



**A framework for assessing risk to life from flooding at the property level**

# **Auckland Floods 2023**

F. Macdonald and N. Brown (Auckland Council Healthy Waters)

R. Donnelly (Richard Donnelly Ltd)

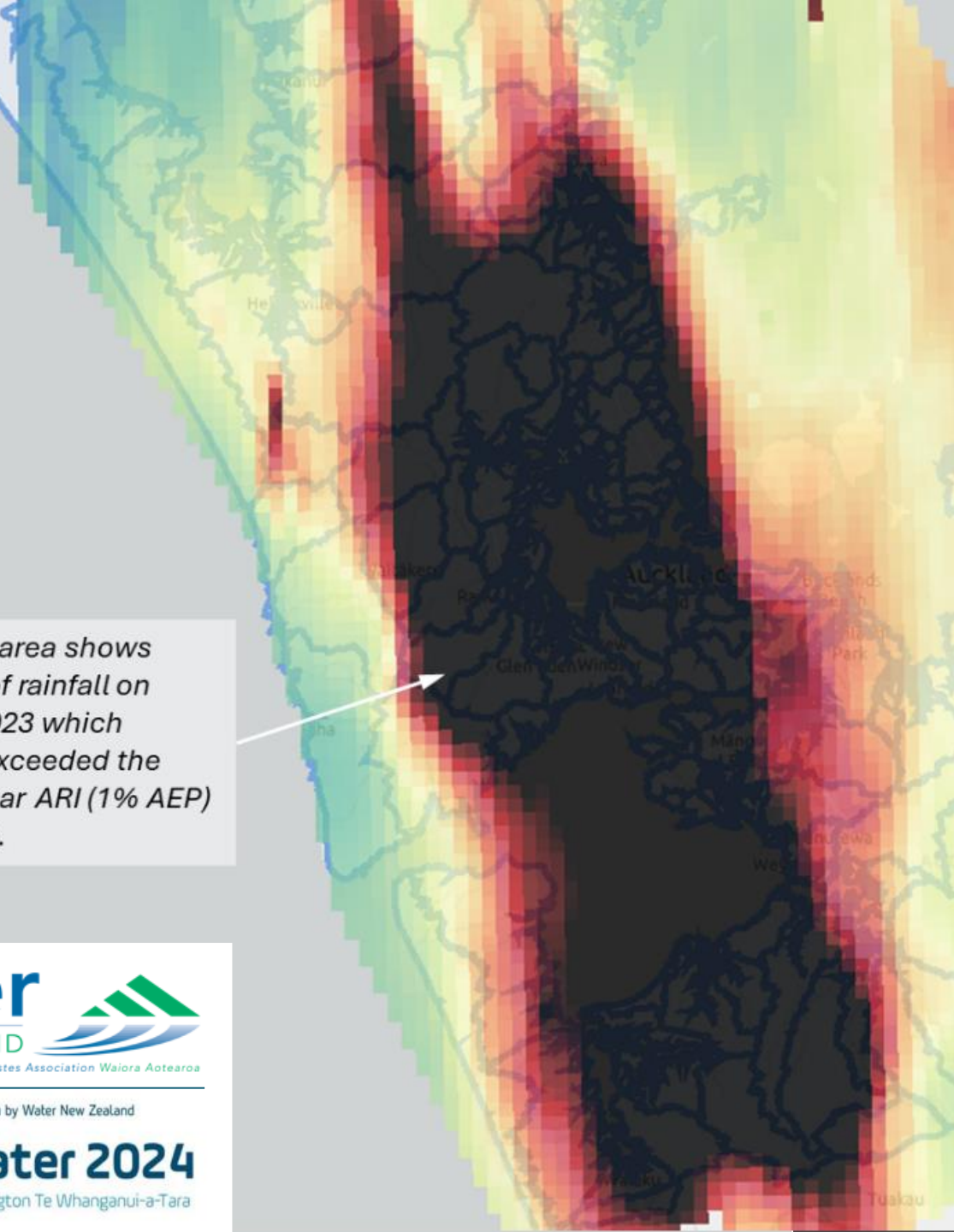


Proudly brought to you by Water New Zealand

**Stormwater 2024**

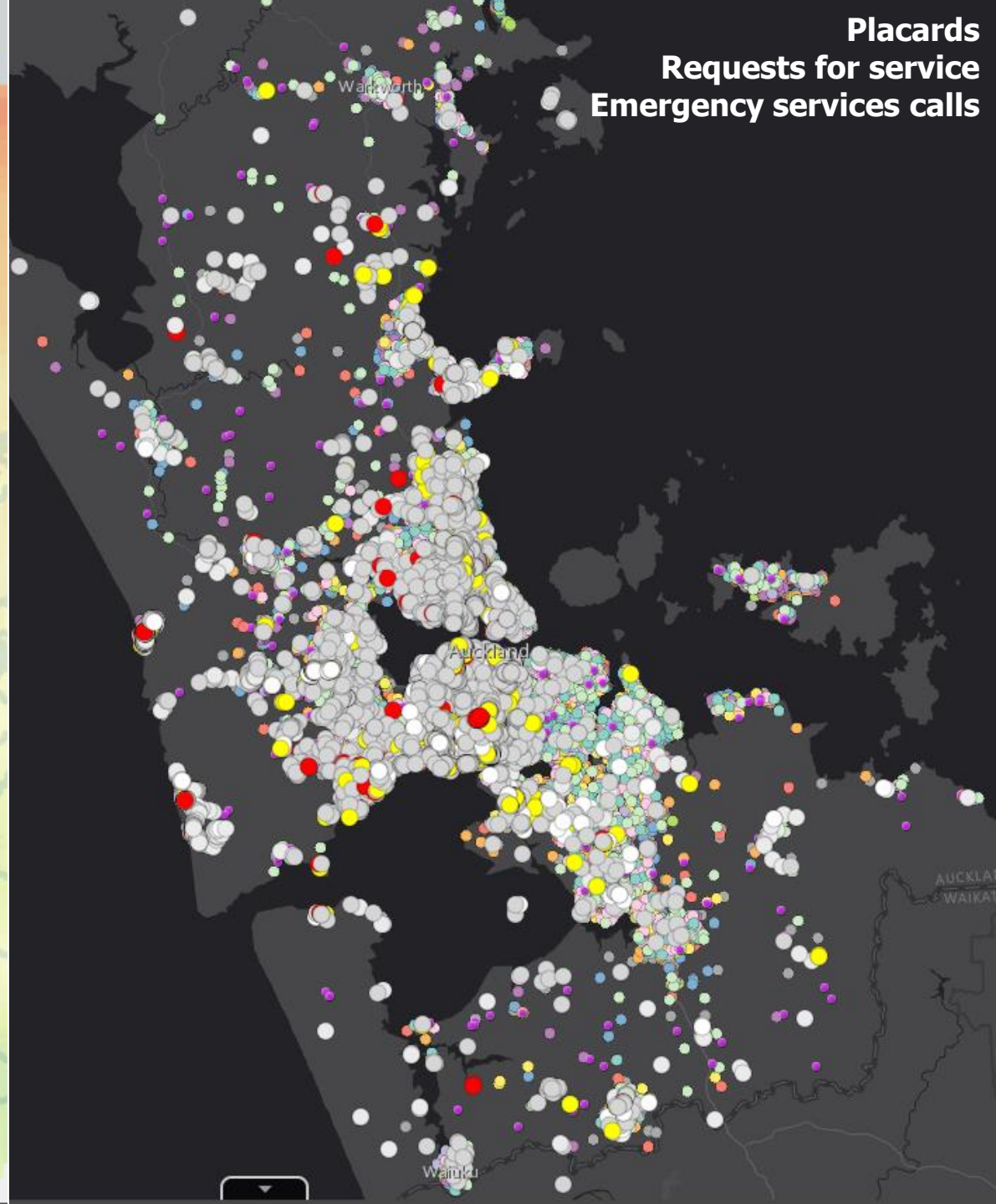
15–17 May | Takina Wellington Te Whanganui-a-Tara

# Rainfall



Dark shaded area shows areal extent of rainfall on 27 January 2023 which equalled or exceeded the TP108 100-year ARI (1% AEP) rainfall depth.

# Placards Requests for service Emergency services calls



Proudly brought to you by Water New Zealand

**Stormwater 2024**  
15-17 May | Takina Wellington Te Whanganui-a-Tara

1 JUNE 2023

# Govt to support councils with buyout and better protection of cyclone and flood affected properties



HON GRANT ROBERTSON



HON MICHAEL WOOD

Cyclone Recovery

Finance

The Government will enter into a funding arrangement with councils in cyclone and flood affected regions to support them to offer a voluntary buyout for owners of Category 3 designated residential properties. It will also co-fund work needed to protect Category 2 designated properties.

“From the beginning of this process the Government has supported a locally-led response to the North Island weather events, as requested by councils and communities in affected regions,” Grant Robertson said.

“The facilitation work that the cyclone taskforce has been engaged in to undertake risk assessments has been completed. From here the councils will lead engagement with their affected property-owners.

“Today’s announcement will help councils get the right solution in the right place and avoid significant financial hardship for property owners.”

The Government is committed to providing funding to support councils and will work through the details with them on how that will work in practice for both Category 2 and 3 properties. We expect to have those details resolved in June.

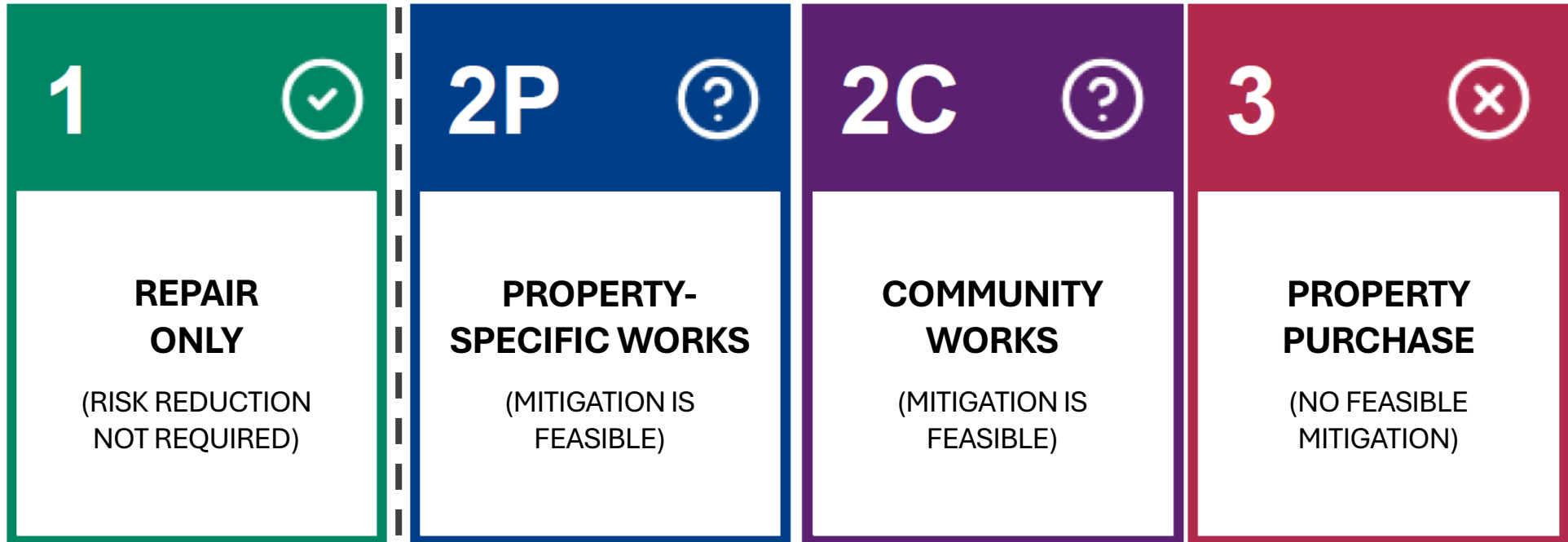


# Policy settings for the severe weather recovery scheme

Risk  
Tolerability



Risk  
Categories



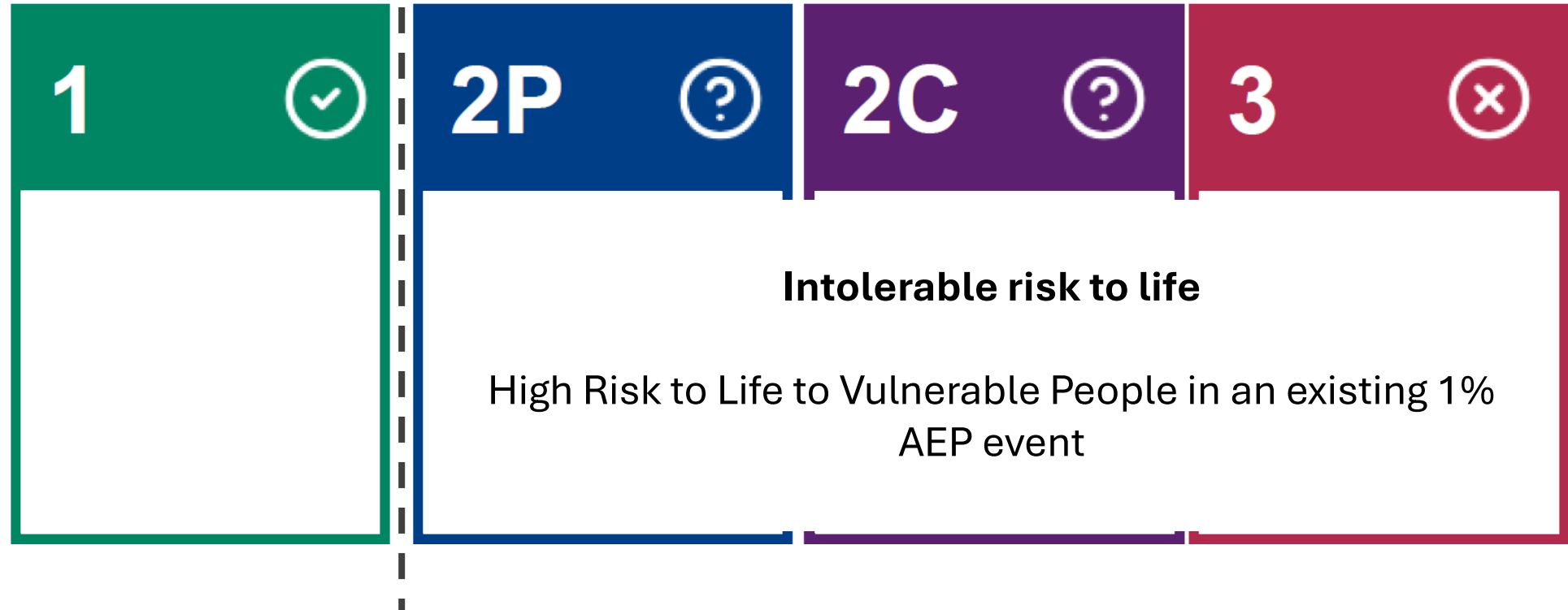
Risk  
Reduction  
Action

# Policy settings for the severe weather recovery scheme

Risk  
Tolerability



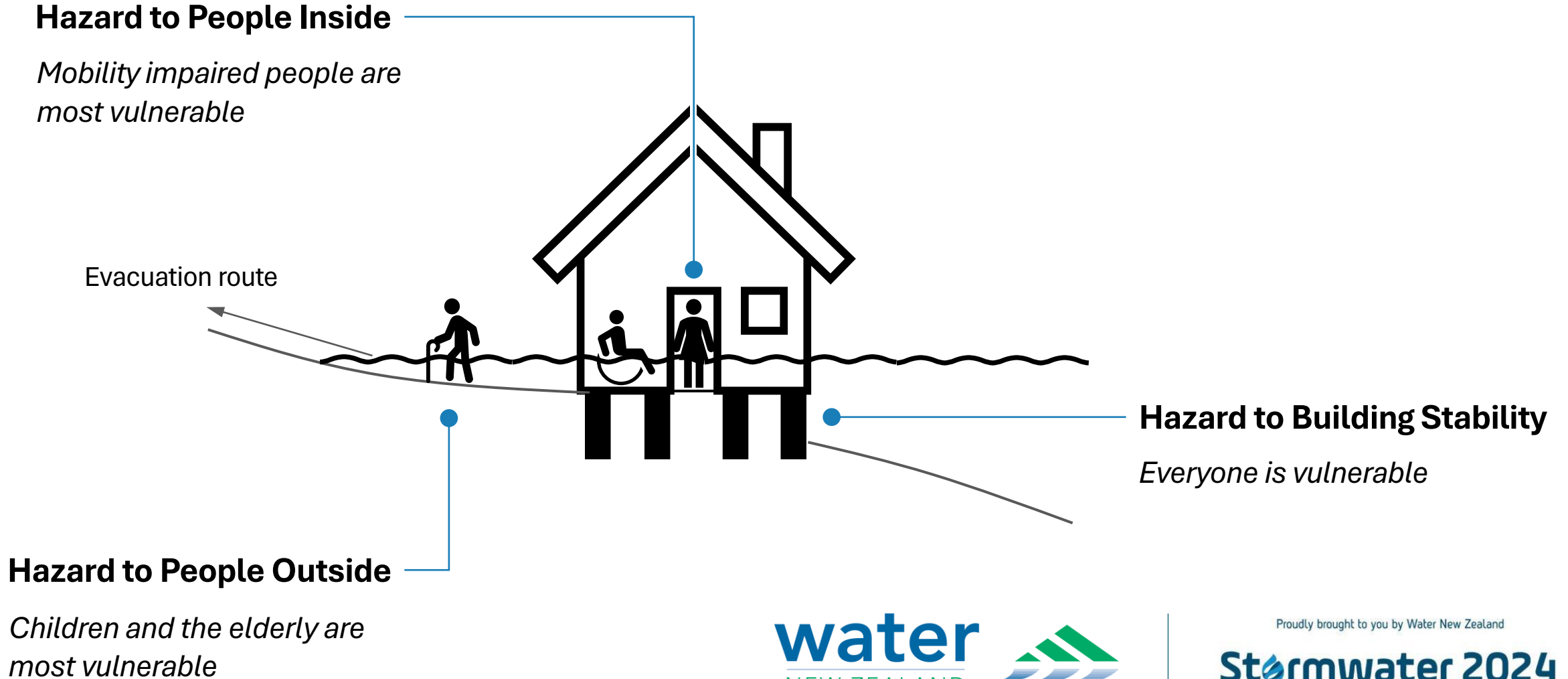
Risk  
Categories







# Spatially variable flood hazard and vulnerability



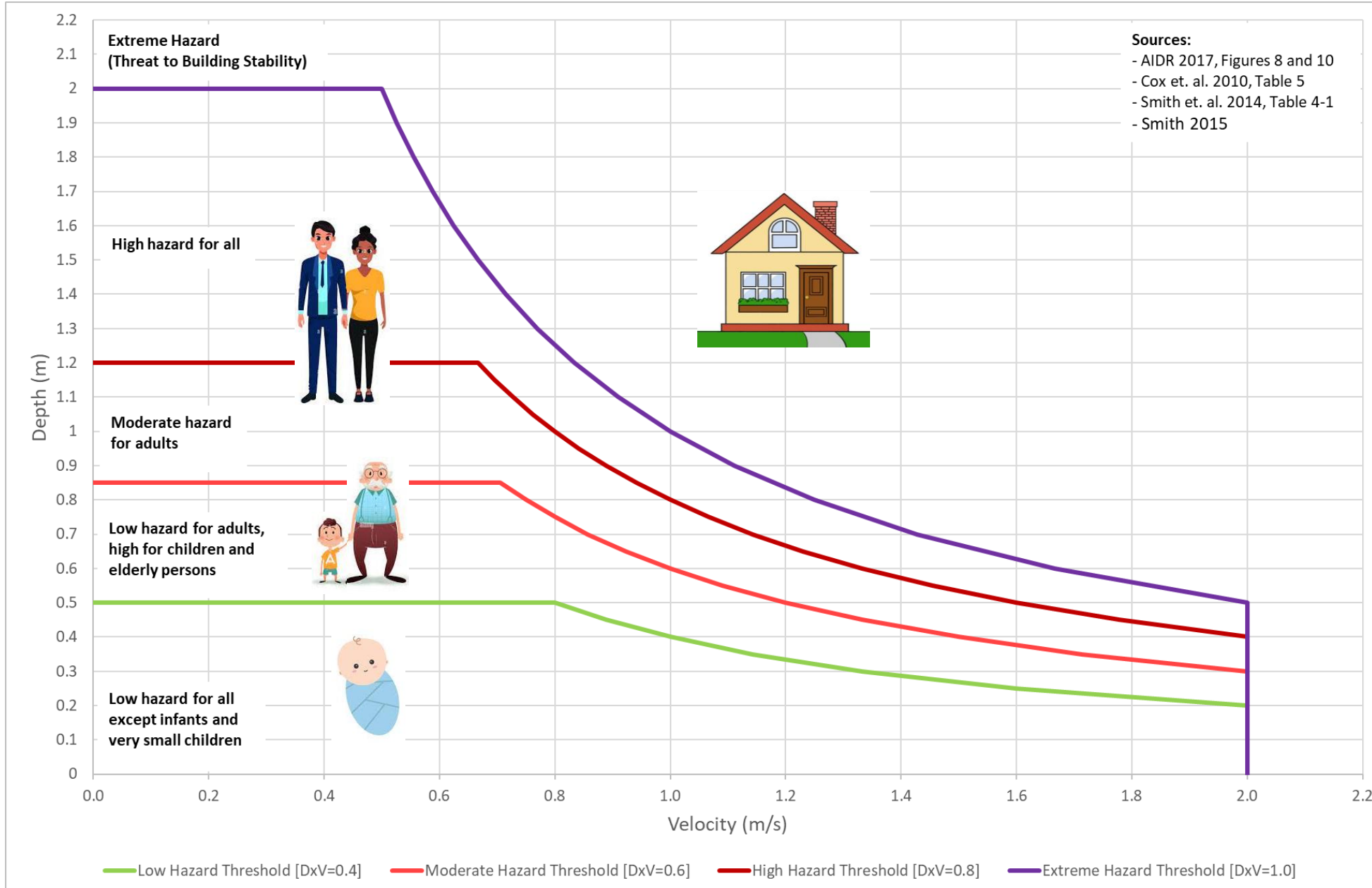
# Stability of people and buildings in flood waters

*Stability of light residential buildings at risk*

*All adults become unstable*

*Some adults may have difficulty*

*Children and elderly people become unstable*



Proudly brought to you by Water New Zealand

**Stormwater 2024**

15-17 May | Takina Wellington Te Whanganui-a-Tara



# Flood Danger

Determined from the combination of **Hazard Inside** and **Hazard Outside**

Determined from the **Hazard to Building Stability**

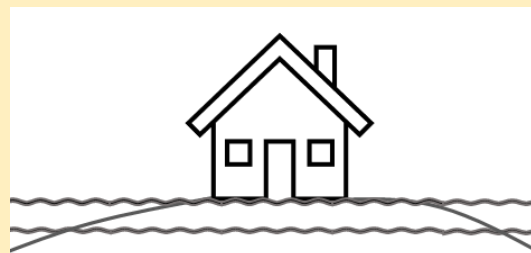
## LOW DANGER

Not dangerous for all, including vulnerable people.



## MODERATE DANGER

May be dangerous depending on what people decide to do.



## HIGH DANGER

Dangerous for vulnerable people and may be dangerous for all.



## EXTREME DANGER

Building stability at risk. Dangerous for all.



Risk to life is **TOLERABLE @ 1% AEP**

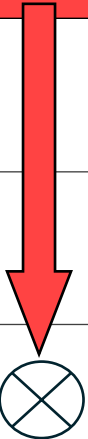
High risk to life to vulnerable people = **INTOLERABLE @ 1% AEP**

# Deciding the Danger Ratings

- This is the hazard space for someone on a flooded property.
- How should the cells of the matrix be rated?

Person Stability Danger Rating Matrix

Hazard			Hazard to People Outside				
Conditions			An evacuation route is available and does not require wading	An evacuation route may be available but requires wading. Hazard is a function of depth and velocity of flooding along the evacuation route. Refer DxV Chart 2.			
Hazard Rating			Very Low	Low hazard for all except infants and very young children	Low hazard for adults / High for children and elderly	Moderate hazard for adults	High hazard for all
D & V Thresholds			n/a	Refer DV Chart	Refer DV Chart	Refer DV Chart	Refer DV Chart
Hazard to People Inside	Habitable floor remains dry	Very Low	Floodwaters are NOT touching the building footprint. Nil depth over habitable floor.				
			Floodwaters are touching the building footprint. Nil depth over habitable floor.				
		Low hazard for all except infants and very young children	Depth (D) over habitable floor: $0 \leq D < 0.5m$				
		Low hazard for able-bodied adults / High for mobility impaired people	Depth (D) over habitable floor: $0.5 \leq D < 0.85m$				
		Moderate hazard for able-bodied adults	Depth (D) over habitable floor: $0.85 \leq D < 1.2m$				
	Habitable floor is wet.	High hazard for all	Depth (D) over habitable floor: $D \geq 1.2m$				



# Deciding the Danger Ratings

- This is the hazard space for someone on a flooded property.
- Some situations are clearly safe, and some are clearly dangerous.
- In other cases, the danger is contingent.

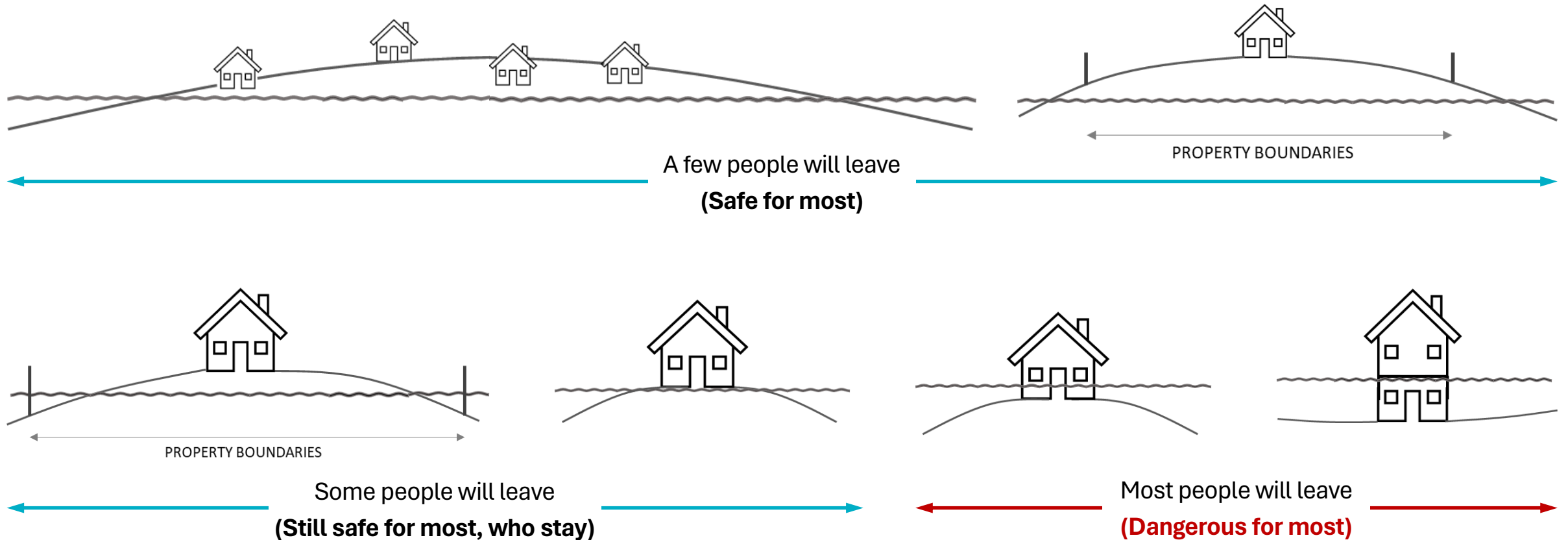
Person Stability Danger Rating Matrix

Hazard			Hazard to People Outside				
Conditions			An evacuation route is available and does not require wading	An evacuation route may be available but requires wading. Hazard is a function of depth and velocity of flooding along the evacuation route. Refer DxV Chart 2.			
Hazard Rating			Very Low	Low hazard for all except infants and very young children	Low hazard for adults / High for children and elderly	Moderate hazard for adults	High hazard for all
D & V Thresholds			n/a	Refer DV Chart	Refer DV Chart	Refer DV Chart	Refer DV Chart
Hazard to People Inside	Habitable floor remains dry	Very Low	Floodwaters are NOT touching the building footprint. Nil depth over habitable floor.	Safe refuge and safe evacuation available	Safe refuge but evacuation route is flooded <i>Potentially dangerous if people decide to leave</i>		
			Floodwaters are touching the building footprint. Nil depth over habitable floor.				
	Habitable floor is wet.	Low hazard for all except infants and very young children	Depth (D) over habitable floor: $0 \leq D < 0.5\text{m}$	Flooded lower floor with safe evacuation available from upstairs <i>Potentially dangerous for those who can't evacuate unassisted</i>	Flooded floor and evacuation route is also flooded <i>Dangerous whether people stay or go</i>		
		Low hazard for able-bodied adults / High for mobility impaired people	Depth (D) over habitable floor: $0.5 \leq D < 0.85\text{m}$				
		Moderate hazard for able-bodied adults	Depth (D) over habitable floor: $0.85 \leq D < 1.2\text{m}$				
	High hazard for all	Depth (D) over habitable floor: $D \geq 1.2\text{m}$					



# When will most people leave?

How close do flood waters have to be to the house before most people will try to evacuate?



# An aid for thinking about flood hazard and risk

LOW DANGER

MODERATE DANGER







HIGH DANGER

EXTREME DANGER  
(Building Instability)

Tolerable  
@ 1% AEP

Intolerable  
@ 1% AEP

## Person Stability Danger Rating Matrix

Hazard		Hazard to People Outside					
		Conditions		An evacuation route may be available but requires wading. Hazard is a function of depth and velocity of flooding along the evacuation route. Refer DxV Chart 2.			
Hazard Rating	D & V Thresholds	Very Low		Low hazard for all except infants and very young children	Low hazard for adults / High for children and elderly	Moderate hazard for adults	High hazard for all
		n/a		Refer DV Chart	Refer DV Chart	Refer DV Chart	Refer DV Chart
Hazard to People Inside	Habitable floor remains dry	Very Low	Floodwaters are NOT touching the building footprint. Nil depth over habitable floor.	Safe for all 	Dangerous for those who choose to leave  Intolerable Risk Threshold @ 1% AEP		
			Floodwaters are touching the building footprint. Nil depth over habitable floor.				
	Habitable floor is wet.	Low hazard for all except infants and very young children	Depth (D) over habitable floor: $0 \leq D < 0.5\text{m}$		Dangerous for children, and the elderly  Dangerous for all		
		Low hazard for able-bodied adults / High for mobility impaired people	Depth (D) over habitable floor: $0.5 \leq D < 0.85\text{m}$	Intolerable Risk Threshold @ 1% AEP			
Moderate hazard for able-bodied adults		Depth (D) over habitable floor: $0.85 \leq D < 1.2\text{m}$	Dangerous for mobility-impaired people 	Dangerous for all 			
High hazard for all	Depth (D) over habitable floor: $D \geq 1.2\text{m}$						

# Application

- Changing expectations of event magnitude in non-stationary climate
- Uncertainty in observed and/or modelled data
- Observed levels >> modelled– flood prone area activation
- No accepted definition of egress route.... to where?
- Extended duration of flooding
- Limitations of DV approach for overland flow – low depths, high velocities
- Lack of research on building stability thresholds in NZ context
- Acceptable level of residual risk post solution
- Etc....



# Conclusion

- The Framework is a new approach to assessing risk at a property level
- It accounts for behavioural factors, vulnerability, and flood hazard at multiple locations on a property
- Flood risk is assessed in a consistent, transparent and objective manner
- A threshold for intolerable risk to life has been defined
- Developed for flood recovery context but principles can be applied elsewhere
- Next steps....
- Read the full paper!

# Acknowledgements

- **Subject Matter Expert Working Group:** Nick Brown, Richard Smedley, Allan Leahy (Auckland Council), James Reddish (WSP)
- **Expert Panel:** Dr Tim Fisher (Tonkin & Taylor), Peter Christensen (Storm Environmental), Dr Graeme Smart, Wallace Potts (Tauranga City Council)
- All our property assessors

**Thank you!**  
**Questions? Patai?**