

Are you submitting as an individual, or on behalf of an organisation?: Individual

First Name: Paul

Last Name: Murray

Organisation (if applicable): Property Brokers

Trade Competition (please choose whichever applies): I/we could not gain an advantage in trade competition through this submission

If able to gain such an advantage:: My/our submission relates to environmental effects of this Variation only

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Variation being submitted on: Variation 2 – Coastal Natural Hazards Mapping

My submission: This proposal is understandable in light of our current knowledge and data on climate change and the associated risks of property damage and threats to human life. However, it is important to acknowledge the potential financial impact on landowners, like myself, in these regions. I request that this be taken into consideration, and that clear guidance be provided to landowners to minimise stress and frustration.

Additionally, I seek further clarification on the issue of insurance and insurability for properties located in Natural Hazard zones. Understanding this aspect would help address many concerns, and assurances to landowners on this matter would be reassuring.

Moreover, I would like to know about any proactive plans to combat coastal erosion in the Natural Hazard zones. This includes information on the potential costs of public works necessary to mitigate risks to properties.

In Karamea, there are existing (and historical) stopbanks that could be improved, reinstated, or enhanced to protect current properties. Has any such work been considered, costed, or conducted? If so, please direct me to the relevant reports.

I would like the following Landowners are justifiably concerned about the potential impact decision(s) to be made these variations will have on property values. We are also worried

with respect to this  
Variation:

about the likely significant cost increases for resource consents related to new buildings, renovations, and insurance. Could you provide an estimate of what these cost increases might be for affected landowners?

I would prefer to see solutions aimed at protecting existing properties and mitigating risks rather than imposing blanket penalties on landowners in these zones, regardless of the cost. Surely, there are more positive and proactive ideas among the many talented and well-compensated Te Tai o Poutini Plan team members. We need solutions, not servitude.

Please indicate if you  
wish to speak to your  
submission:

I do not wish to speak to my submission\*

If any others making  
similar submissions  
wish to be heard:

Yes, I would consider presenting a joint case with them