

## Why register for a risk assessment/risk category?

Storm-affected homeowners across Auckland are encouraged to register by 30 September 2024 for a free risk assessment and risk category for their property. There are a number of benefits to registering and also some things to consider.

### The benefits

If you register before 30 September 2024 you will find out:

- the future flood and landslide risk for your home.
- if you're eligible to receive funding for your storm-damaged property to ensure the occupants are safe.

If the free risk assessment shows your property has a flood or landslide threat that creates an intolerable risk to life, you will be eligible for funding or grants that:

- enable your home to be purchased for up to 95% (from 80% if you're not insured) of its market valuation as at 26 January 2023 so you can relocate away from the hazard ([Category 3](#)) or
- pay for changes on your property up to a value of 25% of its Capital Value (CV) so it is safe to keep living in ([Category 2P](#))

You will also know if your home does not meet the threshold for intolerable risk to life because it will be assessed as [Category 1](#).

### What you need to consider

- If you register, your home will be given a Category 1, 2 or 3 depending on the level of risk. If your property is assessed as Category 2 or 3, this will be disclosed on any Land Information Memorandum (LIM) requested for your property. The information you provide in the registration form and your risk category will be added to the property file for your property.
- If you are given a Category 3 and you choose not to accept a buy-out offer from council, it is unlikely you will be able to insure your property and there may also be implications if you have to secure future lending for the property.
- While our assessments are about risk to life, insurers do their own calculations focused on property risk. So regardless of your risk category, insurers may decide not to insure you or to raise your premiums to reflect the risk in your area.
- Property buyers are more aware of flood and landslide risks (with tools like [Flood Viewer](#)), and will take these into account when buying. Tenants also consider these risks when looking for a rental.
- If you are given a Category 2P, you will need to manage the mitigation work done on your property or contract a project manager to do this. You can use part of the grant money to pay for this. You will also be responsible for the future maintenance of the asset as the property owner.

### How to register

Register online for this voluntary process (at [property.flooded.nz](https://property.flooded.nz)) before 30 September 2024.

### More information

Visit the OurAuckland recovery page at [ourauckland.aucklandcouncil.govt.nz/recovery/](https://ourauckland.aucklandcouncil.govt.nz/recovery/) and sign up for the recovery newsletter.