

Plan Change 4 – High Risk Flood Zones

What's Changed?

From **22 July 2026**, new rules for flood-prone land had legal effect. These rules are part of Plan Change 4 (PC4) and bring the District Plan in line with the Regional Policy Statement.

Do I Need a Resource Consent?

If your property is in a **high risk flood zone**, you'll need a resource consent for:

Activity	What it means	Consent type
Earthworks	Any digging, filling or land disturbance on the property that is not for gardening, cultivation or the installation of fence posts	Discretionary
New building without a bedroom/living space	e.g. a shed or garage (not lived in)	Discretionary
New building with a bedroom/living space	Anywhere people could sleep or live	Non-complying (strictest category)

Discretionary = Council weighs up the pros and cons and may grant or refuse consent.

Non-complying = harder to get approved; Council must be satisfied the effects are minor or the activity isn't contrary to the plan and may grant or refuse consent.

What Do I Need to Include in My Application?

Council will expect you to address:

1. How your proposal stacks up against the flood-risk section of the Resource Management Act (s106AA)
2. How it fits with the National Policy Statement for Natural Hazards
3. How it fits with the District Plan's natural hazard rules, objectives and policies
4. **Effects on others** – especially whether your proposal pushes floodwater onto a neighbour's land, another property, or the road
5. How it aligns with Plan Change 4's updated rules, objectives and policies

6. How the proposal will achieve hydraulic neutrality

For **homes and other buildings with bedrooms/living spaces**, Council expects the application to be supported by an expert — e.g. a hydrologist, hydraulic modeller or engineer — as more detailed assessment is required.

Where Are the High Risk Flood Zones?

- Currently shown on Council's **100-Year Flood Events Map**.
- This map is **for internal Council use only** right now — it has not yet been updated to reflect areas where past earthworks have already reduced flood risk.
- Until the map is updated, please talk to a **Council flood/hazards expert** to get the most accurate picture for your property.

What If My Property Is in a Flood Zone, But NOT High Risk?

You can still build without a consent (a **permitted activity**) if you meet these standards:

- **Setback:** Buildings must be at least **25 metres** from the edge of a river (as defined in the District Plan), noting exceptions apply for certain utility structures and zoning areas.
- **Floor height:** Any building with a bedroom or living space must have its floor at least **0.5 metres above** the expected flood level in a 1-in-100-year flood event.

If you can't meet these standards, you'll need a resource consent (discretionary activity), and your application will need to cover the same information points listed above.

Subdividing Land

- A new rule now applies to subdivisions in **District Growth Cell** areas — you'll need to show how significant natural hazard risk will be managed.
- A related policy (**SUB-P2**) is also proposed to be updated and thought no decisions have been made on PC4 yet, the proposed changes to need to be addressed in your application.
- All other subdivision consent requirements stay the same.

Bottom line: If you're planning any building work, earthworks, or subdivision near a river or in a flood-prone area, check the flood zone status with Council early — it could significantly affect what consent you need and what information you'll have to provide.