

Draft Nelson Plan – Frequently asked questions

River and coastal flood hazard

Why does the Council produce flood maps?

Councils are required to manage natural hazard risks under several different pieces of legislation, including the Resource Management Act (RMA), Building Act, Local Government Act, and the Civil Defence and Emergency Management Act.

It is part of the Council's role to help people understand the potential extent of flooding, both now and for predicted future flooding.

The Council also carries out its role by setting rules about where buildings can be located, where subdivision can take place, and how land use is to be managed. Managing flood risk and other natural hazards are factors the Council must take into account amongst many other factors when making decisions.

How do we map flood hazard areas?

River and coastal flood hazards are assessed separately but with consideration given to the potential for a high tide to coincide with extreme stream and river flows.

Both types of flood maps are based on technical assessments, detailed topographical (LIDAR) survey, and computer models developed by engineering consultancies Tonkin and Taylor Ltd and WSP Opus, who do this kind of assessment for councils around the country. These models and map outputs are also subject to professional peer reviews by external engineers and additional checks are made by the Council's internal engineering officers.

The river flood maps reflect flooding originating from rivers and streams, and as such may not represent flooding caused by ponding or runoff of local stormwater or overflow from stormwater networks.

What has the Council done since the community engagement on the river flood mapping in 2017 and why are there no flood maps in the Draft Nelson Plan?

Council received nearly 450 responses to the community engagement held between 1 April and 16 June 2017. Much of the feedback was on the new river flood information. In response to the feedback, the set up of the flood models was amended in some localised areas of Nelson and the models were re-run.

Additionally, updated Central Government guidance and storm rainfall datasets have been used for the new flood assessments. Since 2017, the Ministry for the Environment published guidance for Local Government on coastal hazards and climate change, which includes new sea level rise projections. NIWA published updated storm rainfall datasets and storm profiles in August 2018, which have also been adopted for the new river flood assessments. Further statistical analysis was undertaken by NIWA in 2020 to determine an appropriate tidal boundary condition to use for assessment of river flood levels specifically in the Nelson context. This refinement is

particularly relevant for areas near the coast where sea level influences river and stream flooding.

As a result of the above adjustments, the Council has been re-running flood models and will be seeking community feedback on these flooding scenarios in early 2021. The flood maps will subsequently be incorporated as flood overlays in the Whakamahere Whakatū Nelson Plan.

What about coastal flooding and erosion?

Council commenced discussion with the community in early 2019 through a series of public drop in sessions, hui at Whakatu Marae, feedback survey, online hub and one-on-one meetings. The main outcome of that engagement is that Council has a significantly greater understanding of what people already know and have experienced with respect to coastal hazards-

Preliminary 'bathtub' modelling of coastal flooding and separate coastal erosion assessments have now been completed by engineering consultant Tonkin and Taylor Ltd. These assessments are being peer reviewed and further more detailed modelling is being undertaken for a limited number of sites which are not well represented through bathtub modelling. The results of these assessments, including mapping, will be made available shortly.

What will the Council do with these assessments?

Once the next version of the river flooding and coastal hazard mapping is completed, Council will consult with the community on these maps as well as the draft rules in the Whakamahere Whakatū – Nelson Plan to manage subdivision and development in these hazard areas. This consultation will take place in early 2021 and you will be able to provide feedback for the Council to consider.

The assessments also inform how Council designs and manages assets in these hazard areas-

What will it mean if my property is located in a flood hazard area in the Draft Nelson Plan?

The risk of flood hazard to people and property varies across Nelson depending on a combination of water depth, the force of moving water and the level and type of development occurring in these areas. This means that not all areas identified as being potentially affected by flooding will experience the same level of flood hazard. Feedback from the 2017 flood hazard engagement highlighted that the community was supportive of the approach to identifying 'high flood hazard areas' where there is a greater risk to people and property and to manage development within these areas differently to the general area of flooding.

The flood maps that are included in the operative Nelson Resource Management Plan (NRMP) and the maps that were consulted on in 2017 are currently used as guidance for decision making on developments.

Will this information go onto my property file?

The coastal flooding and erosion information will go onto the Land Information Memorandums (LIMs) as required by legislation.

The existing flood extents shown in the NRMP and the flood hazard maps on the Council's website¹ are already included on your property file if the property is identified as being affected by river or stream flooding.

Information on LIMs changes as new information is obtained and mapping is updated.

What will this mean for my property?

Once the river flooding and coastal hazards mapping has been completed and shown within the Draft Nelson Plan, there are likely to be rules about how you can develop and use your property.

Until the Proposed Nelson Plan is publically notified in 2022, the NRMP rules still apply to any area that is identified in the current flood hazard overlays. The Nelson Tasman Land Development Manual: Inundation Practice Note sets out the process of how to calculate the minimum ground and floor levels within identified flood hazard areas.

Will this information affect my property value or insurance?

We cannot advise you about any effect this information may have on your property values or insurance. In general it is expected that insurers would assess risk and premiums based on present day flood mapping as opposed to future flood mapping that incorporates climate change projections. We recommend you seek professional advice from a property valuation or insurance expert about any concerns you may have regarding these matters.

Will I be covered by the EQC if my property is affected by flooding?

The Earthquake Commission advises that the EQC covers:

- Homes, contents and land for landslip damage
- Land only for flood and storm damage.

Your insurer will cover house and contents damage for flood and storm damage, according to the terms of your policy.

¹ <http://www.nelson.govt.nz/environment/nelson-plan/natural-hazards/mapping-our-natural-hazards/>