, foundations and retaining walls, noting their construction and quality. Land can also become less stable.

These features can make some homes susceptible to earthquake damage:

- Houses on slopes with large open internal spaces.
- Pole houses on slopes with limited foundation bracing.
- Houses with more than one type of foundation, for example, concrete slab foundations as well as timber piles.
- Houses with irregular design shapes or several split levels.
- Double skin brickwork and unreinforced concrete block walls.

If you're interested in a property in an area impacted by earthquakes, you should get it inspected by an appropriately qualified professional. We recommend using an independent property inspector or structural engineer who can assess and identify any issues.

A building inspector will assess the home, or particular features of the home, and prepare a report for you. Make sure you know what they will include in their inspection and ask for a sample report so you know what to expect. Check that they'll consider how chimneys, foundations and retaining walls might perform or be affected by a natural event.

Read more about property inspectors [here \(/buying-a-home/thinking-of-buying/building-your-support-team-when-buying/\)](/buying-a-home/thinking-of-buying/building-your-support-team-when-buying/).

If a property is in an area with known geotechnical problems, you may want to consider adding a Geotech report to your due diligence. Properties with steep slopes, known liquefaction issues, and those sitting on a cliff may be more prone to foundation and ground stability issues.

What to expect when the property has had an EQC claim

Ask the agent whether the home has been subject to an EQC claim. If it has, ask for more information about the claim including whether it has been resolved, and seek legal advice before you sign a sale and purchase agreement.

You can request previous claim information directly from EQC, however, we recommend you speak to the listing agent and vendor before contacting EQC as they may have obtained this information already. To request claim information directly from EQC, you can use EQC's Official Information Act (OIA) request form which is used in accordance with the Privacy Act to obtain the history of a claim with EQC [here \(https://www.eqc.govt.nz/contact-us/official-information-act-request-form\)](https://www.eqc.govt.nz/contact-us/official-information-act-request-form) (this can take up to 20 working days).

The type of information you can expect to receive:

- any natural disaster damage to the property (dwelling and land),
- any claims that have been made
- information about the assessed cost of replacing or reinstating damaged property
- what repair work has been carried out
- and settlement amounts.

You can then check to see whether that repair has been completed. Check local council files on the property to ensure any building or construction work has appropriate consents and ask your lawyer or conveyancer to review these too.

What does 'as is, where is' mean?

If you're thinking of purchasing a home listed 'as is, where is', it may have:

- suffered substantial damage and has been written off by the insurers
- been approved for repair, but no repairs have been carried out, or
- not had insurance at the time of the natural event.

It's a good idea to confirm that you can insure the house well before settlement because your lawyer and lender may require that you have evidence of insurance cover before the settlement date. Seek legal advice and clarification from the insurance provider before signing a sale and purchase agreement.

Transferring an existing claim

If a property with an EQC claim is being sold and the parties have agreed they want EQC to settle any outstanding claims with the buyer, the seller will need to complete a deed of assignment to advise EQC of the assignment of the claim to the new owner.

Find out about transferring an EQC (<https://www.eqc.govt.nz/be-prepared/home-buyers/buying-a-home-thats-had-an-eqc-claim-2/>) property claim.

Coastal hazards

Living by the sea is a dream for many Kiwis, but if you're interested in a coastal or seaside cliff-top property, it's important to understand the long-term risks and potential issues from rising sea levels and coastal erosion.

Government agencies have released information on the risks and impacts global warming and climate change will have on New Zealand coastal properties. The Ministry for the Environment states that rising sea levels will increase the risk of erosion, inundation and saltwater intrusion. And the Parliamentary Commissioner for the Environment has released a report which highlights the different effects global warming is having on our country.

If you're interested in purchasing a coastal property, it's a good idea to get it checked by an accredited property inspector who can identify defects, future or urgent maintenance issues and any problems resulting from a coastal location.

Below are some things to consider when looking to purchase a coastal property.

Rising sea levels



According to the environment report above, the sea level is likely to rise by between 50 centimetres and 1.0 metre by the end of the century. A report commissioned by the [Deep South National Science Challenge](http://www.deepsouthchallenge.co.nz/) (<http://www.deepsouthchallenge.co.nz/>) states that nearly 44,000 homes in New Zealand are less than 1.5 metres above the current average high tide mark.

If you're looking for a property near the sea, it's a good idea to ask what if any precautions have been made to the property to protect against the threat of rising water levels.

Flood zones and storm impacts



The frequency and severity of storms and cyclones bringing heavy rainfall, damaging winds, waves and storm surge to New Zealand has increased.

Coastal flooding typically occurs when a major storm, king tide, or tsunami causes the sea to surge inland. Flooding is usually caused by:

- heavy or excessive rainfall
- landslides — triggered by heavy rainfall or earthquakes
- rapid ice melt in the mountains
- a ruptured dam or levee
- high sea levels at river mouths.

The property title and LIM report may include a history of flooding as well as potential flooding hazards. Some councils may provide flood maps which show the area's risk of flooding.

If you're considering living in a coastal area, find out about road access during storm conditions and consider the cost of vehicle maintenance if the road is often inundated by salt water.

Coastal erosion



Coastal erosion is a natural process which happens when wind, waves and water currents wear away the shoreline.

Properties located on low-lying sand or cliff-tops are more at risk of erosion.

For more information on coastal erosion visit [Te Ara](https://teara.govt.nz/en/coastal-erosion) (<https://teara.govt.nz/en/coastal-erosion>) - The encyclopaedia of New Zealand.

Can you get insurance on the property? 

If you're looking at buying a coastal or clifftop property, you'll need to find out if the property can be insured and at what cost.

As the risk of environmental damage increases along coastlines, insurance companies are reassessing how they cover this type of damage. Be aware that the cost of premiums may increase, exclusions may be added, or insurance cover may be withdrawn for some properties- as the risk changes.

The Earthquake Commission (EQC) doesn't cover damage to land from coastal erosion (although it does cover storm and flood damage to land) and it doesn't cover damage to residential structures or contents from storms, floods or coastal erosion.

Seek legal advice and clarification from an insurance provider before signing a sale and purchase agreement.

Maintenance and upkeep of coastal property 

Property maintenance costs may be higher for coastal properties because salt water can damage building materials and exposed electrical components. There may also be additional upkeep, for example, cleaning salt from windows and removing debris.

Local council information

If you're searching for a home in an area that has been affected by natural events you may need to collect additional information specific to the area. Councils will provide you with more detailed information about the natural events that can occur in the area.

Some councils provide geological hazard maps which allow you to search the area's flooding, faults, liquefaction, and geothermal risks.

In Canterbury, you can look up a property's land zone, technical category, regional information and data on the [Canterbury Maps](https://canterburymaps.govt.nz/) (<https://canterburymaps.govt.nz/>) website. The Christchurch City Council also provides information about the technical categories and land zone on their website [My Land Zone](https://mylandzone.canterburymaps.govt.nz/#/) (<https://mylandzone.canterburymaps.govt.nz/#/>) .

You can also find natural hazard property information on local council's interactive maps that provide information for property owners:

- [Bay of Plenty](https://www.boprc.govt.nz/living-in-the-bay/emergencies/our-natural-hazards/) (<https://www.boprc.govt.nz/living-in-the-bay/emergencies/our-natural-hazards/>)
- [Greater Wellington](http://mapping.gw.govt.nz/) (<http://mapping.gw.govt.nz/>)
- [Hawke's Bay](https://www.hbemergency.govt.nz/hazards/hazard-maps/) (<https://www.hbemergency.govt.nz/hazards/hazard-maps/>)
- [Northland](https://www.nrc.govt.nz/floodmaps/) (<https://www.nrc.govt.nz/floodmaps/>)
- [Otago](https://www.orc.govt.nz/managing-our-environment/natural-hazards/otago-natural-hazards-database) (<https://www.orc.govt.nz/managing-our-environment/natural-hazards/otago-natural-hazards-database>)
- [Whangarei](https://www.wdc.govt.nz/Services/My-property-and-rates/Natural-hazards) (<https://www.wdc.govt.nz/Services/My-property-and-rates/Natural-hazards>)

This is not a complete list of all councils interactive maps across New Zealand. You should contact your local council for more information.

Some councils located in coastal areas may also provide information about the area's coastal erosion, landslips, rainfall amounts, and general coastal hazards including the effects of climate change.

Property Checker tool

Property Checker is a tool that helps buyers to identify potential issues with a property.

Simply answer a series of questions about a property you're interested in. A report is produced which you can email to yourself and others. The report highlights some areas we recommend you research further before making an offer.

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