

**Name:**

Kate Finnerty

**I could gain an advantage in trade competition through this submission.**

No, I could not gain an advantage.

**I am directly affected by an effect of the subject matter on the submission that – (a) adversely affects the environment; and (b) does not relate to trade competition or the effects of trade competition**

Yes, I am directly affected.

**The specific provision of the proposal that my submission relates to are:**

PG 5 Definitions

High Flood Hazard Area

High Flood Hazard Areas are subject to inundation events where the water depth (metres) x velocity (metres per second) is greater than or equal to 1 or where depths are greater than 1 metre, in a 0.2% annual exceedance probability flood event.

**My submission is:**

I oppose the definition and wish to have it amended to a 200yr or 0.5% event.

It appears that each house within the Urban and Rural Flood Assessment Overlay will have to obtain a Flood Assessment from Environment Canterbury, not just if people wish to build or develop an area in this zone but to see if they can actually keep their insurance. Can Kaikoura District Council and Environment Canterbury not look into this overlay in more detail and reassess the High Flood Hazard Area rather than each individual property having to do this?

The insurance company that we are currently insured with will not insure a building in a High Hazard Area. This will have a huge impact on many homes and businesses along Beach Road. Businesses that are only just surviving through COVID-19 may have to close and people may have to move because they cannot insure their house. This will affect the community not just now but it will also impact on any potential development and growth in the district.

Defining a High Flood Hazard Area as a 200yr flood event still recognises that there may be an event (a 0.5% chance) that will impact infrastructure in the overlay but it won't have such a negative impact on the people that live here now or that want to invest in the district in the future.

**I seek the following decision from the local authority:**

Amend the Definition of the High Flood Hazard Area from a 500yr flood event to a 200yr flood event.

**I wish to be heard in support of my submission.**

No

**If others make a similar submission, I will consider presenting a joint case with them at a hearing.**

Yes.

**Phone:**

021 297 2389

**Email:**

katefinnerty@hotmail.com