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How we decide property risk categories

This guide explains how Auckland Council decides risk categories for residential properties affected by the severe weather events in early 2023.

The Government property risk assessment framework for homes affected by the 2023 storm events includes three risk categories:

Category	Description
Category 1	These properties do not meet the threshold for intolerable risk to life. They are not eligible for a buy-out or other financial support from council, but can access wellbeing and other support.
Category 2	These properties meet the threshold for intolerable risk to life. This category is split into three sub-categories: 2C: Community level measures to reduce the risk to life from future weather events. 2P: Property specific measures to reduce the risk to life from future weather events. 2A: Property needs further assessment - more information required to provide categorisation. Category 2P property owners can apply for a council grant to undertake the property interventions.
Category 3	These properties meet the threshold for intolerable risk to life and there is no feasible intervention. Category 3 properties are eligible for a voluntary buy-out by council.

The property risk assessment framework is part of a one-off, limited response to the 2023 severe weather events.

It is a tool for the council to respond to the weather events and is not based on a legislative or regulatory requirement. Category decisions reflect a point in time and are not permanently attached to a property.

Council's process for deciding a property's risk category is to:

1. **Assess whether there is 'intolerable risk to life'** from flooding and/or landslides for people in homes on the property (risk assessment)
2. **Assess whether there are feasible changes to the property (mitigation) that will reduce the risk to life to a tolerable level** (feasibility assessment)
3. **Consider the risk and feasibility assessments and assign a property category** (categorisation decision).

How the council measures "intolerable risk to life" from landslide risk

For landslides, an intolerable risk to life is where the 'Annual Individual Fatality Risk' is 1 in 10,000 or greater for the most vulnerable person.

Geotechnical experts calculate the Annual Individual Fatality Risk based on information gathered through desktop and on-site geotechnical assessments using industry guidelines. The assessments look for evidence of things including:

- land damage sustained from the Auckland weather events
- land stability which may affect safe use of the property
- risk of loss of life for people in the property.

The landslide risk assessments provide the council with enough information to inform a property category recommendation to the Group Recovery Manager, who then finalises the category decision.

How the council measures "intolerable risk to life" from flooding risk

For flooding, an intolerable risk to life is where there is a high risk to life for vulnerable people in a flood event that has a one per cent chance of happening or being exceeded in any one-year (an existing 1% Annual Exceedance Probability (AEP) flood event).

To determine the risk to life from floods on a property, Auckland Council completes a 'flood danger risk assessment' and assigns a 'danger rating' that indicates the threat to people's lives from flooding inside or outside the home. Threats we consider include flood danger inside and outside the home, and whether people can safely escape the home. Our flood danger risk assessment looks at things including:

- flood damage from the severe weather events
- the likelihood of flooding (the AEP)
- the level of risk to life by flooding
- the tendency to suffer harmful effects from flooding, based on the property's individual features and external factors.

The flood danger risk assessments provide the council with enough information to inform a property category recommendation to the Group Recovery Manager, who then finalises the category decision.



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Phone: 09 301 0101



Write: Auckland Council, Private Bag 92300
Victoria Street West, Auckland 1142 | DX CX 10032

