

To the Planning Team, Central Hawke's Bay District Council

Name of submitter: Jo Horrocks

Organisation: Natural Hazards Commission Toka Tū Ake

Email: resilience@naturalhazards.govt.nz

Date: 28/04/2026

Thank you for the opportunity to submit further on Plan Change One – Adoption of the Waipukurau South Structure Plan and Development Area Chapter (Plan Change One).

The Natural Hazards Commission Toka Tū Ake (NHC) is a Crown Entity responsible for providing residential property owners with a current contract of fire insurance for their residential property with insurance against damage from natural hazards covered by the Natural Hazards Insurance Act 2023 (NHI Act).

Our focus is on ensuring long-term resilience by encouraging building in areas that will remain safe and sustainable for future generations. Developing in zones at high risk from natural hazards exposes future owners to complex and potentially hazardous situations, which could compromise the longevity and safety of these developments.

NHC encourages territorial authorities to use risk-based frameworks in district plans to reduce risk and increase resilience to natural hazards. In alignment with our original submission, we support some submissions on Plan Change One in this regard

We support the submissions of the Hawke's Bay Regional Council requesting amendments to Dev1 chapter that provide clear provisions to manage flooding risk downstream of developments, and request inclusion of fault avoidance zones with appropriate associated controls.

Our comments on these submissions can be found in the attached Further Submission Table.

We welcome the opportunity to discuss our further submission with council officers if this would be helpful. Please feel free to contact us at any time.

Yours sincerely,



Jo Horrocks

Form 6, Clause 8 of Schedule 1, Resource Management Act 1991

Natural Hazards Commission Toka Tū Ake Further Submission on Plan Change One – Adoption of the Waipukurau South Structure Plan and Development Area Chapter

To: Central Hawke’s Bay District Council

Via Council submission email: districtplan@chbdc.govt.nz

Submitter: Natural Hazards Commission Toka Tū Ake (NHC)

1. This is a further submission on the following:

Plan Change One – Adoption of the Waipukurau South Structure Plan and Development Area Chapter notified on 09/03/2026

2. NHC is an organisation who has an interest in the proposal that is greater than the interest the general public has.

As NHC is the ‘first loss’ insurer for residential damage resulting from natural hazards listed in the NHI Act, NHC carries significant financial risk on behalf of the Crown. This means that NHC has a strong interest in reducing risk from, and building resilience to, natural hazards across New Zealand

3. NHC supports, is neutral, or opposes the submissions of original submitters to the extent outlined in this submission.

4. NHC does not wish to be heard in support of this further submission.

Date: 21/04/2026

Address for service: Natural Hazards Commission Toka Tū Ake
PO Box 790,
Wellington
6140

Contact person: Jo Horrocks

Email: resilience@naturalhazards.govt.nz

Further Submissions Table

Original Submitter	Submission Number	Description	Support/ Oppose	Reasoning	Requested Action
Hawke's Bay Regional Council	07.01	Hawke's Bay Regional Council requests that DEV1 chapter is amended to provide clear policies and standards so that management of stormwater, design and construction of the stormwater management areas etc, and development within the Waipukurau South Development Area are deliberately staged and sequenced to ensure impacts of downstream flooding are appropriately controlled.	Support	NHC supports restricting residential development in areas where the risk from natural hazards will be increased in neighbouring properties. We support this submission and consider it important that stormwater is managed within any development to avoid increasing flood risk downstream.	We seek that this submission be allowed
Hawke's Bay Regional Council	07.01	Hawke's Bay Regional Council requests that the Structure Plan is amended to include 'fault avoidance zones'. They request that DEV1 chapter is amended to ensure it applies controls and standards that are proportionate to the risks of land use activities, including residential activities and dwellings in known 'Fault Avoidance Zones' within the WSDA.	Support	NHC supports restricting residential development and critical infrastructure in areas within 20 m of an active fault trace. We support including 'fault avoidance zones' within the DEV1 chapter.	We seek that this submission be allowed