

Flood, Fire, Earthquake – we've had it all

By Anna Mackenzie, Avanzar Consulting

New Zealand is vulnerable to natural hazards. We live on a fault line which makes us prone to earthquakes and volcanoes, we have hot dry summers leading to fire risk, and we have large weather bombs which seem to hit any time of the year creating flood risk.

Planning to manage how we use the land, particularly around cities and towns, is vital to ensure that the risk to life or property is reduced. Councils have been required to put funding into identifying and often mapping natural hazard risks, and then imposing measures to reduce the risks of undertaking development within or close to these areas.

Maps are often used identifying fault lines and flood prone areas, with limits as to where or what type of buildings can be constructed. Councils also seek that new dwellings which are not on Council water supply have sufficient storage for firefighting purposes to manage potential fire risk.

When a landowner decides to undertake development of their land, either subdivision for new housing or establishing new houses, then consideration of natural hazards

is made. Resource consents in those hazard prone areas will be required, and measures to reduce the risk to life or property will be required. These can impose additional costs to the price of a build, and to the costs of insurance and are often blamed on the "costs of compliance with the RMA".

In reality the costs associated with improved foundations for earthquake resistance, raised floor levels to reduce flooding into a building and on-site water storage, may add to the price of a build. However in the bigger picture they will significantly reduce the potential costs to repair or replace houses if one of those natural hazards was to occur.

Sitting in my home near Pieton during St Arnaud's recent earthquake, I certainly appreciated knowing that my house has been built to withstand a 9 on the Richter scale and 226km/hour gusts of wind, we are well out of any potential flood zone and we store enough water to hold off fires around our house until fire services can reach us. While this added to the costs of building the house, it has proven its worth in terms of peace of mind, and as a bonus has added value to our property.