

Tāmaki Makaurau Recovery

SUPPORT FOR STORM-AFFECTED HOMES

December 2023

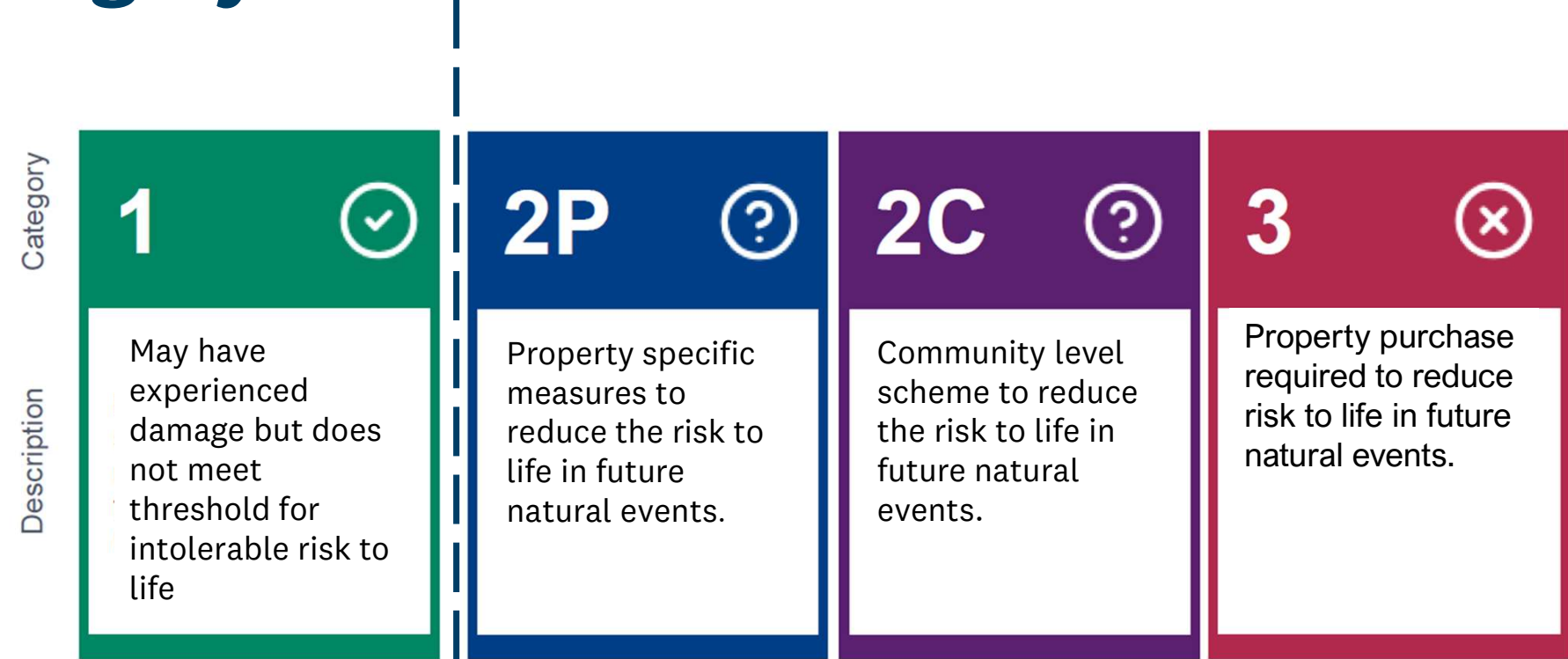


Agenda

- Property categories
- Category 2P Mitigation Scheme - grant funding for risk-related work on homes
- Category 3 Buy-out Scheme - voluntary buy-outs
- Disputes
- LIMs and property files
- Resolving insurance claims - NZ Claims Resolution Service
- Other support options
- Frequently asked questions
- Live Q&A session



Category overview



These properties do not meet the threshold for intolerable risk to life

These properties meet the threshold for intolerable risk to life

Auckland property category update*

Opted-in	Desk top assessments completed	Site assessments completed	Categories issued
2322	1474	1118	466

Final category	Count
Category 1	385
Category 2A	4
Category 2P	9
Category 3	68

* Data from 15 December 2023



Intolerable risk = a risk that is generally not acceptable to society

Flooding

High risk to life for vulnerable people in a severe flood that has a 1% chance (or more) of occurring each year

Based on:

Depth and speed of water in and around the house
Depth and speed of water along likely evacuation route

Landslides

There is more than a 1 in 10,000 chance that a person will be killed in their home each year

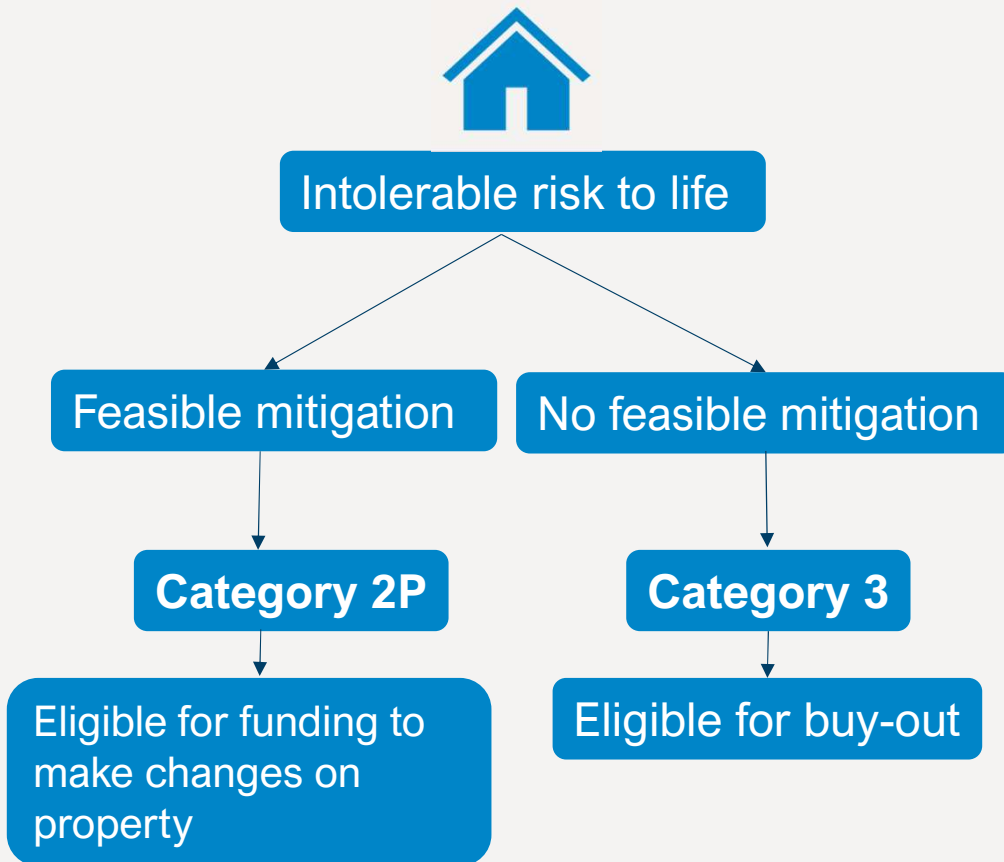
Based on:

- How likely is it that another landslide will happen?
- How likely is it to hit the house?
- How likely is it that someone will be home?
- How likely is it that the person will die as a result?



Category 2P

Category 3



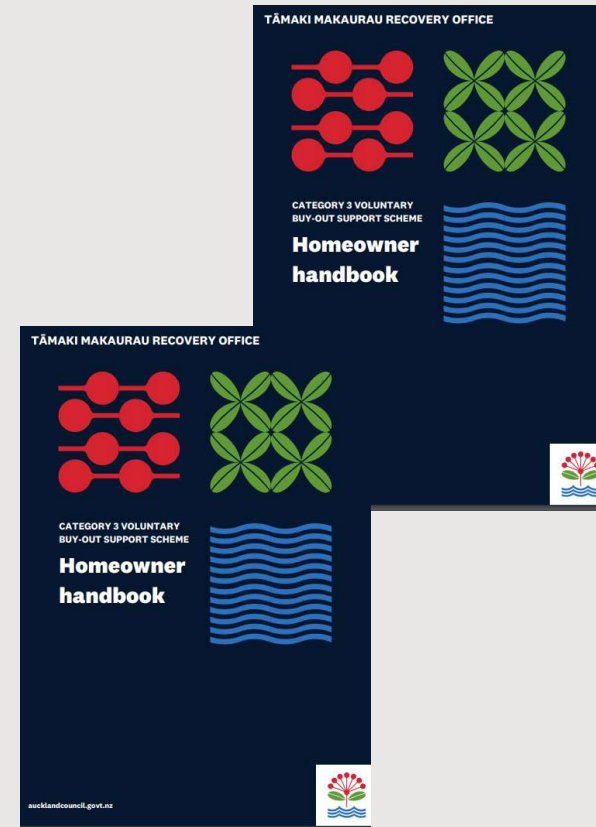
- Not legislated, one-off schemes
- Eligible for public funding
- Ratepayer & government-funded
- Voluntary, opt-in
- Damaged from severe weather events early 2023
- Legal residential dwelling
- Intolerable risk to life
- Allocated Category 2P or 3 via Auckland Council risk assessments



Online resources:

Detailed homeowner handbooks for:

- Category 3 Buy-out Scheme
- Category 2P Mitigation Scheme

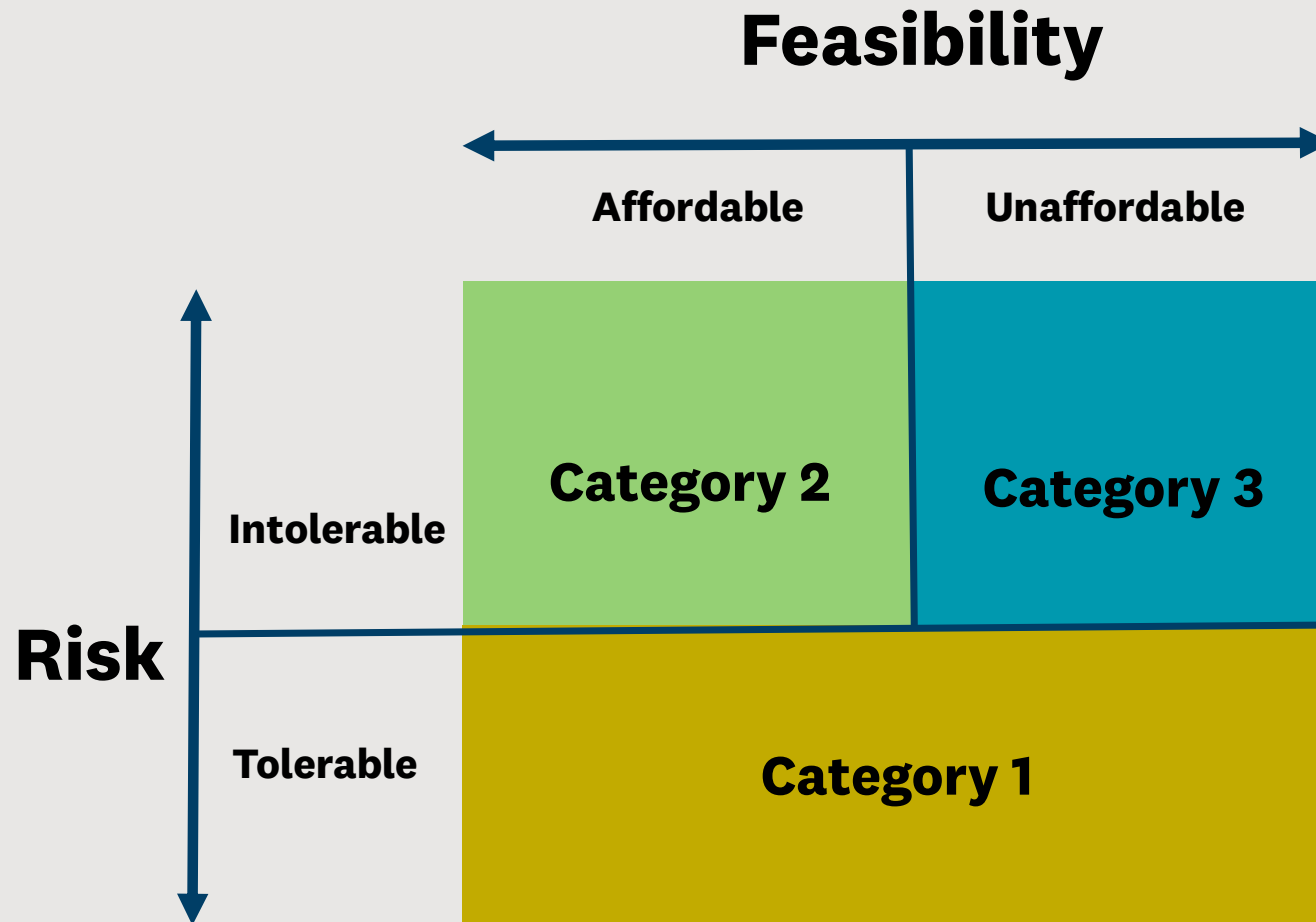


Category 2P Property Risk Mitigation Scheme

(funding available for work on homes)



Determining Category 2P



Category 2P mitigations summary

- A **grant scheme** to support homeowners with making property changes to mitigate risk to life
- Two stages:
 - Design and consenting grant (to confirm feasibility)
 - Construction grant
- Grant is a fixed sum tied to agreed scope of works
- Grant value = 25% of property CV as at 26 January 2023
- Mitigations need to be completed within 2 years to be eligible
- Homeowners are responsible for managing the works, cost overruns and ongoing maintenance of the mitigation
- If mitigations aren't feasible after scoping, moves to Category 3



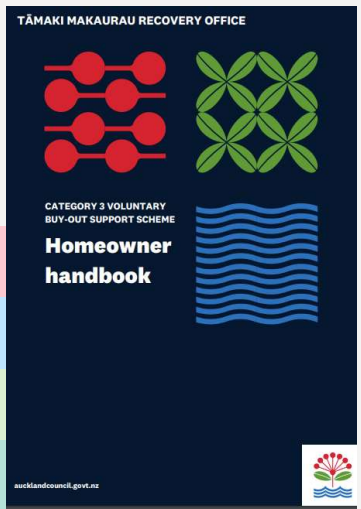
Scenarios

- Properties where mitigation > 25% of CV may be eligible (at discretion of council), subject to owner covering costs above 25%
- Where homeowner is not able to manage works, the grant can cover cost of project manager, or special circumstances process may apply
- If feasible intervention is cross-boundary, the property will be Category 3 unless written permission can be obtained from neighbour
- If the required mitigation work is not completed, a notice remains on the LIM



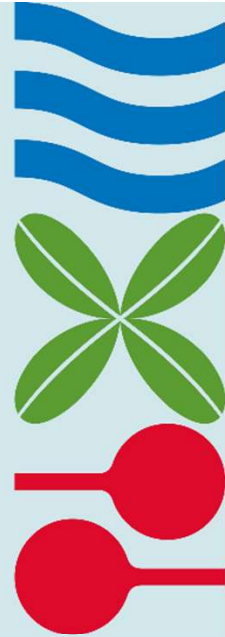
Category 2P pathway (more info in handbook)

1. Property Category 2P, three months deadline to opt-in
2. Discussion on 2P scheme and next steps
3. Meeting to discuss proposed interventions and process
4. Homeowner gets advice and cost estimates for design and scope of works
5. Homeowner applies for Design and Consenting Grant to fund scope of works and consents
6. Grant contract created to pay for design and consent fees
7. Homeowner works with professionals for detailed scope of works and submits to council.
8. Council reviews and checks against feasibility criteria
9. Homeowner applies for council Construction Grant to fund works and utilities
10. Council creates second grant contract includes work, payments, conditions
11. Homeowner works with professionals to complete works
12. Homeowner provides evidence to council when finished; LIM notice removed



Category 3 Voluntary Buy-out Support Scheme

(funding available to buy homes)

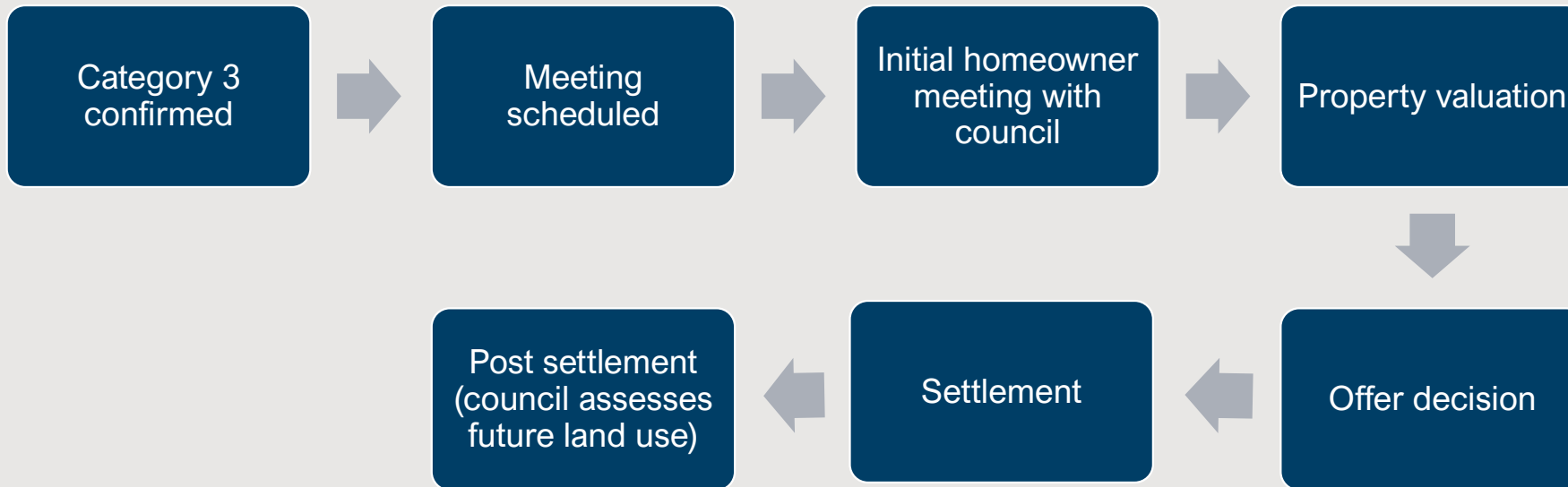


Category 3 buy-out summary

- Council initiated market valuation on 26 Jan 2023 determines initial buyout offer
- Council offers **insured** properties 95% of market valuation, less any insurance payout (includes EQC).
- Council offers **uninsured** properties at least 80% of market valuation (up to 95% if individual circumstances mean that it is fair to do so)
- Secondary properties are eligible
- Vacant sections and crown-owned property excluded
- In exceptional cases, we may depart from the buy-out policy by considering Special Circumstances



Category 3 pathway (more info in handbook)



Disputes

You can dispute:

- Property category within 3 months of receiving your category
 - Recommend Category 3 submit disputes ASAP after receiving category
- Market valuation (Category 3 buyout) within 1 month of receiving valuation

LIMs and property files

- Category 2 and Category 3 are included on the LIM and related documents in the property file.
- Correspondence relating to Category 1 is on the property file, but not on the LIM

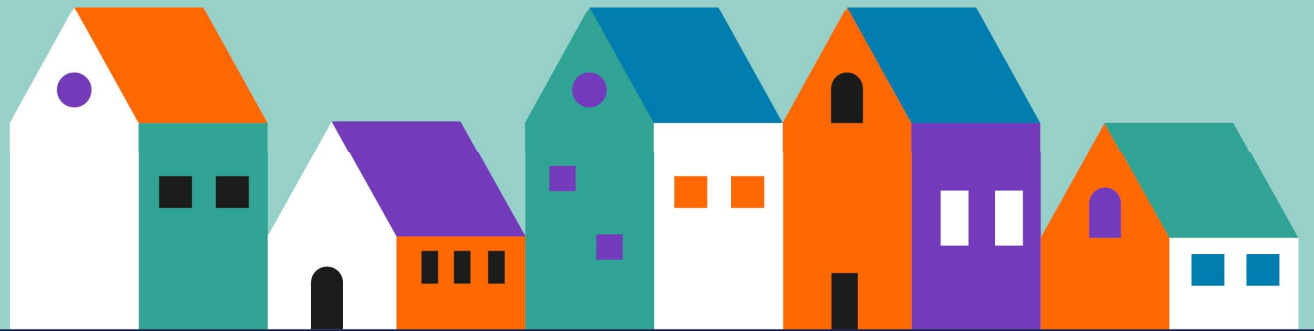




New Zealand
Claims Resolution Service

The New Zealand Claims Resolution Service

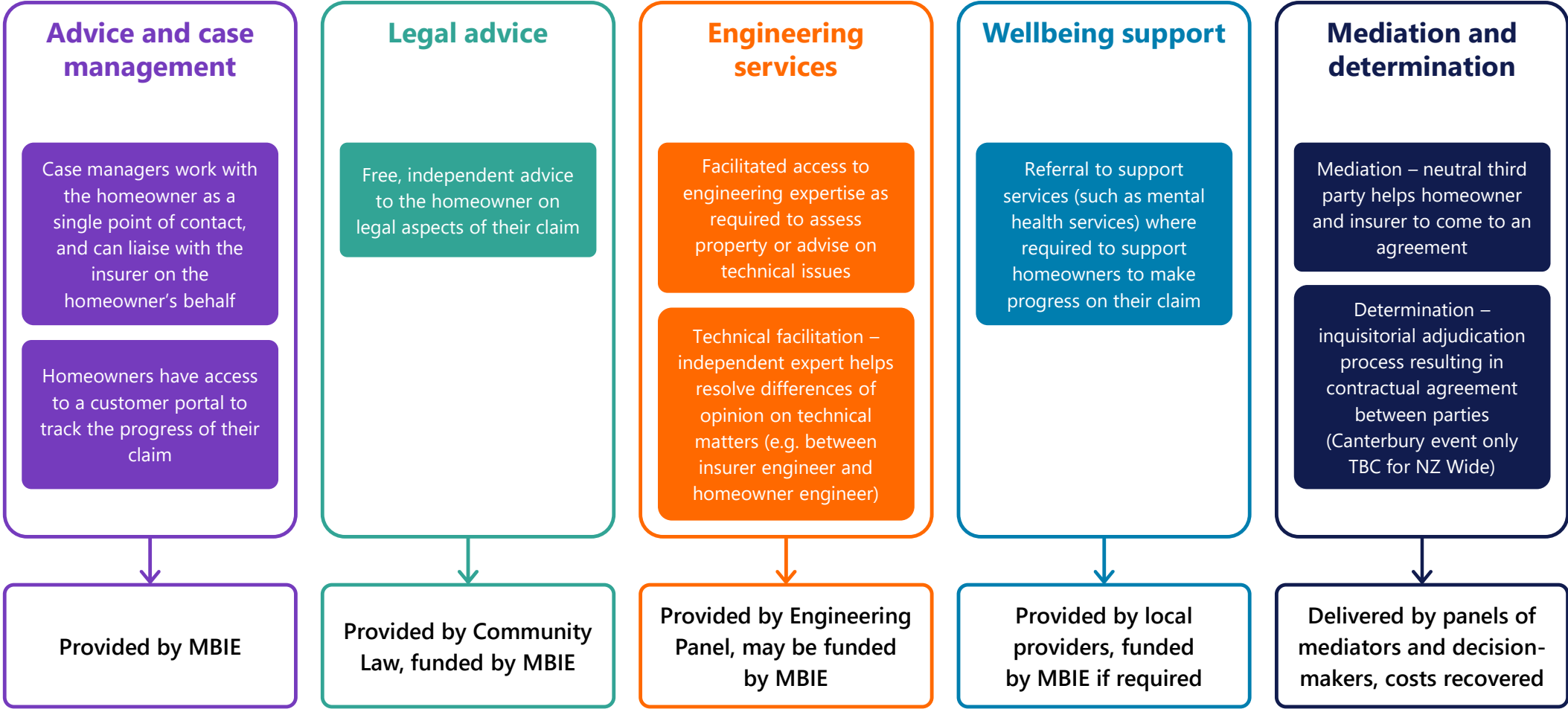
A government service that supports homeowners to achieve timely, fair and enduring resolution of residential insurance claims resulting from natural disasters.



MINISTRY OF BUSINESS,
INNOVATION & EMPLOYMENT
HĪKINA WHAKATUTUKI

Te Kāwanatanga o Aotearoa
New Zealand Government

Services provided by the NZCRS



Tips for working with insurance companies

- Insurers are agents for EQC undertaking damage assessment on EQC's behalf = so don't worry if you haven't had a visit from EQC
- Onus of proof is for homeowner to prove their loss
- Review your insurance policy to check cover. Some policies have additional coverage e.g. legal fees, retaining wall top-up
- Do not sign a full and final settlement from your insurance company unless it's been reviewed by a lawyer or NZCRS. You cannot go back to your insurance company if additional damage is uncovered
- It will take time to resolve your insurance claim in a large event like the Auckland flooding and Cyclone Gabrielle.



Other support options



Storm Recovery Navigation Service

Support for wellbeing, access to information & connecting with community support services

navigators@aucklandcouncil.govt.nz



Need to talk?

Free call or free text **1737** any time, to talk to (or text with) a trained counsellor or peer support worker.



Work & Income NZ

Call **0800 559 009** to check your eligibility for financial assistance



Look in the chat function for these links

Recovery e-newsletter

- Be first to hear about funding, support and new announcements affecting storm affected property owners and their neighbourhoods.
Unsubscribe at any time.

Recovery web page

- Visit the Recovery section on OurAuckland website for news and resources

Document library

- On Auckland Council website for guides and application forms



Question and answer session



Tāmaki Makaurau Recovery

Thank you for attending

