

**Key point: a regional hazard map is not the same thing as a site-specific risk assessment. Auckland Council itself says its regional flood and landslide mapping is not based on individual-property assessment and may not reflect property-specific mitigation.** <sup>[1] [2]</sup>

## 1. The challenge

**Following the severe weather events of 2023, Auckland has substantially increased the visibility and use of natural-hazard information.** Flood plains, flood-prone areas, overland flow paths, landslide susceptibility, coastal erosion and coastal inundation information can now influence planning, building consent requirements, LIM disclosure, insurance underwriting, lending, purchaser due diligence and, ultimately, marketability.

**The difficulty is that the information is not all of the same quality or purpose.** Auckland Council states that its flood maps are prepared at catchment or regional scale rather than from individual-property data and do not include building-specific mitigation. Its 2025 landslide susceptibility maps are regional statistical maps, not property-level risk assessments. <sup>[1] [2]</sup>

- A mapped hazard can affect a property even where the dwelling itself has never experienced the event shown on the map.
- A mapped area may affect only part of a site, while buyers, insurers or lenders may react to the property as a whole unless the actual exposure is explained.
- Mitigation such as retaining walls, earthworks, floor levels, drainage improvements or changed landform may not be reflected in regional mapping.
- A site-specific assessment may materially improve understanding of the risk without necessarily causing Council to remove the underlying regional map layer.
- Insurance and lending decisions are commercial decisions. Neither an engineer nor Auckland Council can require an insurer or bank to accept a particular risk assessment.

**LIMs are also more explicit about natural hazards.** Since 15 October 2025, Auckland Council LIMs have a dedicated natural-hazards section and may identify technical reports supporting the hazard information Council holds. <sup>[3]</sup>

**Planning controls are also changing.** Proposed Plan Change 120 (PC120) retains stronger controls in areas at serious risk from flooding, landslides, coastal erosion and coastal inundation. As at the date of this briefing, the additional PC120 submission period closes at 5pm on 24 September 2026, with final Council decisions expected in mid-2027. <sup>[4]</sup>

**For owners, the objective is therefore not automatically to “remove the hazard”. The practical objective is to establish what the mapping actually means for the property, determine whether any information can legitimately be corrected or refined, and create credible site-specific evidence for Council, insurers, lenders, valuers and purchasers.**

## 2. First identify exactly what is affecting the property

| Issue shown                  | What it generally means                                                                  | Can a private report change it?                                                                                                                                 | Typical specialist                                                 |
|------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Flood plain                  | Catchment-scale hydraulic model of a 1% AEP event.                                       | Usually provides site-specific context; Council says individual consent/site data does not normally replace catchment-wide modelling.                           | Civil/water engineer; hydrologist/hydraulic modeller.              |
| Flood-prone area             | Low point/depression identified mainly from topography.                                  | Potentially. Council says some site/topographic data may be used to update flood-prone areas. <sup>[1]</sup>                                                    | Civil/water engineer + topographic surveyor.                       |
| Overland flow path           | GIS-derived route water may take when drainage capacity is exceeded.                     | Sometimes capable of refinement where accurate survey/topography shows the mapped route is not representative.                                                  | Civil/stormwater engineer + surveyor.                              |
| Landslide susceptibility     | Regional indication of relative susceptibility, not individual-property risk.            | No: Council says site reports do not alter the regional susceptibility map/LIM disclosure, but are usually more relevant to the individual site. <sup>[2]</sup> | CPEng geotechnical engineer or professional engineering geologist. |
| Coastal erosion / inundation | Mapped coastal hazard exposure over planning timeframes.                                 | Site-specific evidence can support consenting, planning and due diligence; map change depends on the relevant statutory process.                                | Coastal engineer/scientist; geotechnical engineer for cliffs.      |
| Section 74 title notice      | Notice arising from a Building Act natural-hazard decision connected with building work. | Yes, potentially. A BCA may remove it if satisfied it is no longer required and adequate evidence is provided. <sup>[5]</sup>                                   | Relevant engineer + property lawyer; Council/BCA process.          |
| PC120 natural-hazard control | Proposed planning control/risk classification affecting development rights.              | May be addressed through site-specific evidence, consent pathway or plan submission/hearing process depending on the issue.                                     | Planner + relevant hazard specialist.                              |

### 3. Options potentially available

#### 1. Clarify the Council information before spending on consultants

Obtain the current LIM, property file and title; review Auckland Council Flood Viewer/GeoMaps and any relevant PC120 maps; identify exactly which layer, notation or title entry is causing concern. Council itself recommends speaking with it first because some concerns arise from misunderstanding what a map represents. <sup>[1]</sup>

#### 2. Ask Council whether the information is capable of correction or updating

Where the issue appears to be factual or topographic - for example, a flood-prone depression or overland-flow route that no longer reflects surveyed site conditions - ask Council what evidence it would require to review the information. Council says major earthworks and surveyed development data can sometimes lead to flood-mapping changes, particularly for flood-prone areas. Catchment flood plains are harder to alter from individual-site evidence. <sup>[1]</sup>

#### 3. Commission a site-specific professional hazard assessment

This is usually the central step where the regional map may overstate, misunderstand or fail to explain the actual exposure of the dwelling or building platform. The report should expressly compare the Council mapping with surveyed site conditions and state the practical risk to the existing improvements and intended use. Council expressly recognises site-specific geotechnical reports as normally more relevant to an individual property than its regional landslide mapping. <sup>[2]</sup>

#### 4. Undertake mitigation or resilience works where appropriate

If a real risk exists, it may be possible to reduce it through drainage works, flow-path management, floor-level changes, retaining/stabilisation, slope drainage, relocation of a building platform, erosion protection or other engineered measures. The appropriate solution is hazard-specific and may require resource and/or building consent. Mitigation does not necessarily cause a regional map to disappear.

#### 5. Use the Building Act pathway where a building consent or Section 74 notice is involved

Sections 71-74 of the Building Act deal with building work on land subject to specified natural hazards. Independent technical evidence can be relevant to whether the statutory natural-hazard provisions are triggered. An existing Section 74 entry can be removed if the Building Consent Authority determines it is no longer required; MBIE says evidence may need to show the hazard no longer exists or that adequate protection or restoration has been provided. <sup>[5] [6]</sup>

#### 6. Prepare a separate insurance and lending evidence package

Do not assume that a consent-grade technical report will automatically answer an insurer's or bank's questions. Ask the consultant to include a concise non-technical summary, actual exposure of the dwelling, relevant depths/velocities or stability conclusions, mitigation, and residual risk. Submit it through an insurance broker to technical underwriting where possible, and obtain the insurer's response in writing. Banks commonly require acceptable insurance before approving a mortgage. <sup>[2] [7]</sup>

#### 7. Use the planning process where the problem is a proposed planning control

Where PC120 or another plan provision is the issue, a planner and the relevant engineer can assess whether a submission, hearing evidence, resource consent or alternative design pathway is appropriate. This is different from asking Council to "correct" a GIS layer. PC120 is currently live and time-sensitive. <sup>[4]</sup>

#### 8. Use the evidence carefully when selling

A site-specific report can be valuable in a sale because it allows the issue to be explained with evidence rather than left to a purchaser's interpretation of a map. However, the report must not be oversold: its scope, assumptions and conclusions should be quoted accurately and buyers should be encouraged to obtain their own legal, technical, insurance and finance advice.

### 4. Who can provide the required services?

| Professional                                                   | Best used for                                                                                                  | What to look for                                                                                                                   |
|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Civil / stormwater engineer; hydrologist or hydraulic modeller | Flood plains, flood-prone areas, overland flow paths, stormwater behaviour, flood depth/velocity, mitigation.  | Auckland Council modelling/consent experience; ability to undertake hydraulic modelling; preferably CPEng for contentious matters. |
| Geotechnical engineer / professional engineering geologist     | Slope stability, landslide susceptibility, retaining structures, ground movement, quantitative landslide risk. | CPEng and/or recognised engineering geology credentials; experience with AGS2007 risk methodology where applicable.                |
| Coastal engineer / coastal scientist                           | Coastal erosion, coastal inundation, storm surge, long-term coastal change and sea-level-rise scenarios.       | Experience with Auckland Council coastal hazard guidance and planning/consent evidence.                                            |
| Licensed / experienced land surveyor                           | Accurate ground levels, building levels, contours, retaining structures and topography needed by engineers.    | Survey tied to the correct vertical datum and suitable for the engineer's modelling purpose.                                       |
| Resource management planner                                    | AUP/PC120 implications, consenting strategy, submissions, evidence coordination.                               | Auckland natural-hazard planning experience and ability to coordinate specialist evidence.                                         |
| Insurance broker                                               | Presenting evidence to insurers, obtaining technical underwriting review, comparing cover/excess/conditions.   | Broker willing to engage underwriting rather than rely only on automated quoting.                                                  |
| Registered valuer                                              | Assessing whether clarified/mitigated risk is reflected in market value or mortgage valuation.                 | Local market experience with hazard-affected property.                                                                             |
| Property / planning lawyer                                     | Title notices, Section 74 matters, disclosure,                                                                 | Relevant property, Building Act and RMA                                                                                            |

|  |                                                         |             |
|--|---------------------------------------------------------|-------------|
|  | consent/plan disputes, reliance and contractual issues. | experience. |
|--|---------------------------------------------------------|-------------|

Examples of Auckland consultancies with relevant capability include multidisciplinary firms such as Tonkin + Taylor, Riley Consultants, Cato Bolam, Thomas Consultants and other suitably qualified engineering/surveying practices. Coastal work may also be undertaken by independent specialist coastal scientists/engineers. These names are examples only, not endorsements; obtain scope-specific quotes and check the individual practitioner's qualifications and experience.

## 5. Recommended workflow

| Stage                                          | Action                                                                                                                                                                                    | Lead / note                                                                    |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| Step 1 - Triage the issue                      | Obtain LIM, title and property file. Check Council hazard viewers and PC120. Record exactly what is mapped/recorded and where it lies relative to the dwelling/building platform.         | Owner + salesperson/agent. Do not interpret risk beyond identifying the issue. |
| Step 2 - Define the objective                  | Is the owner trying to correct a map, support a building consent, remove a Section 74 entry, obtain insurance, satisfy a lender, support a sale, or challenge a planning control?         | Owner + agent + planner/engineer if needed.                                    |
| Step 3 - Early Council enquiry                 | Ask Council what the notation represents and whether it is capable of update. This can avoid commissioning the wrong report.                                                              | Owner / consultant.                                                            |
| Step 4 - Scope the specialist brief            | Engage the hazard specialist. Make the required end users explicit: Council, insurer, lender, valuer and/or prospective purchaser.                                                        | Owner + lead consultant.                                                       |
| Step 5 - Obtain survey / site investigation    | Commission topographic survey, boreholes/test pits, drainage investigation, historic aerial review or modelling as the specialist requires.                                               | Surveyor + engineer.                                                           |
| Step 6 - Produce site-specific report          | Require clear comparison with Council mapping, methodology, actual exposure of buildings, mitigation, residual risk and a plain-language executive summary.                               | Engineer / geologist / coastal specialist.                                     |
| Step 7 - Pursue the appropriate formal outcome | Council map/data review; building consent evidence; Section 74 removal request; resource consent; PC120 submission/evidence; or record the report on the property file where appropriate. | Planner/engineer/lawyer as relevant.                                           |
| Step 8 - Insurance and finance                 | Send the technical package to a broker/insurer for underwriting and obtain written terms. Provide insurer response and technical evidence to lender/valuer if requested.                  | Owner + broker + lender/valuer.                                                |
| Step 9 - Prepare sale disclosure pack          | LIM + relevant Council correspondence + technical report + mitigation/consent records + insurance information that the owner is authorised to provide.                                    | Owner + agent + lawyer.                                                        |
| Step 10 - Review marketing wording             | Describe the issue and report accurately. Do not convert a specialist conclusion into an absolute statement such as "no flood risk" unless the report actually supports that wording.     | Agent / agency manager.                                                        |

## 6. How to brief the consultant so the report is useful

**The brief is critical.** A technically correct report can still have limited commercial value if it is written only for a building-consent question and the insurer, bank or purchaser cannot rely on or understand it. Ask the consultant to address:

- the exact Auckland Council map layer / LIM notation / proposed planning provision being reviewed;
- the property, dwelling and relevant building platform separately - not simply "the site";
- surveyed levels and the datum used, where levels matter;
- historical records, previous flooding/slips, Council property-file material and known mitigation;
- the assessment methodology and climate / rainfall / sea-level assumptions where relevant;
- for flooding: predicted extent, depth, velocity, safe access/egress and relationship to finished floor level;
- for landslide: site geomorphology, credible failure mechanisms, consequence and risk classification;
- for coastal hazards: present and future erosion/inundation exposure over the relevant planning horizon;
- what the Council mapping gets right, what it does not establish, and whether any mapping appears factually inconsistent with surveyed conditions;
- any practicable mitigation and the residual risk after mitigation;
- a short plain-English executive summary suitable for a purchaser, valuer or insurer; and
- whether the consultant permits the report to be supplied to or relied upon by named insurers, lenders, purchasers or other third parties. If not, ask whether a reliance letter can be provided.

**Important commercial point: many professional reports contain strict third-party reliance clauses. Before paying for a report intended to help with insurance, lending or sale, confirm in writing who may rely on it and whether the consultant will issue a reliance letter if required.**

## 7. Indicative timeframes and costs

**These are screening allowances only, not quotations.** Actual fees vary materially with site size, slope, access, records available, urgency, modelling complexity, fieldwork and whether Council review or peer review is required. Figures below are based on published 2026 Auckland/NZ examples where available; items without reliable published tariffs are deliberately shown as quote-required.

| Item                                                      | Indicative elapsed time                                                                                    | Indicative cost                                                                                                                     | Important qualification                                                                                   |
|-----------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| Council LIM                                               | Standard up to 10 working days; urgent up to 3 working days.                                               | \$375 standard; \$506 urgent (Council published fees).                                                                              | Useful starting record, but not a site-specific hazard assessment. [8]                                    |
| Desktop flood-hazard review                               | Published example: 3-5 business days.                                                                      | \$549 + GST published by one Auckland consultancy.                                                                                  | Desktop screening only; expressly not suitable for resource/building consent modelling. [9]               |
| Topographic/site survey                                   | Often about 1-2 weeks for straightforward residential work.                                                | Approx. \$1,600 + GST simple small site; roughly \$2,000-\$4,500 + GST for larger/complex sites in one published Auckland schedule. | May be essential where the dispute turns on actual ground/floor levels. [10]                              |
| Standard residential geotechnical report                  | Commonly around 1-2+ weeks after fieldwork for a simple job.                                               | Published NZ/Auckland examples commonly sit around \$1,500-\$4,000 + GST for straightforward residential work.                      | A landslide-risk assessment on a difficult slope is not the same as a basic foundation geotech. [11] [12] |
| Complex geotechnical / landslide risk assessment          | Allow several weeks; longer if drilling, monitoring, modelling or peer review is needed.                   | Quote required. Complex work can readily exceed \$3,500 and substantial investigations can exceed \$10,000.                         | Scope should match the actual Council/insurance question; AGS2007 may be relevant. [11] [12]              |
| Detailed flood modelling / consent-grade flood assessment | Commonly several weeks once survey/model inputs are available; Council review can extend this.             | Quote required; no safe universal published tariff. Budget several thousand dollars rather than assuming desktop-review pricing.    | May require hydrologic/hydraulic model files and Council technical review.                                |
| Coastal hazard assessment                                 | Usually several weeks; longer where survey, geotech or numerical modelling is needed.                      | Quote required.                                                                                                                     | Council has specific Auckland coastal-hazard assessment guidance. [13]                                    |
| Council review / map update request                       | No safe universal timeframe. Simple clarification may be quick; technical review may take weeks or longer. | May be no separate fee for an enquiry; formal consent/review processes can incur Council and consultant charges.                    | Do not promise an outcome date.                                                                           |
| Section 74 removal request                                | No safe standard timeframe; allow weeks to months depending on evidence and BCA review.                    | Engineer + legal + Council/BCA costs; quote required.                                                                               | Removal is evidence-based and not automatic. [5] [6]                                                      |
| Insurance / lender review                                 | Can range from days to several weeks depending on underwriting and lender escalation.                      | Broker/adviser charging varies.                                                                                                     | No guarantee that an insurer or bank will accept the report or offer standard terms.                      |

**Safe expectation to give an owner: a straightforward case may be clarified in days or a few weeks; a case requiring field investigation, modelling, Council review, mitigation design or a statutory process can take several months. Do not base a sale campaign or settlement date on an assumed technical outcome.**

## 8. Guidance for the Crow Realty team

- Do not present a Council hazard layer as proof that a property will flood, slip or erode. Equally, do not dismiss a mapped hazard because the vendor says it has never happened.
- Separate the existence of a mapped hazard from the site-specific risk. Use the exact terminology in the LIM, Council map and specialist report.
- Where a specialist report exists, read its limitations, assumptions and reliance clause before using it in marketing or supplying it to buyers.
- Avoid absolute phrases such as “not flood prone”, “no landslip risk”, “Council is wrong” or “fully insurable” unless a suitably qualified professional has expressly reached that conclusion and the wording remains accurate in context.
- Ask the vendor to obtain written insurance information early where insurability may be material to the sale. Insurance obtained by the current owner is not a guarantee that another insurer will insure a purchaser on the same terms.
- Record disclosures in writing and keep copies of the evidence provided to interested purchasers.
- Encourage purchasers to obtain their own legal, technical, insurance and lending advice before relying on vendor-provided reports.

**REA obligations remain important.** Rule 10.7 requires disclosure of known defects and, where a reasonably competent licensee considers a hidden or underlying defect may be likely, either evidence/expert advice from the client that the land is not subject to the defect or disclosure of the significant potential risk so the customer can obtain expert advice. Rule 10.8 prevents a licensee continuing to act if the client directs that required information be withheld. [14]

## 9. Disclaimers and limitations

- This briefing is general information for property owners and real estate personnel. It is not legal, planning, engineering, geotechnical, hydrological, coastal, valuation, insurance, lending or tax advice.
- Natural-hazard issues are highly property-specific. The correct response depends on the precise hazard, map or title entry, the property's physical characteristics, proposed use, existing consents and mitigation, and the rules in force at the relevant time.
- A site-specific report does not guarantee that Auckland Council will remove or amend a map layer, LIM notation, planning control or title notice. Some regional layers are deliberately retained even where a site-specific report concludes that risk at an individual property is low.
- Council planning and hazard information changes over time. PC120 is currently in a live statutory process. Re-check the current planning position before relying on this briefing after 21 September 2026.
- Insurers and lenders apply their own underwriting and credit policies. A professional report may assist but does not compel an insurer to offer cover or a lender to approve finance, and terms may differ between applicants and over time.
- Professional reports may restrict use or reliance to the commissioning client and stated purpose. Obtain the consultant's written approval before distributing a report or representing that another party may rely on it.
- Costs and timeframes in this briefing are indicative only and must not be represented as quotations or guaranteed delivery periods. Obtain written scopes and quotes before commissioning work.
- Real estate licensees should not provide technical opinions outside their expertise and must comply with the Real Estate Agents Act 2008, the Professional Conduct and Client Care Rules 2012, and applicable disclosure obligations.
- The existence of a historical absence of flooding, landslide or other damage is relevant factual information but is not proof that the property is free from future natural-hazard risk.
- Where significant value, building work, insurance, finance or a sale depends on the outcome, independent legal and suitably qualified technical advice should be obtained.

## 10. Sources and further reading

- [1] Auckland Council - Understanding Auckland's regional flood maps (20 March 2026). [Open source](#) Regional/catchment mapping, 2016 LiDAR, site-specific limitations and possible updates.
- [2] Auckland Council - Understanding Auckland's regional landslide susceptibility maps (25 August 2026). [Open source](#) Regional susceptibility versus site-specific risk; LIM and insurer context.
- [3] Auckland Council - Changes to natural hazard information on your property LIM (24 October 2025). [Open source](#) Natural-hazard LIM section introduced from 15 October 2025.
- [4] Auckland Council - Plan Change 120 / additional submissions 2026. [Open source](#) Current PC120 status, hazard controls and submission dates.
- [5] MBIE Building Performance - Natural Hazard Provisions Guidance. [Open source](#) Sections 71-74 and removal of hazard entries.
- [6] MBIE Building Performance - Natural hazard sections of the Building Act. [Open source](#) Current Building Act guidance page, updated January 2026.
- [7] Auckland Council - Searching for a home: hazards, insurance and finance. [Open source](#) Council due-diligence guidance; notes banks typically require insurance.
- [8] Auckland Council - Order a LIM. [Open source](#) Current published LIM fees and service times.
- [9] Cato Bolam - Flood Hazard Review. [Open source](#) Published desktop-review price/turnaround example; not consent-grade.
- [10] CLC Consulting - Topographical Survey Auckland. [Open source](#) Published Auckland survey price and turnaround examples.
- [11] Eliot Sinclair - Geotechnical report cost in NZ (11 August 2026). [Open source](#) Published NZ geotechnical cost examples.
- [12] Soil & Rock Consultants - Geotechnical FAQ. [Open source](#) Published simple residential geotechnical cost/time examples.
- [13] Auckland Council - Coastal Hazard Assessment in the Auckland Region, GD2021/010. [Open source](#) Council coastal-hazard assessment guidance.
- [14] Real Estate Authority - Principles of disclosure / Rules 10.7 and 10.8. [Open source](#) Licensee disclosure obligations and expert evidence pathway.