# **Submission on Lower Hutt Proposed District Plan**

## **Contact Information**

Full Name: T M Strickland & M N Strickland

Address: 18 Thomson Grove, Stokes Valley 5019

Email Address: earth0lowerhutt@hotmail.com

## **Submission Details**

Do you support or oppose the Slope Assessment Overlay affecting your property?

⊠ Oppose

Would you like to speak at the hearing to support your submission?

⊠ Yes

Would you like to be kept informed about the District Plan updates?

⊠ Yes

#### **Reason for Submission**

We strongly object to the inclusion of our property at 18 Thomson Grove, Stokes Valley 5019, in the Slope Assessment Overlay due to the following reasons:

- 1. \*\*No Historical Evidence of Slope Instability\*\*
- There has never been any issue of slope instability, erosion, or rock debris on our property. The land has remained stable, and there is no past record of any risks associated with this property.
- Other properties in the area with similar topographical conditions have not been included in this overlay, which raises concerns about the accuracy and fairness of this classification.
- 2. \*\*Severe Financial Hardship I am a Pensioner\*\*
- As a \*\*pensioner\*\*, I live on a \*\*fixed income\*\*, and the financial burden imposed by this classification is unfair and unsustainable for me.
- The inclusion of my property in this overlay means I would be required to conduct a \*\*geotechnical assessment\*\*, which costs between \*\*\$5,000 and \$12,000\*\*, an expense I simply cannot afford.

- Additional resource consent requirements, engineering assessments, and regulatory hurdles would further increase costs and create unnecessary financial pressure on me as a pensioner.
- These extra costs \*\*unfairly penalize me for an issue that does not exist. \*\*
- 3. \*\*Negative Impact on Property Value and Insurance Premiums\*\*
- The Slope Assessment Overlay designation will \*\*decrease the market value of my property\*\* due to perceived risks, even though no instability issues have ever been recorded.
- Prospective buyers will likely be discouraged due to additional restrictions and the potential costs associated with compliance.
- Properties in hazard overlays often experience \*\*higher insurance premiums\*\* or even difficulty obtaining insurance coverage, creating further financial strain on pensioners like myself.
- Mortgage lenders may also be hesitant to approve loans for properties classified under hazard overlays, reducing the overall marketability of my property.
- 4. \*\*Unnecessary Restrictions on Future Development\*\*
- If I wish to make improvements to my home in the future, this overlay will create \*\*unnecessary obstacles\*\* that could prevent me from doing so.
- Even minor renovations or repairs could require expensive compliance measures that would make it financially impossible for me to maintain my home.
- As a pensioner, these restrictions impose a serious \*\*hardship\*\* on my ability to live comfortably and plan for the future.

### \*\*Request for Reassessment and Removal from the Overlay\*\*

## Given that:

- There is \*\*no evidence\*\* of slope instability on my land,
- The designation places \*\*severe financial hardship\*\* on me as a pensioner,
- It \*\*negatively impacts my property value and insurance premiums\*\*,
- It \*\*restricts my ability to maintain and develop my property\*\*,
- I \*\*formally request that my property be reassessed and removed from the Slope Assessment Overlay.\*\*

If the council has already conducted studies or assessments to justify this classification, I request access to this information. Additionally, I ask that the council provide an alternative means of reassessment that does not require an out-of-pocket expense for property owners like myself.

# Conclusion

While I understand the council's intent to manage natural hazards, this classification unfairly penalizes me without any evidence of actual risk. I request an urgent reassessment \*\*without placing financial hardship upon me\*\* and ask for a written response outlining how the council plans to address this issue.

Please confirm receipt of my submission and provide details on how I may discuss this matter further.

Sincerely,

T M Strickland & M N Strickland

Email: earth0lowerhutt@hotmail.com