

Creating a flood-resilient home



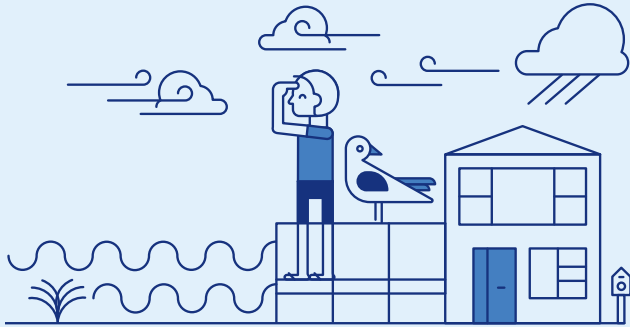
A guide for homeowners wanting to reduce the impacts of flooding on their property.

What is a flood-resilient home?

A flood-resilient home is designed to better cope with heavy rain and flooding.

Simple changes can help:

- improve safety
- reduce damage
- protect belongings
- make clean-up and recovery easier.



About this guide

Every property is different, and flood risks can vary depending on:

- your home’s layout
- how water moves around your property
- your level of flood risk
- the type of flooding affecting your area.

This guide focuses on two approaches:

1 External solutions – keeping water out where possible

Using landscaping, drainage, and building methods to help reduce water entering your home.

2 Internal solutions – designing for easier recovery

Using materials and layouts that are easier to clean, dry, and repair after flooding.

The following pages include practical examples of external and internal flood resilience improvements.

Benefits of a flood-resilient home

Flood resilience improvements can help your home cope better during heavy rain and flooding.

Even small changes can make your home safer and easier to recover after a storm.

Flood resilience improvements can help:

- reduce repair and clean-up costs
- reduce dampness and mould
- better protect furniture and appliances
- improve safety during heavy rain and flooding
- reduce stress and disruption after flooding
- help your home recover more quickly.

Flood resilience improvements won’t always prevent flooding, but they can help reduce damage and make recovery easier.



Understanding your flood risk

Before making changes to your property, it’s important to understand your flood risk and how water moves around your home during heavy rain.

In parts of the Western Bay, flooding can happen quickly during intense rainfall – particularly in low-lying coastal areas, near streams and waterways, or where stormwater systems become overwhelmed.

You don’t need to do everything at once – small changes can still make a difference.

Start by understanding your flood risk

Western Bay of Plenty District Council provides flood hazard maps through MAPI – Public Viewer, which can help identify:

- known flood risks
- overland flow paths
- low-lying areas vulnerable to flooding
- other natural hazards affecting your property.

You can search your property address and turn hazard layers on and off to better understand flooding and natural hazards in your area.

You can access the hazard maps here: westernbay.govt.nz/naturalhazards

Flood information can change over time as new information becomes available, so it’s a good idea to check for updates periodically.

Questions to consider

- Is your property near a stream, wetland or overland flow path?
- During heavy rain, where does water collect or flow?
- Could fences, landscaping or structures block water flow?
- Are garages, doors or lower floor areas vulnerable to flooding?
- Has your property or street flooded before?

Other ways to get flood information about your property

Apply for a LIM (Land Information Memorandum)

A LIM summarises information Council holds about a property, including flood-related information, stormwater infrastructure, natural hazards, legal notices and consent conditions relating to flooding or drainage infrastructure.

A LIM can help you better understand potential risks affecting a property and is also useful when buying, selling or planning future work on your home.

You can apply for a LIM online through Western Bay of Plenty District Council: westernbay.govt.nz/lim

Renting?

If you rent your home, there are still simple steps you can take to help protect your belongings and prepare for flooding.

Talk with your landlord about any larger maintenance or resilience improvements that may be needed around the property.

You can understand your landlord's responsibilities by visiting: tenancy.govt.nz

It's also a good idea to check your lease or rental agreement.

Stormwater and flooding in the Western Bay

Stormwater flows through drains, pipes, streams, wetlands, roads, and open spaces before reaching rivers, estuaries, and the coast.

During heavy rainfall, stormwater systems can become overwhelmed, causing water to collect or flow across land, roads, and low-lying areas.

Some roads, reserves, and open spaces are designed to temporarily carry or store stormwater during heavy rain to help reduce flooding impacts on homes and buildings.

Why do parts of the Western Bay flood?

The Western Bay's coastline, estuaries, and beaches are part of what makes the area special – but they can also make some locations more vulnerable to flooding. Low-lying communities such as Waihi Beach, Maketū, and other coastal areas can experience slower drainage during storms and high tides.

Flooding can also be made worse by:

- intense rainfall over a short period of time
- rising groundwater and high tides
- blocked or overwhelmed stormwater systems
- hard surfaces like roads, roofs, and driveways
- recurring and severe weather events.

In some areas, flooding cannot always be prevented. However, there are ways to reduce damage and improve recovery after storms.

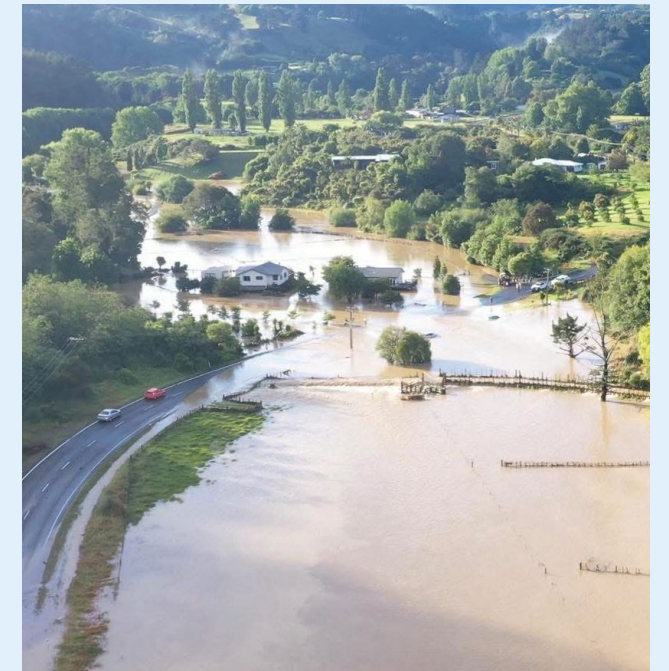


Who maintains stormwater systems?

Council maintains public stormwater infrastructure such as roadside drains, pipes, and culverts.

Property owners are responsible for maintaining private drains, private gutters, and private stormwater systems within their property boundaries.

Keeping drains and water flow paths clear can help reduce localised flooding.



Insurance and flood-resilient design

Check your insurance cover for flooding before starting resilience work on your property.

It's important to understand what your policy does and does not cover, and whether planned improvements may affect your insurance.

Your insurer may also be able to provide advice about reducing flood-related damage to your home.

Consider your neighbours



When making changes to your property, avoid increasing flood risk for neighbouring properties.

Features such as solid fences, landscaping, or structures can redirect or trap stormwater if not carefully designed.

Floodwater should continue to flow naturally wherever possible.

Before starting work

Some flood resilience improvements may require building or resource consent, particularly:

- earthworks
- drainage works
- retaining walls
- structures near waterways

Before starting any work, talk with your builder, designer, engineer or Council.

It's also important to discuss:

- flood risks affecting your property
- how planned works may affect water flow
- ways to direct water away from buildings
- suitable permeable surfaces and landscaping
- water-resistant building materials
- whether consent is required
- how to avoid increasing flood risk for neighbouring properties

External solutions

Keeping water out where possible

Around your property and landscaping



Use permeable or open fencing to allow water to flow.



Landscape the ground to direct water away from buildings.



Replace hard surfaces (like concrete) with permeable materials (like paving, gravel or grass) to help slow, filter and absorb water.



Keep overland flow paths clear.

Around entrances and openings



Raise doors, garages, or windows where practical to protect them from flooding.



Use open-style stairs or ramps that allow water to pass through.

Drains and stormwater



Install or upgrade drains and catch pits near entrances.



Install rainwater tanks where suitable.



Raise gully traps above flood levels so stormwater can't get into the wastewater network and overwhelm the system.

Outdoor services and utilities



Raise outdoor electrical equipment above likely flood levels.

Internal solutions

Designing for easier recovery

Flooring and walls



Use water-resistant flooring such as tiles or polished concrete.



Consider more water-resistant wall linings.

Electrical and appliances



Raise appliances above likely flood levels.



Raise electrical outlets and data points.



Install separate circuit breakers for lower floors where appropriate.

Cabinets and storage



Use cabinetry made from more water-resistant materials.



Install removable kickboards for easier cleaning and drying.



Raise shelving and cabinetry where practical.

Doors and stairs



Replace hollow-core doors with solid-core doors – these are more resilient to damage and the force of flood water

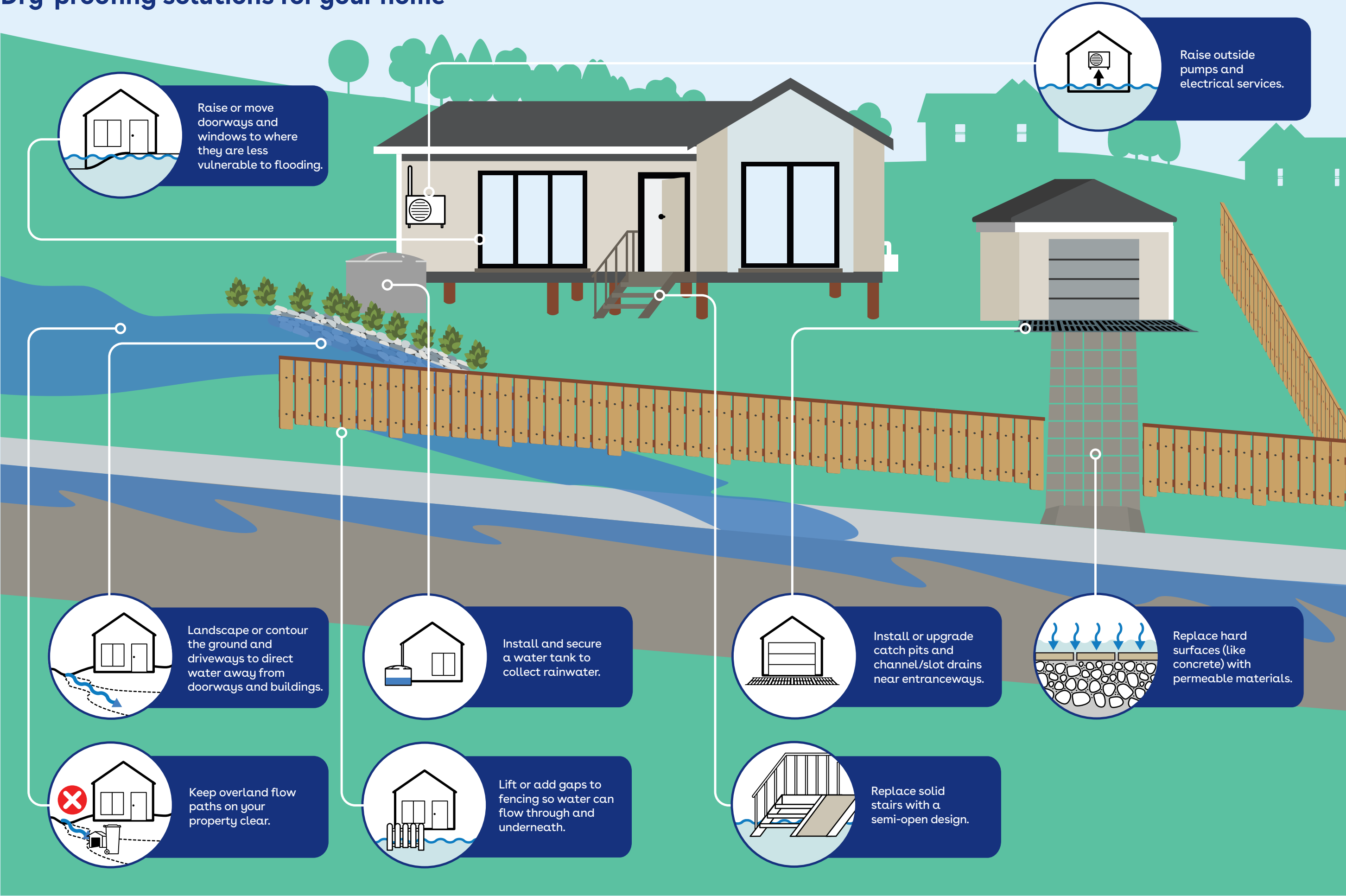


Use open design and flood-resilient materials for internal stairs.

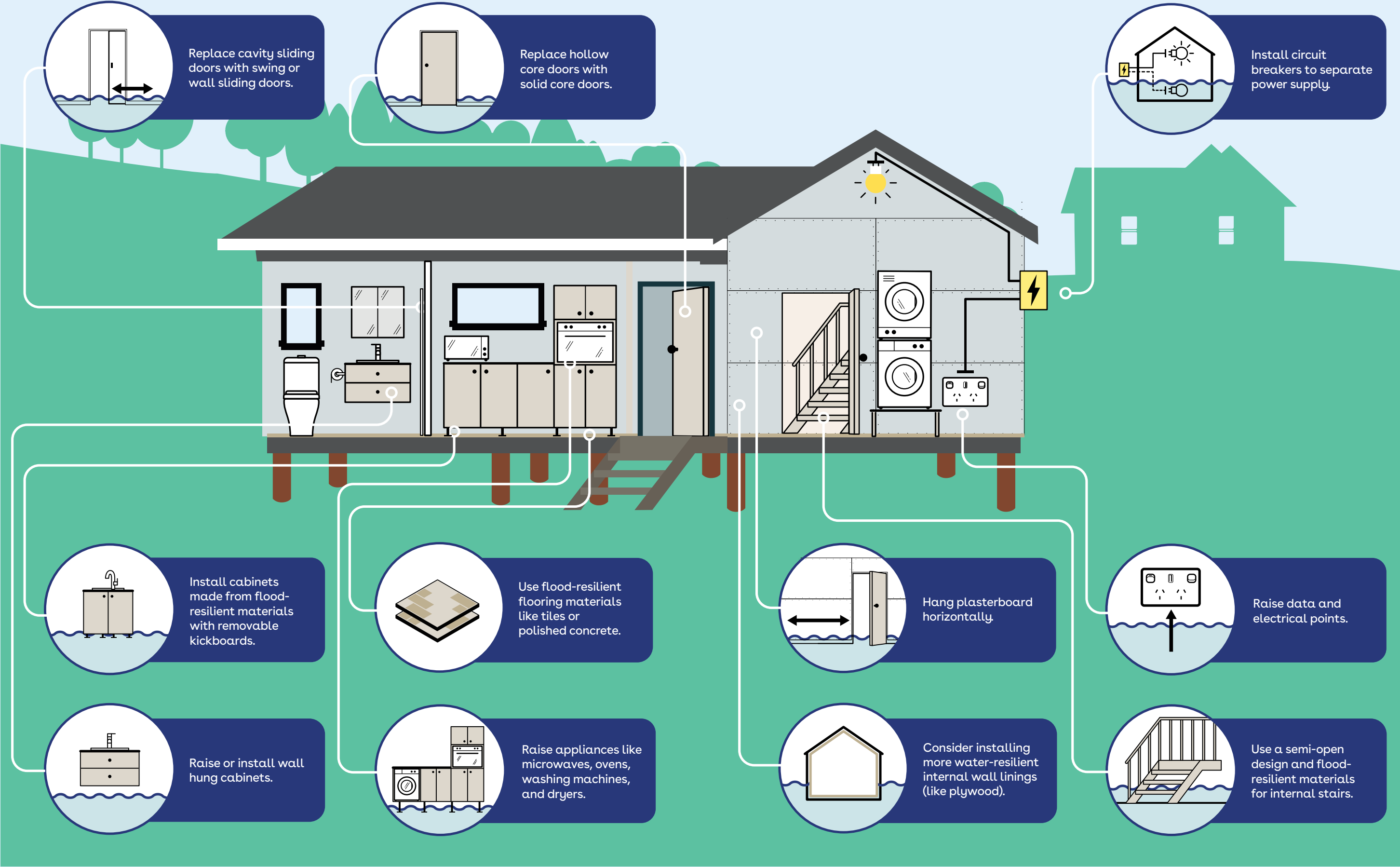


Replace cavity sliding doors with swing or surface sliding doors to minimise water getting into the wall cavity.

Dry-proofing solutions for your home



Wet-proofing solutions for your home



Reporting flooding issues

To report blocked drains, flooding issues, or damaged stormwater infrastructure, contact Western Bay of Plenty District Council.

For blocked private drains or pipes on your property, contact a registered plumber or drainlayer.

Other useful information

Prepare before a storm

Prepare your household for an emergency and learn how to be ready for severe weather events through westernbay.govt.nz/community/civil-defence/be-prepared

During a storm

Stay up to date with weather warnings and emergency information through: metervice.com/warnings/home

bopcivildefence.govt.nz

Need more information?

If you have questions about flooding, stormwater, natural hazards, or flood resilience improvements, contact Western Bay of Plenty District Council.



Phone: 0800 926 732

Email: info@westernbay.govt.nz

Scan the QR code to find out more about recovery after severe weather events.