

STEP-BY-STEP GUIDE The natural hazard decision making process

The natural hazard provisions of the Building Act 2004 exist so that natural hazards are considered when a building consent is applied for and that future owners are aware that a building has been built on land which may be subject to a natural hazard.

DESIGN AND APPLICATION

1

A homeowner has engaged a designer to design their house and to act as an agent for a building consent.

The site where the building will be situated is in a low lying area close to a river. The designer recommends that the owner applies for a project information memorandum (PIM) which will give specific information on the site relative to the proposed building work.



2

NATURAL HAZARD NOTIFIED ON PIM

On receipt of an application for a PIM, the council identifies that the land on which the building work will take place may be subject to flooding. Not all flooding is considered to be a natural hazard and there are steps that a homeowner can do to protect their land, building and other property.



3

APPLICATION FOR BUILDING CONSENT

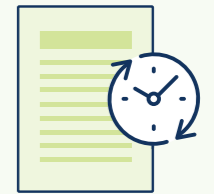
The designer considers the information on the PIM and advises the homeowner of the consequences of building on land that is subject to a natural hazard. In this case, it is not feasible to protect the land on which the building will be built from flooding. A building consent application is submitted.



4

BUILDING CONSENT IS PROCESSED – KEY CONSIDERATIONS

The building consent officer (BCO) starts to process the application to check that the plans and specifications comply with the Building Code. The BCO notes that the land may be subject to flooding and so considers if the natural hazard provisions are triggered.



OWNER NOTIFIES THEIR INSURANCE COMPANY

8

The homeowner notifies their insurance company that the building consent has been granted with a section 73 condition, and that a section 72 notice has been entered on the record of title for the property. The insurance company decides on the level of cover that they will provide.



A DECISION IS MADE

5

The BCO decides that the risk of flooding amounts to the natural hazard of inundation, but the building work will not make the natural hazard any worse. The building will comply with the Building Code and no waiver or modification is required. The building consent can be granted with a section 73 condition, which means that there will be notice entered onto the record of title for the property.

6

COUNCIL INFORMS THE BUILDING OWNER

As part of their good practice procedures the BCO contacts the property owner to inform them that the building consent can be granted subject to a hazard notice entered on the property's record of title, and advises them that they may want to get expert or legal advice on what the implications may be.



7

THE BUILDING CONSENT IS GRANTED

The building consent is granted subject to a section 73 condition.

The building consent authority (BCA) notifies the council and a section 72 notice is entered onto the record of title.

