

Good Morning. My name is Daniel Parker, and I am representing myself, my wife and two kids.

We own a property at 5 Flemings Way, which is off Old Taupiri Road in Ngaruawahia, next to the Waikato river. Our house is 143m square meters in size, so not overly large. I am about 194cm in height, which is about 6 foot 3. I can walk underneath the floor of our house, which is in piles.

The majority of our property is marked as High Flood Risk on the proposed plan. My understanding is that the land elevations used in this map were derived from Lidar data collected in 2007 & 2008, along with further data from 2010 & 2011, and that this data is accurate to about plus or minus half a metre.

Our house was built in 2011, after this data was collected, and does not take into account earthworks that were done on our property for the house build and neighboring properties since.

No one has done a site visit to establish the actual height of our property. I agree that there is a risk of flooding, as we do live next to the river but if our property is effectively going to be 'Red Zoned', we want to know that this mapping is accurate. If we truly are 'High Flood Risk', then this will obviously affect our insurance, and rateable property value. I would request that our property was reclassified as 'Flood Plain', rather than 'High Flood Risk'. We purchased the property in 2019, and there is no mention of being a flood risk on our LIM report from that time.

We would like to extend our house in the future, possibly by as much as 80 square meters, to give a footprint of about 220 square meters. This extension would be no closer to the river than the current building, and its floor would be at the same height as the current house which approximately 2 meters above our natural ground level.

Where is the increased risk in this situation? The human risk is the same, as the same family is living there. The property risk is the same, as its the same piece of land. The economic risk to the house is different, due to the increased size, but surely that risk is between me and my insurer. How is being allowed to extend a house by 15 square meters, as proposed, an acceptable risk, but 16 square meters or greater unacceptable..

The risk to the house from flooding (or any other disaster) is the same yesterday, as it is tomorrow. Identifying a perceived risk does not reduce this

risk. Drawing a line on a map does not reduce this risk. Reducing what we can do with our property *does* reduce our quality of living, along with property value, and insurability.

I'm happy to now take questions. Thank you.