

Wellington City Proposed District Plan – submission form

Clause 6 of the First Schedule, Resource Management Act 1991.

How to make a submission

- online at eplan.wellington.govt.nz/proposed
- email your submission to: PDPsubmissions@wcc.govt.nz
- post this form to us (no stamp needed)
- drop your completed form off to Wellington City Council reception, Level 16, 113 The Terrace.

To make sure your submission can be accepted please lodge by 5pm Monday 12 September 2022.

Privacy statement - what we do with your personal information

All submissions (including name and contact details) are published and made available to elected members and to the public from our offices and on our website. Personal information will also be used for the administration of the notified Proposed Plan process.

All information collected will be held by Wellington City Council. You have the right to ask for a copy of any personal information we hold about you, and to ask for it to be corrected if you think it is wrong. Please contact us at district.plan@wcc.govt.nz.

Your details

Name Jo Horrocks, Toka Tū Ake EQC	
Postal address (including suburb): PO Box 311, Wellington 6140	
Phone/mobile	Email: resilience@eqc.govt.nz
I am making this submission: <input type="checkbox"/> as an individual <input checked="" type="checkbox"/> on behalf of an organisation. Organisation's name: Toka Tū Ake EQC	
I would like to be heard in support of my submission in person Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
If others make a similar submission, I will consider presenting a joint case with them <input type="checkbox"/> at a hearing. Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	

This is a submission on the Wellington City Proposed District Plan

<input type="checkbox"/> I could <input checked="" type="checkbox"/> I could not – gain an advantage in trade competition through this submission
If you could gain an advantage in trade competition through this submission answer the next question.
<input type="checkbox"/> I am <input checked="" type="checkbox"/> I am not – directly affected by an effect of the subject matter of the submission that: (a) adversely affects the environment; and (b) does not relate to trade competition or the effects of trade competition. (Please tick relevant box if applicable) Note: If you are a person who could gain an advantage in trade competition through the submission, your right to make a submission may be limited by clause 6(4) of Part 1 of Schedule 1 of the Resource Management Act 1991.

Multiple provisions can be commented on within the following section. Feel free to add more pages to your submission to provide a fuller response.

The specific provision of the plan that my submission relates to:	See Attached Table
Do you: <input type="checkbox"/> Support <input type="checkbox"/> Oppose Amend	

Wellington City Proposed District Plan – multiple submission points table

You can attach this table when making your submission via the [online PDP submission form](#) or by downloading our [submission form](#) and emailing it to us at PDPsubmissions@wcc.govt.nz

Submitter Name: Toka Tū Ake EQC

Please add a new row for every specific and unique point you would like to submit on.

Chapter / Sub-part Please identify what part of the plan your submission point relates to – this could be a subpart or chapter heading within the plan.	Specific provision / matter Please identify the specific provision or matter your submission point relates to – this could be a specific objective, policy, rule, standard, or a more general matter that relates to a whole chapter, topic, zone, or overlay.	Position Please indicate whether you support, oppose, or seek to amend the specific provision / matter.	Reason for submission Please provide reasoning to support your position. This could be a detailed explanation, technical information, or simply stating you support the intent of the provision.	Decisions requested / relief sought Please indicate whether you are seeking to retain the provision as notified in the PDP, delete the provision, or are seeking amendment. If you are seeking to amend a provision please set this out using strike through to indicate deletion and <u>underline</u> to indicate additional text.
i.e. General Rural Zone	i.e. GRUZ-O1	i.e. Support	i.e. Support the direction or GRUZ-O1 to provide for rural activities.	i.e. Retain GRUZ-O1 as notified.
Maps	Natural Hazard Overlay – slope instability	Amend	<p>A regulatory landslide hazard overlay should be included in the Plan.</p> <p>The WCC Proposed District Plan only factors slope instability in rules for earthworks, restricting earthworks on slopes greater than 34°, and requiring earthworks “minimise the risks associated with slope instability”. This does not consider the effect that underlying soil type, ground water level, and previous earthworks has on the likelihood of slope failure. In our opinion the provisions for landslide hazard mitigation in the Earthworks section of the Proposed Plan are not sufficient, as they rely on individual assessments of sites and could be applied inconsistently. They also allow for developments which do not require earthworks in areas which are at risk of slope failure. Applying a Landslide Hazard overlay (such as the non-regulatory landslide overlay) and restricting development within high-hazard areas will preclude inconsistent application of earthworks rules and prevent subdivision and development on slopes prone to failure.</p> <p>Wellington has a history of landslides in residential areas. EQC has received more than 1500 claims for landslides in Wellington City in the past ten years, with more being received after the many rainfall-induced landslides over the 2022 winter. It is important to take this hazard into account when planning</p>	A regulatory landslide hazards overlay should be included in the planning maps with restrictions on development (through sensitive activities) implemented in high-risk areas. We understand the restrictive disclaimer on the existing non-regulatory GNS Science SLIDE Geomorphology Map provides a barrier for inclusion in the plan, however the uncertainties in a landslide hazard overlay developed from this map can be managed through policy. At a property level, this could include providing a policy for the ‘line’ to be contested, similar to the Slope Instability Management Areas in the Christchurch District Plan.

			intensification and development projects so that future risks to life safety, property and the wellbeing of those affected can be reduced.	
Natural Hazards	NH	Amend	<p>Landslide hazards need to be included in this section, with rules to restrict sensitive and potentially sensitive activities.</p> <p>The WCC Proposed District Plan only factors slope instability in rules for earthworks, restricting earthworks on slopes greater than 34°, and requiring earthworks “minimise the risks associated with slope instability”. This does not consider the effect that underlying soil type, ground water level, and previous earthworks has on the likelihood of slope failure. Provisions for landslide hazard mitigation in the Earthworks section of the Proposed Plan are not sufficient, as they rely on individual assessments of sites and could be applied inconsistently. They also allow for developments which do not require earthworks in areas which are at risk of slope failure. Applying a Landslide Hazard overlay and restricting development within high-hazard areas will preclude inconsistent application of earthworks rules and prevent subdivision and development on slopes prone to failure.</p> <p>Wellington has a history of landslides in residential areas. EQC has received more than 1500 claims for landslides in Wellington City in the past ten years. It is important to take this hazard into account when planning intensification and development projects so that future risks to life safety, property and the wellbeing of those affected can be reduced.</p>	Include landslide hazards in the Natural Hazards section and include rules to restrict hazard sensitive activities and potentially hazard sensitive activities in areas at high risk.
Maps	Fault Hazard Overlays	Amend	<p>The terminology ‘Fault Hazard Overlay’ should be consistent with the MfE guidelines i.e. Fault Avoidance Zone.</p> <p>Fault Avoidance Zones are recommended by MfE¹ guidelines on planning around active faults, and we recommend this guidance is followed, including the use of confined, unconfined, distributed and uncertain fault areas where appropriate. Supporting information from Morgenstern and Van Dissen, (2021)², suggests that the Fault Hazard Overlays in the WCC Proposed Planning Maps are the Fault Avoidance Zones mapped in that report, but this is not clearly explained in the plan or Section 32 report.</p> <p>The description of ‘fault hazard’ needs to be clarified or amended to reflect how it is shown on the maps i.e., a band, which are at different widths on the map, which we assume reflects the certainty of the fault location. This is not explained in the plan or in the s32 report. The MfE term ‘Fault Avoidance</p>	Re-name the Fault Hazard Overlay as Fault Avoidance Zones. Include confined, unconfined, distributed, and uncertain fault areas as in Morgenstern and Van Dissen (2021).

¹ <https://environment.govt.nz/assets/Publications/Files/planning-development-faults-graphics-dec04-1.pdf>

² Morgenstern R., Van Dissen RJ. 2021. Active fault mapping and fault avoidance zones for Wellington City. Lower Hutt (NZ): GNS Science 94 p. Consultancy Report 2020/27.

			<p>Zone’ is preferred, or ‘Restrictive Fault Zone’ (or similar), as it reflects that these are zones where development is restricted.</p> <p>As they are, the Fault Hazard Overlays could lead to confusion about where the fault trace is and where the strictest development restrictions apply (within 20 m of this).</p>	
Natural Hazards	NH – P11	Amend	<p>The plan does not adequately manage the risks of fault rupture, with single residential dwellings able to be located within the Wellington and Ohariu Fault Overlays.</p> <p>MfE guidelines for planning around an active fault advise that Buildings Importance Category (BIC) 2 (residential) structures are not developed within the fault avoidance zones (within 20 m of the fault race) of Recurrence Interval Class (RIC) I (≤2000 years) faults on brownfield sites and RIC I and II (2000 – 3500 years) on greenfield sites³.</p> <p>The Wellington Fault is RIC I and the Ohariu Fault is RIC II⁴. Any residential development within the Fault Overlays should be avoided within 20 m of the Wellington Fault, even on an existing site.</p> <p>Single, timber framed, residential buildings can be very resilient to earthquake ground shaking. However, residential buildings on top of faults are at risk of complete destruction, as the foundations are likely to be pulled apart by the ground moving in different directions underneath them in the event of an earthquake.</p> <p>Faults can be unpredictable and may not rupture to the surface in exactly the same place in each earthquake. Earthquakes can also cause other serious ground deformation close to the fault, e.g., uplift, subsidence, and fissure formation³. Additionally, there is an increased risk of landslides closer to a fault rupture over steep topography, which further put properties and people close to the fault at risk.</p> <p>This is the reason for a 20 m avoidance buffer on either side of a mapped fault, to prevent construction of residences in an area likely to suffer fault rupture, ground deformation, and earthquake-induced landslides in the event of an earthquake.</p>	<p>Hazard sensitive activities, excluding a single residential dwelling on an existing site, within the Wellington Fault Overlay and Ohariu Fault Overlay</p> <p>Avoid subdivision, development or use associated with hazard sensitive activities, excluding a single residential dwelling on an existing site, within the Wellington Fault Overlay and Ohariu Fault Overlay unless it can be demonstrated that:</p> <ol style="list-style-type: none"> 1. The activity is located more than 20m from the Wellington Faultline or Ohariu Faultline, or 2. The activity, excluding additions to existing building, has a operational and functional need to locate within the Wellington Fault Overlay and Ohariu Fault Overlay and locating outside of these Overlays is not a practicable option; and 3. The activity incorporates mitigation measures that ensure the risk from fault rupture to people and property is reduced or not increased; or 4. For additions to existing buildings, the change in risk from fault rupture to people and property is reduced or not increased.
Natural Hazards	NH-P13	Amend	<p>Activities should be located 20m from the Wellington Fault.</p> <p>MfE guidelines for planning around an active fault advise that BIC 3 (including principle railway stations) structures are not developed within the fault avoidance zones (within 20 m of the fault race) of RIC I, II and III faults on brownfield sites.</p>	<p>Subdivision, use and development which will be occupied by members of the public, or employees associated with the operational port activities, passenger port facilities and rail activities in the Wellington Fault Overlay.</p>

³ <https://environment.govt.nz/assets/Publications/Files/planning-development-faults-graphics-dec04-1.pdf>

⁴ <https://data.gns.cri.nz/af/>

			<p>The Wellington Fault is RIC I³, and developments associated with the railway or port facilities should not be permitted within 20 m of the Wellington Fault, even on an existing site.</p> <p>Buildings on top of faults are at risk of complete destruction and pose high risk to life, as the foundations are likely to be pulled apart by the ground moving in different directions underneath them in the event of an earthquake.</p> <p>Faults can be unpredictable and may not rupture to the surface in exactly the same place in each earthquake³. Earthquakes can also cause other serious ground deformation close to the fault, e.g., uplift, subsidence, and fissure formation³. This is the reason for a 20 m avoidance buffer on either side of a mapped fault, to prevent construction of residences in an area likely to suffer fault rupture and ground deformation in the event of an earthquake.</p>	<p>Provide for subdivision, development and use associated with the operational port activities, passenger port facilities and rail activities, within the Wellington Fault Overlay, where the subdivision, development and use does not involve the construction of new buildings which will be occupied by more than 10 employees associated with the operational port activities, passenger port facilities and rail activities or any members of the public, <u>and where it can be demonstrated that the activity is located more than 20 m from the Wellington Fault.</u></p>
Natural Hazards	NH-P14	Amend	<p>Activities should be located 20m from the Wellington Fault.</p> <p>MfE⁵ guidelines for planning around an active fault advise that BIC 3 (including principle railway stations) structures are not developed within the fault avoidance zones (within 20 m of the fault race) of RIC I, II and III faults on brownfield sites.</p> <p>The Wellington Fault is RIC I, and developments associated with the railway or port facilities should not be permitted within 20 m of the Wellington Fault, even on an existing site.</p> <p>Buildings on top of faults are at risk of complete destruction, and pose high risk to life, as the foundations are likely to be pulled apart by the ground moving in different directions underneath them in the event of an earthquake.</p> <p>Faults can be unpredictable and may not rupture to the surface in exactly the same place in each earthquake. Earthquakes can also cause other serious ground deformation close to the fault, e.g., uplift, subsidence, and fissure formation. This is the reason for a 20 m avoidance buffer on either side of a mapped fault, to prevent construction of residences in an area likely to suffer fault rupture and ground deformation in the event of an earthquake</p>	<p>Subdivision, use and development which will be occupied by members of the public, or employees associated with the operational port activities, passenger port facilities and rail activities in the Wellington Fault Overlay.</p> <p>Manage subdivision, development and use associated within the operational port activities, passenger port facilities and rail activities within the Wellington Fault Overlay where the subdivision, development and use involves the construction of new buildings which will be occupied by members of the public, or more than 10 employees associated with the operational port activities, passenger port facilities and rail activities by ensuring that:</p> <ol style="list-style-type: none"> 1. Mitigation measures are incorporated that avoid an increase in risk to people, property and infrastructure from the fault rupture of the Wellington Fault; <u>and</u> 2. <u>Where it can be demonstrated that the activity is located more than 20 m from the Wellington Fault.</u>
Natural Hazards	NH – R6	Amend	<p>The construction of or conversion to residential units should only be permitted if they are located more than 20m from the Wellington or Oharui Faults.</p> <p>MfE guidelines for planning around an active fault advise that Buildings Importance Category (BIC) 2 (residential) structures are not developed within the fault avoidance zones (within 20 m of the fault trace) of Recurrence Interval Class (RIC) I (≤2000</p>	<p>NH-R6 Construction of a residential unit or conversion of any non-residential building into a residential unit in the Wellington Fault and Ohariu Fault Overlays</p> <p>All Zones 1. Activity Status: Permitted</p> <p>Where:</p>

⁵ <https://environment.govt.nz/assets/Publications/Files/planning-development-faults-graphics-dec04-1.pdf>

			<p>years) faults on brownfield sites and RIC I and II (2000 – 3500 years) on greenfield sites.</p> <p>The Wellington Fault is RIC I and the Ohariu Fault is RIC II. Any residential development within the Fault Overlays should not be allowed within 20 m of the Wellington Fault, even on an existing site.</p> <p>Single story, timber framed, residential buildings can be very resilient to earthquake ground shaking. However, residential buildings on top of faults are at risk of complete destruction, as the foundations are likely to be pulled apart by the ground moving in different directions underneath them in the event of an earthquake.</p> <p>Faults can be unpredictable and may not rupture to the surface in exactly the same place in each earthquake⁶. Earthquakes can also cause other serious ground deformation close to the fault, e.g., uplift, subsidence, and fissure formation. This is the reason for a 20 m avoidance buffer on either side of a mapped fault, to prevent construction of residences in an area likely to suffer fault rupture and ground deformation in the event of an earthquake.</p>	<p>a. The development involves the construction of no more than one additional residential unit on a site; and</p> <p>b. The total number of residential units on a site is no more than two; <u>and</u></p> <p>c. <u>It can be demonstrated that the unit is more than 20 m away from the Wellington or Ohariu Faults.</u></p>
Natural Hazards	NH – R7	Amend	<p>Hazard sensitive or potentially hazard sensitive activities should be located 20m away from the Sheppard or Terewhiti Faults.</p> <p>MfE guidelines for planning around active faults advise that BIC 3 structures are not developed within 20 m of RIC III faults on brownfield sites, and BIC 2b and 3 structures are not developed within 20 m of RIC III faults on greenfield sites⁶.</p> <p>There are many overlaps between MfE categorised BIC 2b and 3 buildings and the WCC’s Hazard Sensitive Activities, including:</p> <ol style="list-style-type: none"> 1. Community facilities (BIC 2b, 3 if occupancy >300), 2. Places of worship (BIC 2b, 3 if occupancy >300), 3. Marae (BIC 2b, 3 if occupancy >300), 4. Multi-unit housing (BIC 2b), 5. Retirement villages (BIC 2b), and 6. Hazardous facilities and major hazardous facilities (BIC 3 or 4) <p>The Shepherd’s Gully Fault is RIC III (3500 – 5000 years), and the Terawhiti fault has not yet had its recurrence interval calculated⁷. As such, no hazardous activities should be permitted within 20 m of either fault trace.</p> <p>Additionally, facilities containing hazardous substances which are capable of causing hazardous conditions beyond the</p>	<p>NH-R7 Hazard sensitive or potentially hazard sensitive activities in the Sheppard Fault and Terewhiti Fault Overlays</p> <p>All Zones 1. Activity Status: Permitted</p> <p>Where:</p> <p><u>a. It can be demonstrated that the activity is more than 20 m away from the Shepherd’s Gully or Terawhiti Fault; and</u></p> <p><u>b. The development does not involve the establishment of either:</u></p> <ol style="list-style-type: none"> i. Educational facilities; ii. Health care facilities; or iii. Emergency service facilities; <u>or</u> <u>iv. Hazardous facilities and Major Hazardous Facilities</u>

⁶ <https://environment.govt.nz/assets/Publications/Files/planning-development-faults-graphics-dec04-1.pdf>

⁷ <https://data.gns.cri.nz/af/>

			property boundaries should not be permitted within 20 m of any active fault.	
Natural Hazards	NH-R16	Amend	<p>Residential units should be included as hazard sensitive activities within the Wellington and Ohariu Fault Overlays.</p> <p>MfE guidelines for planning around an active fault advise that Buildings Importance Category (BIC) 2 (residential) structures are not developed within the fault avoidance zones (within 20 m of the fault race) of Recurrence Interval Class (RIC) I (≤ 2000 years) faults on brownfield sites and RIC I and II (2000 – 3500 years) on greenfield sites⁷.</p> <p>The Wellington Fault is RIC I and the Ohariu Fault is RIC II⁸. Any residential development within the Fault Overlays should not be allowed within 20 m of the Wellington Fault, even on an existing site.</p> <p>Single story, timber framed, residential buildings can be very resilient to earthquake ground shaking. However, residential buildings on top of faults are at risk of complete destruction, as the foundations are likely to be pulled apart by the ground moving in different directions underneath them in the event of an earthquake.</p> <p>Faults can be unpredictable and may not rupture to the surface in exactly the same place in each earthquake. Earthquakes can also cause other serious ground deformation close to the fault, e.g., uplift, subsidence, and fissure formation. This is the reason for a 20 m avoidance buffer on either side of a mapped fault, to prevent construction of residences in an area likely to suffer fault rupture and ground deformation in the event of an earthquake</p>	<p>NH-R16 Hazard sensitive activities (excluding a single residential unit) within the Wellington Fault and Ohariu Fault Overlay</p> <p>All Zones 1. Activity status: Non-Complying</p>
Infrastructure	INF-NH-R58	Amend	<p>New underground infrastructure should not be located in hazardous areas unless it will not worsen any impacts of an event, and includes resilience features to reduce any damage from events.</p> <p>Power generating facilities, water treatment and wastewater treatment, other public utilities, and infrastructure containing hazardous materials are BIC 3 structures, and MfE Active Fault Guidelines recommend that such infrastructure is not built within 20 m of a fault with a recurrence interval of 5000 years or less. This includes the Wellington, Ohariu and Shepherd's Gully Faults⁸.</p> <p>We understand the need to transport water, wastewater and electricity across the Wellington fault due to the location of the fault. However key network facilities such as substations and</p>	<p>New underground infrastructure (including customer connections), and maintenance or upgrading of existing underground infrastructure in Natural Hazard and Coastal Hazard Overlays</p> <p>All zones 1. Activity status: Permitted</p> <p>Where:</p> <ul style="list-style-type: none"> a. The underground infrastructure does not result in a permanent change to the ground level within the: <ul style="list-style-type: none"> i. Ponding or overland flowpath areas of the flood hazard extent; or ii. Stream corridor area of the flood hazard extent; and

⁸ <https://environment.govt.nz/assets/Publications/Files/planning-development-faults-graphics-dec04-1.pdf>

			<p>water and waste-water treatment should not be situated within 20 m of the Fault Hazard Overlays.</p> <p>If this infrastructure is severely damaged due to placement on a fault that ruptures, they can cause cascading additional hazards such as fire or waste contamination. Additionally, damage to key infrastructure due to its placement on the fault reduces the city's resilience and continued functionality in the event of an earthquake.</p>	<p>b. The underground infrastructure is not located within the high hazard area of the Coastal Hazard Overlays; or</p> <p>c. If the underground infrastructure is located within the high hazard area of the Coastal Hazard Overlay it is also within the City Centre Zone, <u>and where it can be demonstrated that the infrastructure does not increase hazard impacts in a coastal hazard event.</u></p> <p><u>d. New infrastructure with the potential to increase impacts of the hazard in the event of an earthquake is not located within the Wellington, Ohariu, or Shepherd's Gully Fault Overlay</u></p> <p><u>e. New and existing infrastructure include resilience features to reduce damage from natural hazard events.</u></p>
Infrastructure	INF-NH-R60	Amend	<p>New above ground infrastructure should not be located in hazardous areas unless it will not worsen any impacts of an event, and includes resilience features to reduce any damage from events.</p> <p>Power generating facilities, water treatment and wastewater treatment, other public utilities, and infrastructure containing hazardous materials are BIC 3 structures, and MfE Active Fault Guidelines recommend that such infrastructure is not built within 20 m of a fault with a recurrence interval of 5000 years or less⁹. This includes the Wellington, Ohariu and Shepherd's Gully Faults. In the 2021 Morgansturn and Van Dissen report, the Terewhiti Fault has a recurrence interval of between 5,000 and 10,000 years, correlating to a RIC4. This means that up to BIC structures can be permitted within this fault overlay.</p> <p>We understand the need to transport water, wastewater and electricity across faults due to their location. However new key network facilities such as substations and water and waste-water treatment should not be situated within 20 m of the Fault Hazard Overlays:</p> <p>A. Within 20 m of the Hazard Overlays of faults with recurrence intervals of 5000 years or lower; or,</p> <p>B. Within the high hazard area of the Coastal Hazard Zone</p> <p>If this infrastructure is severely damaged due to placement on a fault rupture, they can cause cascading additional hazards such as fire or waste contamination. Additionally, damage to key infrastructure due to its placement on the fault rupture reduces the city's resilience and continued functionality in the event of an earthquake.</p>	<p>New above ground infrastructure in Natural Hazard Overlays and Coastal Hazard Overlays</p> <p>All zones 1. Activity status: Permitted</p> <p>Where:</p> <p>a. The infrastructure is located within:</p> <p>i. The ponding area of the flood hazard extent;</p> <p>ii. The low and medium hazard areas of the Coastal Hazard Overlays;</p> <p>iii. The Sheppard's Gully Fault Overlay, Ohariu Fault Overlay or the Terawhiti Fault Overlay;</p> <p>iv. The Liquefaction Overlay; or</p> <p>v. High hazard area of the Coastal Hazard Overlay within the City Centre Zone, <u>where it can be demonstrated that the infrastructure does not increase the hazard impacts in a coastal hazard event.</u></p> <p><u>b. The infrastructure includes resilience features to reduce damage from natural hazards</u></p>
Subdivision	SUB-P25	Support	<p>We support SUB-P25, and the risk-based approach to reducing natural hazard risk</p>	Retain SUB-P25 as notified

Subdivision	SUB-P26	Support	We support SUB-P26, and risk reduction measures being planned for in and around the port and railway areas of the Wellington Fault Overlay	Retain SUB-P26 as notified
Medium Density Residential Zone	MRZ-O2	Amend	Wellington City is at risk from multiple natural hazards, and it is important that intensification developments do not increase the publics exposure to natural hazard risks. Toka Tū Ake EQC recommends that any development adequately accounts for natural hazard risk at the site, to not significantly increase exposure through poor land use decisions. Considering land instability as a hazard, as suggested above, would be particularly relevant to Medium Density Residential Zones.	<p>Efficient use of land</p> <p>Land within the Medium Density Residential Zone is used efficiently for residential development that:</p> <ol style="list-style-type: none">1. Increases housing supply and choice;2. Contributes positively to a changing and well-functioning urban environment; <u>and</u>3. <u>Does not increase exposure to natural hazard risk, and is not located within a high ranked hazard area</u>