



**WEST COAST REGIONAL COUNCIL
MEETING OF THE OKURU RATING DISTRICT
ON
Tuesday, 28 January 2025
11:30 AM
At the Okuru Hall**

AGENDA

- 1. Welcome**
- 2. Apologies**
- 3. Minutes of last meeting**
- 4. Matters Arising**
- 5. Election of the Committee**
- 6. Signing of the Rating District Agreement**
- 7. Reports**
 - a. Insurance Report
 - b. Survey Report
 - c. Finance Report
 - d. Annual Works Report
 - e. Rock Stockpile
- 8. General Business**

Please let WCRC know if there is anything you would like discussed at this meeting that is not on the agenda by Friday, 24 January 2025

Please contact Lillian Crozier (lillian.crozier@wrc.govt.nz) or Shanti Morgan (shanti.morgan@wrc.govt.nz) with your queries.

THE WEST COAST REGIONAL COUNCIL
MINUTES OF THE ANNUAL MEETING OF THE
OKURU RATING DISTRICT
HELD AT THE OKURU HALL
ON 29TH MAY 2024, COMMENCING AT 11:30AM

PRESENT (Rating District Members)

N&M Main, S. Templeton, J. Smith, G. Nolan, G. Dicky, D. Staples, B. Muir, G. Anderson, C. Anderson, C. Sinclair, V. Boyd, R. Garland, B. Horne.

IN ATTENDANCE (Staff)

Cr B. Cummings, Cr A. Campbell (Councilors)
S. Morgan, T. Hopkins, K. Jacobsen, L. Crozier (Staff)

APOLOGIES

C. Eden, C&S. Francis, Cr. P. Haddock, J. Currin, D. Buchanan.

WELCOME AND MINUTES OF THE LAST MEETING

Cr B. Cummings welcomed the Rating District members to the meeting and introduced himself and council staff.

Moved: ***“That the minutes of the previous Annual Meeting held on 18th April 2023, be adopted as a true and correct record of that meeting.”***

*Moved-S. Templeton/G. Anderson-carried.
All in favour.*

MATTERS ARISING

K. Jacobsen addressed the breakdown of property zones in the AMP, specifically highlighting the blue zone. S. Morgan clarified that each class receives the same benefits, and there was discussion on how a classifier might benefit the Rating District. K. Jacobsen noted the existence of a map showing the original classification and proposed discussing the inclusion of a classifier later in the meeting. The current classification was deemed accurate, and K. Jacobsen planned to present the boundary of the zone.

K. Jacobsen discussed the flood gate, price listed, culvert and low bank all part of original scheme, not mapped which shows that the two spurs and sea groynes, low level bank and culvert need to be added to AMP.

The Rating District has recently repaired the culvert and has opted not to seek payment for this work. K. Jacobsen raised concerns about the flood gate opening up in the culvert, with exposed steel reinforcement on the township side posing a potential safety risk if anyone were to get snagged.

The Rating District has expressed interest in adding more rocks at the bottom. JJ Nolan has put a hold on this pending a price estimate from a scoping study. The estimated cost is around \$25,000, with half allocated for the consent evaluation, excluding cultural and ecological considerations. S. Morgan discussed the need to separate consents for this process. Cr B. Cummings mentioned scheduling another meeting for October due to being a year behind schedule. K. Jacobsen emphasized the importance of gauging support for this proposal. S. Morgan also talked about emergency provisions for obtaining consents swiftly under urgent conditions, while K. Jacobsen highlighted the necessity of other Rating Districts adhering to such conditions timely.

S. Morgan mentioned that the Rating District agreement and its implications during events will be discussed. There was also a discussion about prequalifying contractors and engaging with landowners. Cr. B. Cummings emphasized the importance of clear communication with spokespersons.

There was a request to discuss the TTPP during the general business segment.

S. Templeton clarified that the gravel near her whitebait stand was not specifically for her benefit but rather to top up the lowest part of the entire wall, ensuring that the lower part of the wall is properly reinforced for access and stability purposes.

FINANCIAL REPORT

S. Morgan spoke on the financial report for the period of 1st July 2022 to 30th June 2023, she advised that the Okuru Rating District had an opening balance of \$120,301.28 with a total revenue of \$9,617.36 less expenses of \$2,353.00 for a closing balance of \$127,565.64.

*Moved-C. Sinclair/N. Main-carried.
All in favour.*

ANNUAL WORKS REPORT

K. Jacobsen spoke to the Annual Works Report, no maintenance or capital works carried out from the 1st of July 2022 to the 30th of June 2023 period. As a result of inspections carried out during 2023 no works were identified, there remains budget for unforeseen maintenance however with the end of the financial year approaching this is likely to be carried over.

Proposed rates discuss section 7. general business first then back to do the rates strike.

RATES 2024/2025

K. Jacobsen advised that the balance of the rating district at the beginning of the 2024-2025 financial year was likely to be \$140,000.00.

After discussion of the financial report and proposed rates strike, it was agreed to:

Rates strike of \$13,000.00 which included \$10,549.00 of rates maintenance, \$1,143.00 of infrastructure insurance and \$1,308.00 of engineering cost recovery.

Moved: *"That the rate strike for the Okuru Rating District is \$13,000.00 Excl GST for the 2024-2025 financial year.*

Moved-S. Dickie/S. Templeton-carried.

S. Morgan-we can do quality assurance on rating database, especially when there is a database.

We can come up with a proposal on how we rate with the engineer.

K. Jacobsen discussed the process by which new subdivisions can be rated, either joining an existing Rating District or establishing their own. There's a need to verify if subdivisions along the blue line are contributing to the scheme. Concerns were raised about erosion issues affecting a new development where the developer applied for consent without constructing a rock wall. S. Morgan mentioned the possibility of these subdivisions being in a secondary class with reduced rates. K. Jacobsen provided insight into how Franz Josef manages its relationship with the Rating District.

K. Jacobsen-discussed capital works would need variation on consent where there may be objections from affected parties, WDC could be involved in the quality assurance investigation, S. Morgan said we need to think about it as a catchment, Cr B Cummings commented have the WDC made subdivision abide by their consent.

ELECTION OF OFFICERS

Moved: *" That the committee for the 2024/2025 financial year now consists of:*

S. Templeton

J. Curin

G. Anderson

A. Anderson

C. Sinclair

Moved: *"That G. Anderson is re-elected as spokesperson, and A. Anderson is deputy for the 2024-2025 financial year.*

RATING DISTRICT AGREEMENT

After S. Morgan discussed the drafted rating district agreements that WCRC is consulting with all Rating Districts, the committee must decide who endorses the use of Rating District funds, this may be the spokesperson, the committee, or a quorum of the committee, those present chose to have a quorum of four.

The area engineer will send an email out to the committee for use of funds that exceed or are not accounted for in the yearly maintenance budget. Ie, funds that use prudent reserve.

IMPAIRMENT

S. Morgan discussed the Level of Service and memorandum of impairment, is there is a flood coming, if no one comes back to us we are empowered by Section 126 of the Soil Conservation and Rivers Control Act 1941 to take such steps as are necessary for the prevention of damage by floods, we have never done that yet and we always attempt to consult with the Rating District first.

WCRC also has the ability to set rates under the local government act.

S. Morgan highlighted the importance of finalizing terms of reference, noting that they aim to return with a standardized version in August. This agreement will formalize existing practices and outline the administration of the Asset Management Plan (AMP), which is currently in development.

WCRC will email a draft Rating District Agreement to the committee for review.

GENERAL BUSINESS

K. Jacobsen discussed the coastal hazard line, the process of making submissions and attending hearings, C. Eden has V. Boyd here to represent on his behalf today.

This does not sit with catchment team; V. Boyd mentioned that the mapping for the Okuru area and coastal areas has been revised and presented to the committee, including mayors and chairs, about a month ago. The committee resolved to notify the mapping formally for public comment within the next month. V. Boyd highlighted the group's advocacy for professional advice to reconsider the committee's decision on the mapping, advocating for more research and broader consultation. The group initially did not fully utilize the consultation opportunities available.

Stop bank has been disregarded in terms of mapping to be ignored due to integrity etc. the committee commented that WCRC should make a submission, Cr B. Cummings mentioned that initially they did not do that for Grey or Westport, Cr B. Cummings to take that feedback back to council for further consideration.

K. Jacobsen-commented in terms of hazard mapping it sounds right to him, would look into it if protection put in place, discussed level of service, three levels of service, Okuru agreed to low level scheme, don't have quantitative values tied to this scheme, based on previous events, tricky to understand, hard to tell what return period that is, three rivers coming in, (setting hydraulic modelling is hard), comes down to historical floods, would be up to the Rating District to decide if to increase their protection, use prudent reserve or insurances to repair that wall.

A question was asked if WCRC was consulted, a Rating District member advised need to be careful of the word hazard, from what is written not terminological word, careful that the plan is worded before the plan is published. K. Jacobsen – commented it could be compromised by a huge event or earthquake.

Condition assessment-K. Jacobsen said this involves us going around annually, we inspect all different components, developing a asset management system in house, stopbanks assessed every fifty meters, and each groynes, culverts and other features gets assessed. Been round this morning trying to capture scheme, what we then end up with is an overall number for your scheme, terms in percent, right geometry right design, would not be at 100% moment there is structures embedded in assets, vegetation needing control and rip-rap needing to be nourished.

The bylaws were discussed, you might not get to 100% anymore when you add things like whitebait huts/stands, but you might get into 90%. Gorse and tutu drop the overall score is not managed. After assessment will come up with a number that will change each year, can compare to others and see what level they want to bring it up to or where they should focus the funds.

K. Jacobsen noted it seems there are concerns about the boat ramp's serviceability, particularly related to tides and commercial use. K. Jacobsen mentioned this morning that it didn't appear to be affecting the assets adversely. There are multiple access points, but it's preferred not to have them.

K. Jacobsen commented it sounds like there are concerns about the placement of rocks on top of the stopbank, which are preventing larger vehicles from accessing houses. K. Jacobsen mentioned there are two consents held by the Rating District, one for the scheme and one for road access. The road access consent allows for building the wall until 2035. There's a discussion about whether to remove the boulders to access the road, considering the asset isn't under the authority of the TA or NZTA.

There's agreement that the current situation is satisfactory, despite concerns about people towing boats and potentially causing damage to the assets. K. Jacobsen suggested that S. Templeton notify the Rating District if any work is planned on the asset. There's also a suggestion to possibly resurface with gravel to shed water, with cost considerations to be discussed.

The committee advised whitebaiters are fine. It is everyone else that goes across there, if speed is an issue put in some speed bumps, Cr B. Cummings advised it is your asset if you want to keep others out.

It seems like there's a decision to reinstate maintenance on crest and to obtain a price quote. Allan and Graham will determine the optimal timing for the work. S. Morgan emphasized that another Rating District meeting isn't necessary to decide on this matter. The committee is happy for WCRC to be prequalifying new contractors.

Resource Consent for river opening will be brought back to the next meeting, the Rating District agreed this would be good.

K. Jacobsen discussed several options for the culvert. These include modifying the hinge or using a waa-stop inverted version sock inside, which seals off during floods but is costly. Another option is a bypass for fish, where a low-flow stream opens a bypass gate for fish passage, but this is not-needed here as there is no fish habitat upstream of the culvert. The next step is to gather pricing information and present it at the next meeting. Members of the Rating District have observed debris like plastic bottles and sticks causing quick flooding, prompting consideration of a management steel gate solution.

K. Jacobsen discussed the importance of cross-section surveys to understand how settlement affects the area, which helps in deciding whether additional measures like spurs or groynes are necessary. There's been a significant amount of sand and gravel nourishing the wall, and the pricing for these surveys will be discussed at the next meeting or possibly deferred. Determining the crest level is crucial for maintaining the level of service, particularly for the district plan. S. Morgan highlighted the value of having more data to support these arguments.

K. Jacobsen also emphasized the benefits of conducting long-section surveys, noting that LiDAR can provide accurate data with 10-15mm precision. This data can be obtained through methods such as drones, helicopters, or fixed-wing aircraft, and previous LiDAR data from last year can be utilized. Additionally, tools for examining long-section profiles were considered as part of this discussion.

K. Jacobsen discussed the feasibility of adding a 3rd groyne or possibly installing 3 smaller groynes instead. The funding for this would follow the capital works model outlined in the AMP, where costs are initially split among the Rating District members and then ongoing maintenance is covered collectively. There was consideration of the potential benefits of placing another groyne upstream of Sues whitebait stand or even several smaller groynes. The idea of addressing the massive island near the bridge to help redirect the flow was also raised.

S. Morgan suggested further investigation with the chief engineer to assess the best approach. Cr B. Cummings inquired about NBS (Nature Based Solutions), to which S. Morgan indicated it could be explored as an alternative option.

Additionally, models being developed for Cobden and Westport were mentioned, with plans to adapt their findings to benefit other Rating Districts as well.

K. Jacobsen discussed prioritizing vegetation management to improve the overall condition of the asset, emphasizing the removal of invasive species. He highlighted the need to target areas with significant vegetation, such as the low-level bund and stretches of the stopbank overrun with tutu plants. Addressing gorse along the coastal side was also noted to prevent root damage to the seawall.

Regarding the approach, K. Jacobsen mentioned a committee member with expertise in spraying and stressed the importance of using the right mix for effective gorse management. He also noted the absence of native plants sprouting in northern areas.

S. Morgan clarified that these efforts would be voluntary, and there was a query about whether the scheme would cover the cost of the products needed for spraying.

S. Morgan provided an update on quarry operations, highlighting an order placed already by West Roads with C. Heath the new quarry manager. The primary focus remains on servicing Rating Districts, with plans to adjust rates for rock sales to account for inflation. The proposal includes increasing rates to \$30 per ton for Rating Districts and \$35 per ton for the open market, with an additional charge of \$2 per ton for rubble. The procurement process is currently underway, aiming for operational readiness by June. Discussions also touched on the timing for placing rubble.

The committee said there might be a concern about an escape route to the quarry in case of a tsunami still being available. This is a critical safety consideration for the Rating District.

MANAGERS REPORT

Communication protocols discussed, prefer to do by email, option to still send out by mail, Health & Safety prequalification for contractors, we encourage you to do

that, so we have local suppliers, everybody is responsible these days, bit low in these areas, contact us and we will take you through the process.

Meeting closed 1:30 pm.

ACTIONS:

Zone of properties K. Jacobsen will show the boundary.

Quality assurance on rating database/WDC to be involved.

Email the proposed Rating District (terms of reference) agreement out to committee.

Price resurface the crest to shed water.

Resource Consent pricing for river opening bought back to next meeting.

Pricing, management of steel gate to stop bottles and sticks.

Price floodgate, hinge modification or culvert sock options.

Tool for long section profile.

Quarry escape route still available for tsunami escape.

Vegetation spray (Rating District member is doing this).

Look at feasibility model NBS for Cobden and Westport see if relatable.

Investigation with Chief engineer for groynes



Okuru Rating District Agreement

Proposed– April 2024

DOCUMENT CONTROL

Reason for Submission	Revision Number	Revision Date	Approval
New Document		02 April 2024	
Version 2	2	11 July 2024	D.L (revision of use of funds outside of scheduled maintenance works)
Version 3	3	11 October 2024	



Rating District Committee Agreement

BACKGROUND

- A. The WCRC is empowered by Section 126 of the Soil Conservation and Rivers Control Act 1941 to take such steps as are necessary for the prevention of damage by floods; and
- B. Is empowered by the Local Government (Rating) Act 2002 to raise the funds necessary to carry out their respective function.
- C. Any flood protection structure built because of this agreement is owned by the WCRC. The land the flood defense assets are on is under various ownership.

STRUCTURE AND OPERATION OF THE RATING DISTRICT (RD) COMMITTEE

1. Once each triennium immediately following the election of the West Coast Regional Council councilors the RD Committee shall be formed including the appointment of a spokesperson/chairperson, by the ratepayers within the district. The number of committee members representing the rating district shall be decided by the ratepayers within the district.
2. The quorum of the Committee members required for decision making and meetings shall be decided by the RD committee and confirmed during its formation triennially.
3. Meetings shall be held annually or as otherwise agreed by the Rating District Committee.
4. Notification of meetings and the publication of agendas and reports shall be conducted in accordance with the requirements of Part 7 of the Local Government Official Information and Meetings Act 1987 and will be undertaken by the secretariat who is employed by the WCRC.
5. Minutes of all RD Committee meetings shall be provided to the next meeting of the RD.

TERMS OF REFERENCE & DELEGATIONS

6. Each year the RD committee shall consider any staff and/or expert reports and ascertain what work and budget requirements will be for the coming financial year to inform the WCRCs Annual Plan and Long-Term Plans.
7. The RD Committee shall not have any funding or rate-setting authority. But advises the wcrc on this matter at annual meetings.
8. WCRC as the Rating Body for the Rating District is the final decision maker on the annual work plan and setting the appropriate rate to fund the agreed works.
9. The RD committee must formally decide on whether they are a maintenance scheme, a capital scheme or both. This can be changed at any time with written consent of both parties.



10. The RD committee must have a quorum of 4 members to endorse the use of RD funds.
11. For significant decisions such as major scheme capital upgrades or maintenance and associated expenditure, dissolving the scheme, rating classification reviews etc., the spokesperson, committee or WCRC can call for a full voting procedure of all scheme ratepayers. A majority vote is set at a minimum of 75% of scheme ratepayers that have voted.
12. <Note 75% can be altered to a different majority percentage by each scheme but must be documented in the terms of reference>.
13. The WCRC shall administer an asset management system for all assets in the scheme and take this to the committee annually starting the 2025/2026 FY.
14. Any resource consents required for the scheme will be applied for, held and maintained by the WCRC, including adhering to conditions.
15. The RD committee's role is to review the annual work plan provided to it by the WCRC, receive and consider any independent expert advice, and make informed recommendations to WCRC for the final decision. The Committee may also make recommendations to the WCRC regarding:
 - Commissioning independent expert reports; and
 - Undertaking public consultation on rating classification classes, major capital works and other areas of significant public interest.

WCRC will consider any recommendations of the RD committee in making any decisions on the above.

16. The WCRC has constituted a "Rating District" for the scheme and reserves the right to raise such funds as it may need to carry out its functions.

Variation of this Agreement

17. This agreement may be amended at any time, at the request of either the WCRC or the rating district committee, but such amendment will only take effect once both have formally received and adopted those changes sought.



SIGNATURES

SIGNED by

RATING DISTRICT SPOKESPERSON

In the presence of:

by its authorised signatory

Witness signature

Witness name

Witness Occupation

Witness Town of Residence

SIGNED by

**WEST COAST REGIONAL COUNCIL
CHAIRPERSON**

In the presence of:

by its authorised signatory

Witness signature

Witness name

Witness Occupation

Witness Town of Residence

Insurance Update

Author	Shanti Morgan, Group Manager Environmental Science and Chantel Mills, Project Accountant
Authorizer	Darryl Lew, Chief Executive

Report Purpose

The purpose of this report is to provide the Rating Districts with an update on Councils insurances including:

1. Clarification of WCRC's deductibles (i.e. excesses) under the infrastructure insurance policy
2. An **indication** of the 2024/25 insurance premium split across rating districts, and estimated 2025/26 insurance premium including **estimated** premium split across rating districts for budgeting purposes.

Recommendations

It is recommended that the Committee resolves to:

1. *Receive the report and note the attachment.*
2. *Provide feedback on insurance premiums and excesses as related to the Rating District scheme.*

Issues and Discussion

Background

Council has a range of insurance policies covering operational risks. AON is Council's insurance broker. Council is part of a shared insurance procurement collective with other South Island Councils called the South Island Council Collective (SICC).

Current situation

1. WCRC's **2024/25 Infrastructure Insurance was renewed** at 4pm on 1 November 2024 for a further one-year term (expiring 4pm 1 November 2025).

A summary of 2024/25 Infrastructure Assets Listing is provided in **attachment I**.

2. The writer would like to take this opportunity to clarify Council's **Deductibles under the infrastructure insurance policy**. WCRC have two possible deductibles (i.e. excesses) under the policy pertaining to direct physical loss suffered and depending on the peril that caused the damage / loss.
 - i. Where the damage / loss is suffered due to Earthquake, Natural Landslip, Tsunami, Tornado, Volcanic Eruption, Hydrothermal & Geothermal activity, and Subterranean Fire, WCRC's deductible (i.e. excess) is **NZD\$250,000 for each and every loss (eel), or**
 - ii. Where the damage / loss is suffered due to Flood and Windstorm (including Storm Surge), WCRC's deductible (i.e. excess) is **NZD\$1,000,000 eel.**

Any deductible under the infrastructure policy applies to 100% of the loss or damage arising out of any one event to the property or asset.

3. Council is asking for feedback from Rating Districts on the current insurance excesses, which are being clarified in this paper for the Rating Districts. The Council will receive and consider Rating District feedback when undertaking the 2025/26 insurance renewal cycle.

Considerations

Implications/Risks

1. Deductibles and the Financial Impact on Rating Scheme Coverage

Current Deductibles (excesses):

- \$250,000 per event for damages / losses caused by events like earthquakes, volcanic eruptions, and subterranean fires.
- \$1,000,000 per event for damages / losses due to flood, windstorm, and storm surge.

Implications:

- WCRC has 23 Rating Districts Schemes, two of which have declared asset values which are *less than* both deductibles (*i.e. 2024/25 Neils Beach \$36,894, and Matainui Creek \$116,560*). Several Rating schemes also have damage exposure values that are *less than* both deductibles
- Rating Schemes with lower-value assets and lower-damage exposure values are highly unlikely to ever make damage or loss claims for isolated events due to the level of the deductible(s).
- Rating Schemes with lower value assets and/or lower damage exposure values would be more likely to make an insurance claim if assets were damaged / lost in an event affecting multiple rating districts and multiple assets as a result of a single catastrophic event.
- For a summary of the declared asset values for the 2024/25 renewal sorted by value from highest to lowest please see **attachment 1**.
- The trade-off between lowering the deductible(s) is higher premiums across all 23 rating districts.
- Parts of the Coast experienced notable weather events in April 2024 and October / November 2024. These events have not resulted in any insurance claims as yet. WCRC staff have been assessing damage and the general view at this stage is that any damage suffered in the event were estimated to be well below the \$1,000,000 flooding event deductible for each event.
- Therefore, any damage from the April 2024 and October / November 2024 events to date are being repaired by Council on behalf of the Rating Districts as repairs & maintenance or through funds within each rating district prudent reserve.

2. Financial Risk of Not Insuring

- **Potential Cost of Damage:** When infrastructure assets suffer damage or loss the repair and replacement costs can escalate quickly. For example, If we consider an event affecting (5-20% of asset value) the reinstatement costs across the infrastructure assets could range between \$2,000 (Neils Beach) and \$7,925,863 (Wanganui).
- **Ratepayer Responsibility:** Without infrastructure insurance, all repair and replacement costs would need to be covered by respective Rating District reserves or through increased rates to service a loan, particularly for high-cost events.

- **Risk Tolerance:** Each Rating District will have a different risk tolerance and will need to carefully consider their respective financial capacities to finance major repairs / asset replacements independently should an event occur. How would the Rating District fund repair / replacement costs if no insurance is in place? Is Rating District willing to take the risk of not insuring it's community's flood protection assets?

3. **Benefits and Limitations of Insuring**

Advantages of Insurance:

- **Catastrophic Event Protection:** Insurance can protect against significant financial losses in large-scale events that exceed the deductible amount.
- **Risk Management:** Insurance may reduce the financial burden on the district in severe events which are predicted to increase with climate change.

Limitations:

- **High Deductible Costs:** Understandably, no insurance claims are made when the repair / replacement costs are under the \$250,000 or \$1,000,000 excesses. This results in a burden of cost to rating district to fund necessary repair / replacement works on damaged or lost assets up to the deductible amounts.
- **Cost-Effectiveness:** For assets with lower damage exposure or value, the insurance premium may outweigh the potential benefits due to the deductible threshold.

4. **Considerations for Providing Feedback**

- **Risk and Financial Impact:** Consider the likelihood and potential cost of damage for your scheme and whether your Rating District can feasibly cover these costs without insurance.
- **Priorities and Preferences:** Feedback should reflect your district's priorities—whether you value protection against catastrophic loss or prefer to self-manage smaller damages and risks.
- **Alternative Preparedness:** If opting out of insurance, think about alternative strategies (like building reserves or implementing preventive measures) to address future damage or loss.

We welcome your feedback to help Councillors decide the best approach for insurance of scheme assets for the upcoming 2025/26 financial year.

Other Funding Risks to consider

National Emergency Management Agency (NEMA) funding may be accessed for up to 60% of eligible rebuild costs **provided key criteria are met**.

Government assistance will not normally be available for assets which receive a subsidy from any other source, unless:

- the local authority has adequately protected itself through asset and risk management including mitigation, where appropriate, and the proper maintenance of infrastructure assets, or
- the local authority has made sound financial provisions (such as the provision of reserve funds, effective insurance or participation in a mutual assistance scheme with other local authorities) to a level sufficient to ensure that the local authority could reasonably be expected to meet its obligation to provide for its own recovery.

Significance and Engagement Policy Assessment

There are no issues within this report which trigger matters in this policy.

Tangata whenua views

Staff are not aware of any issues within this report which would impact tangata whenua.

Views of affected parties

Views of affected parties are being collated during rating district meetings and will be presented back to council on insurance needs for each scheme with an associated risk profile.

Attachments

Attachment 1: Summary of 2024/25 Infrastructure Insurance renewal declared values, 2024/25 Insurance premium rating district indicative split, and 2025/26 Estimated insurance including rating scheme premium split.

Summary of 2024/25 Infrastructure Insurance renewal declared values, 2024/25 Insurance premium rating district **indicative split**, and **2025/26 Estimated** insurance including rating scheme premium split.

Infrastructure Assets	Declared Value (2024/25)	2024/25 Premium Indication	Estimated 2025/26 Premium
Wanganui	39,629,315	35,770	37,630
Greymouth Floodwall	24,561,725	22,170	23,323
Franz Josef Combined	24,254,514	21,893	23,031
Taramakau	23,910,670	21,582	22,704
Karamea	11,414,646	10,303	10,839
Kowhitirangi	10,372,605	9,363	9,849
Hokitka Seawall Combined	8,554,347	7,721	8,123
Inchbonnie	7,802,261	7,042	7,409
Waitangi-Taona	7,391,652	6,672	7,019
Nelson Creek	6,938,935	6,263	6,589
Punakaiki	5,422,853	4,895	5,149
Vine Creek	5,159,546	4,657	4,899
Mokihinui	3,202,472	2,891	3,041
Westport	2,406,483	2,172	2,285
Kongahu *	2,214,694	-	-
Redjacks Creek	1,805,336	1,630	1,714
Okuru	1,404,921	1,268	1,334
Whataroa	1,360,799	1,228	1,292
Raft Creek	1,262,372	1,139	1,199
Hokitka Southside	1,165,987	1,052	1,107
Matainui Creek	116,560	105	111
Neils Beach **	36,894	-	-
Rating District Administration ***		73,650	77,479
General Rate - Kongahu *		1,999	2,103
General Rate - Neils Beach **		33	35
Grand Total	190,389,588	245,499	258,265

* Per 2021-31 LTP Kongahu is a drainage scheme and should be excluded from the insurance policy.

** Neils Beach is a 'sacrificial bund'. The insurance premium is under \$40 per year and covered by General Rate.

*** Per 2021-31 LTP 70% of infrastructure insurance premium is paid by the Target Rate to respective Rating District(s) and 30% is funded by General Rate.

Report on Riverbed Level Survey Programme

Author	Max Dickens, Policy Manager, Paulette Birchfield, Area Engineer Catchment Management, Jordan Mandery, Construction Engineer.
Authoriser	Shanti Morgan, Group Manager Environmental Science

Report Purpose

To update rating districts on the proposed West Coast Regional Council 10-Year River and Coastal Survey Strategy.

Report Summary

The WCRC has had a ten-year strategy in place for riverbed survey since 2014. This strategy is due for renewal and a new strategy has been proposed for adoption by the regional council (Attachment 1).

This report outlines the importance of riverbed and coastal surveys for the purpose of flood and coastal hazard protection.

Council have also been put forward a proposal to change the current funding model of survey work which is currently 50% funded by the relevant rating district, and 50% by the General Rate, to a 100% funding through the income council receives as a result of gravel royalties. The outcome of this proposal will be provided verbally to RDs during meetings.

Recommendations

It is recommended that the Committee resolve to:

1. *Receive this report.*
2. *Notes the 10-year river and coastal survey strategy*

Issues and Discussion

Background

Rating District Survey update

The WCRC have had a 10-year river cross-section survey strategy in place since 2014. Historically these surveys have been funded 50% by the relevant rating district, and 50% by the General Rate. Out of the 23 West Coast Regional Council rating districts, 16 have regular cross-section surveys. The absence of regular surveys has resulted in a variation in the understanding of each scheme and the protection they provide. With some schemes having a well understood level of service where surveys have been undertaken and others a general understanding relating to historic flood levels which do not account for changing climatic conditions or changes in the physical environment.

Current situation

The current 10-year strategy concludes this year. The Catchment Management group have drafted a new 10-year strategy (ref. Attachment 1) to conduct surveys across selected schemes to support and maintain the understanding of the level of service provided by the schemes maintained by the WCRC. This work will include, but is not limited to:

- bed and crest level surveys, with an increase in frequency/scope and scale in areas where gravel extraction is taking place,
- areas where additional monitoring or surveys may be needed depending on the nature of the gravel extraction application.
- other areas where surveying is considered necessary.

The new program aims to ensure compliance with regulatory consent conditions, improve infrastructure management, enhance flood prevention efforts, and provide valuable data for long-term planning and informed decision-making with regards to the effects of gravel extraction on the region's rivers and coastlines. This strategy provided a schedule for surveys of the rating districts where surveys were required.

This programme will build on the regular program of established surveys with additional cross section surveys and Mean Bed Level (MBL) analysis funded via the use of gravel royalties. This will provide high level data for flooding and infrastructure needs, as well as ensuring that an appropriate amount of gravel is being taken.

The new bed level survey programme will vary from 6 monthly to a 5-year return period¹ depending on the river in question. The programme will be developed considering what is achievable from both a budgetary and practical perspective. It may also include measuring coastal data if this is considered relevant.

¹ Please note that following major events officers will likely need to re-survey affected schemes over and above the regular programme.

Rating District Survey update

The programme will be designed specifically to ensure that it will be covered by a varying percentage of the gravel royalties. It will be flexible to ensure capacity for adjustments based on priority, funding availability, and emergent needs.

A proposal to fund this work program has been put forward to the WCRC which would result in a change to the current 50% by the relevant rating district, and 50% by the General Rate to a 100% funding through the income council receives as a result of gravel royalties. The outcome of this proposal will be provided verbally to RDs during meetings.

Considerations

Implications/Risks

There are safety and infrastructure management risks associated with not improving our data around rivers.

Significance and Engagement Policy Assessment


This policy does not trigger the significance and engagement policy.

Attachments

Attachment 1: To be supplied at meeting.

**West Coast Regional Council
Okuru District Financial Accounts
For the 12 Months to 30 June 2024**

	2023/2024 ACTUAL	2023/24 BUDGET	2022/23 ACTUAL
RESERVES OPENING BALANCE 1 JULY 2023	127,565.64		120,301.28
REVENUE			
Contributions - Agreed works	-		
Internal Interest Earned/(Paid)	3,297.24		2,335.53
Other Income	-		
Rates	12,446.49	12,336.00	7,281.83
TOTAL REVENUE	15,743.73	12,336.00	9,617.36
EXPENDITURE			
Advertising	121.74		71.00
Contractors	-		
Consultants	-	5,004.00	
Insurance	1,155.03	1,032.00	1,003.00
Other Expenditure	-		
Rates	-		
Resource Consents	-		
Staff Time	1,308.00	1,308.00	1,279.00
Travel	1,213.46		
Surveyors	-		
Venue Hire	-		
TOTAL EXPENDITURE	3,798.23	7,344.00	2,353.00
NET SURPLUS/(DEFICIT)	11,945.50	4,992.00	7,264.36
Capital Expenditure			
RESERVE CLOSING BALANCE 30 JUNE 2024	139,511.14		127,565.64


Peter Miller
5/12/2024

Allow for unforeseen maintenance	\$10,000.00
Total	\$36,114.00

6. Okuru Rating district financial balance

The balance in the rating district account at the beginning of the 2025 / 2026 financial year is likely to be approximately \$115,000.

This target balance for the 'prudent reserve' for this rating district is \$100,000 and this is currently available.

This prudent reserve is immediately accessible for urgent emergency works that may be required following a major coastal or flooding event.

It is likely the current reserve will only cover a portion of the actual cost of the potential damage that could occur.

7. Proposed rates for the 2025 / 2026 financial year

Rates Maintenance	\$5,000.00
Engineers Cost Recovery	\$2,220.00
Infrastructure Insurance	\$1,334.00
Total:	\$8,554.00

Council recommends a total rate strike of \$8,554.00 excluding GST.

8. General Business.

- Monitoring of the river mouth
- Vegetation management
- Damage to seawall filter fabric
- Stormwater back-up issue.

Insurance

Below are the key criteria that needs to be met to access the NEMA funding, which can cover up to 60% of eligible rebuild costs

The provisions for government financial support to local authorities apply whether or not a state of emergency is, or has been, in force

Government assistance will not normally be available for assets which receive a subsidy from any other source, unless:

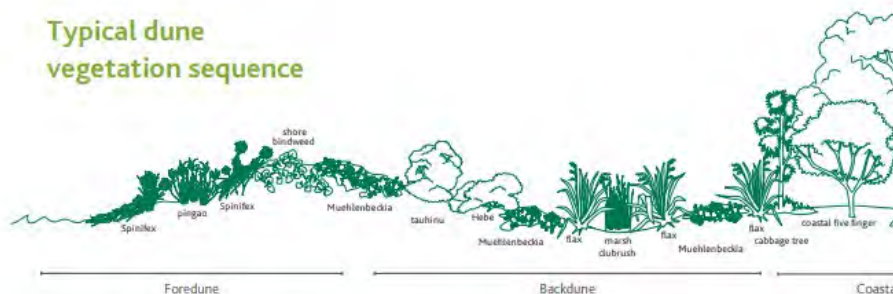
- *the local authority has adequately protected itself through asset and risk management including mitigation, where appropriate, and the proper maintenance of infrastructure assets, or*
- *the local authority has made sound financial provisions (such as the provision of reserve funds, effective insurance or participation in a mutual assistance scheme with other local authorities) to a level sufficient to ensure that the local authority could reasonably be expected to meet its obligation to provide for its own recovery*

Threshold

Threshold for reimbursement; As with other response claims, Government policy is to reimburse 60 percent of the combined eligible costs (response and essential infrastructure costs), above the following thresholds:

- *0.0075 percent of the net capital value of the city council, district council or unitary authority involved*
- *0.002 percent of the net capital value of unitary authorities where the assets in question are of a type that ordinarily are managed by regional councils, or*
- *0.002 percent of net capital value in the case of regional councils*

Coastal planting Guide



Dune vegetation	
Can:	Cannot:
Provide habitat and increase biodiversity	Prevent direct wave erosion
Prevent wind erosion by decreasing wind speed at ground level	Tolerate excessive physical damage caused by people, stock or vehicles
Build up sand dunes and reduce the extent of erosion during storms	Tolerate mismanagement such as mowing
Tolerate a hostile environment with high winds, salt spray, sand blast, covering by sand, sandy soil and little water	Tolerate top soiling
Accept massive movements of the dunes	Tolerate introduction of unsuitable plant species
	Tolerate burning

Species list and planting guide

Maori name/ common name	Botanical name	Lifeform	Height	Abundance		Comment
				(+++ use plentifully, ++ use commonly, + use sparingly)		
kōwhangata/spinifex	<i>Spinifex sericeus</i>	grass	0.5m	+++		Silvery sand binding grass. It is important to bury at least 1/3 of leaves below sand surface.
pingao/golden sand spiralis	<i>Ficinia spiralis</i>	sedge	0.5 - 1.0m	+++		Grows on naturally moving sand dunes. It is important to bury at least 1/3 of leaves below sand surface. Will grow in a garden with good drainage. Golden leaved. Also used for weaving. Threatened plant.
pōhuehue/wire vine	<i>Muehlenbeckia complexa</i>	vine	1m	++	++	Hardy, ideal for banks and other difficult sites. Vigorous shrubby ground cover. Dense tangled mass along rocky coast and dunes. Plant in zone immediately landward of sand binders.
haraeke/flax	<i>Phormium tenax</i>	herb	2-3m	++		Very hardy, tolerant of salt exposure. Grows in a range of conditions. Excellent shelter, erect leaves. Upright in habit with tall flower heads that attract birds.
oiōi/jointed rush	<i>Apodasmia similis</i>	rush	1m	++		Bordering salt marshes and estuaries, or in dune hollows.
tauhinu/cottonwood	<i>Ozothamnus eptaphyllus</i>	shrub	5m	++		Grows in sand dunes and will tolerate dry cottonwood conditions and wind. Grey/green foliage. Very hardy. More common on west coast sites.
taupata	<i>Coprosma repens</i>	shrub or small tree	2-4m	++		Large shrub or small tree with dark green, glossy, rounded leaves. Very hardy, excellent wind and seaspray shelter. Orange berries attract birds.
toetoe	<i>Austroderia splendens</i>	large grass	3m	++		Tolerates drought and salt wind. Can grow on dry disturbed sites. Tall dense creamy-gold flowering plumes. Not to be confused with the invasive pampas grass from South America which is later flowering.
sand coprosma	<i>Coprosma acerosa</i>	ground cover	0.5m	+	+	Small orange leaves with pale blue translucent berries. Rare in Auckland region.
rauparaha/shore bindweed	<i>Calysetegia soldanella</i>	ground cover	0.2m	+	+	Pink flower, grows on foredunes, shingle and backdune. Also a ground cover for coastal gardens. Establishes naturally.
	<i>Carex testacea</i>	grass	0.3m	+		Orange grass found in backdune. Attractive plant for coastal gardens.
giant umbrella sedge	<i>Cyperus ustulatus</i>	sedge	0.8m	+		Good in damp areas such as backdune hollows. Forms large dense clumps.
kukaraho/pūrua marsh dubrush	<i>Bolboschoenus fluviatilis</i>	sedge	1-2m	+		Can grow in dune hollows. Fast growing. Stems die back over winter.
mākaka/NZ broom	<i>Carmichaelia australis</i>	small tree	2-5m	+		Small bush with lavender flowers.
houpara/coastal five finger	<i>Pseudopanax lessortii</i>	small tree	7m	+		Good colonising plant in damaged coastal areas. Grows to a large tree. Glossy leathery leaves. Responds well to pruning. Very hardy.
karo	<i>Pittosporum crassifolium</i>	small tree	10m	+		Vigorous coastal shrub/tree with grey-green foliage and dark red flowers that are scented at night. Tolerates strong wind, salt and poor soil. Flowers attract birds.
ngaio	<i>Myoporum laetum</i>	tree	8m	+		Very wind hardy, grows well in sandy soil. Fleshy gland dotted leaves. Good shelter tree. Frost tender.
akeake	<i>Dodonaea viscosa</i>	small tree	10m	+		Hardy. Attractive pale green seed (summer). Requires shelter from salt laden winds.
tī kōuka/cabbage tree	<i>Cordyline australis</i>	tree	17m	+		Erect tree with crown of narrow leaves tufted at the end of branches, white flowers in spring. Requires some protection when young. Moderate tolerance to salt and wind. Plant back from the estuarine edge and in damp dune hollows. Fruit attracts birds.