

To register or not?

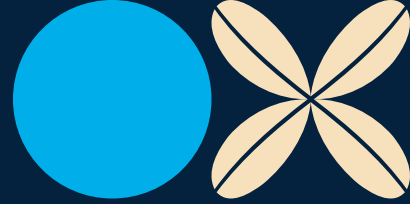
We respond to your key concerns

The storm recovery programme offers a limited, one-off opportunity to get financial support for property mitigation or a voluntary buy-out.

Registrations close on **30 September 2024**.

We've heard from some homeowners about why they're not registering for a risk assessment and category, and you'll see some responses to those below.

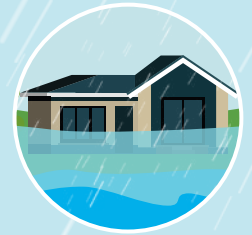
There's a lot for you to consider so we recommend you seek independent advice to help you make an informed decision.



Storms like that won't happen again in my lifetime

We should expect more frequent and severe storms.

Unfortunately climate change will cause more frequent and severe storms. Homes in a 'one in 100 year' flood zone have a one in 100 chance of experiencing a significant flood in **each year**.



I'm going to wait and sell [my storm-affected home] when the property market improves



Storm affected homes could be worth less in future.

No-one knows what your storm-affected property will be worth in the future – especially if it is in a known high-risk area. Property buyers are more aware than ever of natural hazard risks, with tools like [Flood Viewer](#) and hazards information on LIMs being regularly updated.





If I get a category, I won't be able to get house insurance

Property categories are not the only risk indicator.

Insurers already have access to the information council holds about natural hazards affecting your property, including categories issued to properties in your area. The Insurance Council of New Zealand says insurers are still offering cover to Category 1 and Category 2 homes.

My neighbour is a Category 1 so there's no point in registering

Neighbouring homes can have very different categories.

We assess each individual property. If your neighbour has a category, it does not necessarily mean your property will be given the same one. There can be different categories for properties within the same area, section or even the same building.



I've already spent my insurance money on repairing my home

You can still benefit from the recovery support schemes if you spent insurance money on repairs and are given a Category 3.

For a Category 2P, if you complete risk mitigation work before receiving your category, you may still be eligible for a grant to cover some or all of those costs.

See our [guide to progressing work while waiting for a category](#) for more details.

A Category 1 will devalue my property

Flood risk information is already available to potential buyers.

If your property is prone to flooding, this information is already available via your LIM and [Flood Viewer](#). The council is required to disclose natural hazard risks and is working to improve how both flood and land instability risks are shown on LIMs. Category 1 information is included in the property file, confirming the property was low risk when assessed.

