

To the Planning Team, Taupō District Council

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Organisation: Natural Hazards Commission Toka Tū Ake

Date: 12 December 2024

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Thank you for the opportunity to submit on the Draft Taupō District Future Development Strategy

About NHC Toka Tū Ake

The Natural Hazards Commission Toka Tū Ake is a Crown Entity responsible for providing insurance to residential property owners against the impact of natural hazards (building and land damage from earthquake, hydrothermal activity, landslides, tsunamis, volcanic activity, fire following another natural hazard, and land damage from storm or flood).

The contingent liability associated with natural hazard risk in New Zealand is high. NHC carries much of this liability on behalf of the Crown, through its provision of 'first-loss' insurance coverage. NHC therefore, has a strong interest in reducing risk from, and building resilience to, natural hazards in New Zealand. We do this by investing in and facilitating research and education about natural hazards, and using and translating this information, knowledge and understanding to ensure evidence-based, risk-informed policy and planning.

NHC Toka Tū Ake supports clear planning frameworks that reduces natural hazard risks and allows for resilient and sustainable land use planning to manage existing and future risks. A framework that effectively manages these risks will allow communities to become more educated and resilient towards natural hazards and lower the liability for NHC Toka Tū Ake on behalf of the Crown.

Why NHC is submitting on this plan

New Zealand's natural hazard risk profile is becoming more complex as the effects of climate change become apparent. As a country, we will be exposed to more frequent and more severe weather events as a result. Managing the impacts of climate change and natural hazard risk can, and should, be complementary – mitigating the impacts of one can improve outcomes for both.

Taupō District is a very tectonically and volcanically active area. Communities in Taupō District are at risk from multiple frequently occurring natural hazards, including earthquakes, land movement from volcanic and tectonic sources, land slips, geothermal hazards, and lake seiches.

NHC encourages territorial authorities to use risk-based frameworks in their plans to reduce risk and increase resilience to natural hazards. The Taupō Future Development Strategy contains provisions that we support in this regard, and we have provided suggestions in other areas that could be improved.

Our Submission

1. **We support the location of draft growth areas in the Taupō Future Development Strategy.**

NHC understands the need for territorial authorities to plan for future population growth. We encourage councils to plan for greenfield development and intensification in areas which are at low or no risk from the impacts of natural hazards, and which will be minimally impacted in the future by natural hazards exacerbated by climate change.

As such we support the decision in the Taupō Future Development Strategy to locate future urban development in areas which are not at risk from erosion, geothermal activity, and landslips.

2. **We request that Future Development Strategy Outcome number 4. – *Compact, walkable, and resilient urban areas* is amended.**

NHC supports urban areas which are resilient to the impacts of natural hazards and the effects of climate change, in line with the National Policy Direction on Urban Development Objective 8 (that *New Zealand's urban environments: ... are resilient to the current and future effects of climate change*). Taupō District is at risk from earthquake and volcanic activity, and some settlements like Tūrangi may be susceptible to liquefaction and flooding. Taupō District could also be affected by climate induced rainfall causing increased hazard from flooding in the near future, and lake seiches could be caused by rainfall or volcanic earthquake induced landslides.

As such we recommend that the Future Development Strategy either:

- amends Outcome 4 to specify what Taupō's urban areas will be resilient to, and include the impacts of natural hazards and the effects of climate change, or
- includes an eighth Outcome which specifies that urban areas will be resilient to the impacts of natural hazards and the effects of climate change.

We welcome the opportunity to discuss the contents of our submission with council officers as required. If you have any questions, please contact me.

Yours sincerely,



Jo Horrocks

Chief Resilience and Research Officer, Natural Hazards Commission