

OIR: 2324/927

5 June 2024

[REDACTED]  
[REDACTED]

Tēnā koe [REDACTED]

**Request for Information under the Local Government Official Information and Meetings Act 1987 (the Act) (the LGOIMA)**

Thank you for your email of **8 May 2024** requesting the following information:

**1. Will the Coastal Adaptation Area process create a large hike in my rates?**

I can confirm that:

- Coastal Advisory Panel's (CAPs) Recommendations Report, including reference to Coastal Adaptation Areas, has not impacted the proposed Long-Term Plan 2024 (LTP).
- On the basis of the point above, there will be no impact to your rates from 1 July 2024 as a result of CAPs work.
- Coastal Adaptation Areas will not define areas of coastal risk, but coastal erosion risk areas will be spatially identified through an upcoming District Plan – Coastal chapter change.

Council is scheduled to receive the final report from the CAP in June 2024. Following this, I anticipate that Council will seek further advice from Officers in tranches over 6, 12 and 18 months (or longer) to work through the Coastal Advisory Panel's recommendations.

For avoidance of doubt (and separate to the Takutai Kapiti project and CAPs work), I note that the proposed Long-Term Plan 2024 (LTP):

- Already proposes budget for a number of pre-planned coastal management activities including but not limited to replacement of public seawalls in Raumati and Paekākāriki.
- Does not include any budget for significant new adaptation actions which may be recommended by the CAP, including managed retreat.

*Please note that any information provided in response to your request may be published on the Council website, with your personal details removed.*

Budget for any new significant new adaptation actions following receipt of the Panel's recommendations in June 2024 would need to be sought through future Long-Term Plan or Annual Plan processes.

**2. Also will this create a large hike in my insurance?**

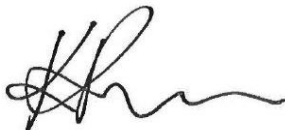
I acknowledge the concern for many homeowners around the potential impact to insurance premiums as a result of identifying potential risk hazards.

To clarify, Council doesn't have a direct role in setting insurance settings or premiums. The Insurance Council of New Zealand (ICNZ) determines insurance settings. An insurance company's decision on whether or not to insure a property will be based on their own policies.

The Insurance Council of New Zealand (ICNZ) has shared with the CAP that "The work you are doing is so important for ongoing insurability." In short, ensuring that appropriate adaptation actions are underway is more likely to ensure insurance is available and kept at reasonable levels, than where no action is progressed. You can view the ICNZ presentation to the CAP (noting the above quote is from the last slide) at: <https://www.kapiticoast.govt.nz/media/3agfd5by/icnz-takutai-kapiti-cap-presentation-11-march-2022.pptx>

To ensure Council continues to do what it can to support our community, we will be writing to ICNZ to inform our future work post-Takutai Kapiti, including to better understand how ICNZ perceives that any perceived increase in hazard risk (if that is confirmed as an issue) can be mitigated or reduced at a local level.

Ngā mihi,



**Kris Pervan**

Group Manager Strategy and Growth  
Te Kaihautū Rautaki me te Tupu