

Natural Hazards Commission Toka Tū Ake

Buying a home checklist

Natural hazard risk is a reality of living in New Zealand. Use this checklist to make sure you understand the risk profile of a property, before you buy.



1

Research the natural hazard risks in your area

- Check hazards risks in your area on the Natural Hazards Portal.
- Learn how natural hazard events can affect homes and land.
- Search for settled claims on property using the Portal's claims map.

3

Before you make an offer on a property

- Get a pre-purchase inspection from an accredited inspector.
- Have a lawyer check the record of title, LIM report and property file.
- Talk to a private insurer about your cover, and the cost of rebuilding.
- Check out the limits of natural hazard cover for land, provided by NHC.
- Understand your rights and obligations for any shared-ownership property.
- For apartment buildings, check the New Building Standard rating.
- Ask the seller about any previous natural hazard cover claims.

Homes with previous NHC claims

- Request claim information from us, and evidence of repairs from the seller.
- Talk to your lawyer and insurer about assigning the rights of the claim.

2

Check a property for features at risk of damage

- Unreinforced brick and concrete walls.
- Older brick and concrete masonry chimneys.
- Flat or brick gable-ended roofs, poorly secured heavy roof tiles.
- Houses not connected to foundations, or with mixed foundation types.
- Pole houses with limited bracing.
- Slopes and retaining walls, look for signs of damage or movement.
- Homes located in flood prone areas, or near a steep hillside.

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Settling into your new home

- Find the gas and water shut-off points.
- Fix tall and heavy furniture and appliances to wall studs.
- Hang picture frames and mirrors securely.
- Introduce yourself to your neighbours, especially if ownership is shared.
- Plan renovations with safety and structural improvements in mind.



For more information on these steps visit naturalhazards.govt.nz/home-buyers