WEST COAST
REGIONAL COUNCIL

WEST COAST REGIONAL COUNCIL
MEETING OF THE KARAMEA RATING DISTRICT
ON
Thursday, 5 November 2026
9.00am
At the Karamea RSA

AGENDA

1. **Welcome**
2. **Apologies**
3. **Minutes of last meeting** 1-6
4. **Matters Arising/Actions** 7-8
5. **Election of the Committee** 9-10
6. **Signing of the Rating District Terms of Reference (if applicable)** 11-15
7. **Reports**

7.1 Annual Asset Condition Report Summary 16-24

7.2 Flood, Coastal and Drainage Schemes Review – Engagement and Public Consultation Update 25-36

7.3 Annual Works Report 37-42

7.4 Finance Report 43-44

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 Wednesday, 28 October 2026

Please contact Cloe Nieper (cloe.griffin-nieper@wcrc.govt.nz) or Michael Beagle (michael.beagle@wcrc.govt.nz) with your queries.

Item 3	**Karamea Rating District Meeting Minutes – 4th February 2026**
Author	Cloe Griffin-Nieper Catchment Management Coordinator
Authoriser	
Public Excluded	No

Report Purpose

The purpose of this report is to receive the minutes of the Karamea Rating District Meeting of 4th February 2026

Recommendation

It is recommended that Council/the Committee resolve to:

1. *Confirm that the minutes of the Karamea Rating District Meeting held on 4th February 2026 are a true and correct record.*

Attachments

Attachment 1: Minutes of the Karamea Rating District Meeting held on 4th February 2026

THE WEST COAST REGIONAL COUNCIL
MINUTES OF THE ANNUAL MEETING OF THE KARAMEA RATING DISTRICT
HELD AT KARAMEA RSA ON 4 FEBRUARY 2026, COMMENCING AT 1:30PM.

PRESENT (Rating District Members)
B. Jones
B. Langford
M. Mackley
A. Hamson
P. Moynihan
K. Neil
B. Thomson

IN ATTENDANCE (Staff)
Cr C. Smith (Councillor - West Coast Regional Council)
Cr C. Coll (Councillor - West Coast Regional Council)
W. Spencer (Team Lead, Catchment Management - West Coast Regional Council)
P. Birchfield (Area Engineer - West Coast Regional Council)
B. Murphy (Engineering Officer - West Coast Regional Council)
L. Crozier (Business Support Officer, Catchment Management - West Coast Regional Council)

Apologies
Apologies were received from G. Volckman and Cr. McIntyre.

Moved (Moynihan / Langford*) apology from G. Volckman and Cr. McIntyre are accepted.*

Carried

Welcome and Minutes of Last Meeting
Cr. Smith opened the meeting and welcomed those present, introduced himself and the West Coast Regional Council (WCRC) staff.

The Committee noted the following corrections to the minutes of the previous Annual Meeting held on 11 December 2024:
- Correction that R Sampson cannot seek her own apology.
- The point about rating classifications should have listed B Langford as the spokesperson.

Moved (Moynihan / Jones) *That the minutes of the previous Annual Meeting held on 11 December 2024, be adopted, with the noted corrections, as a true and correct record of that meeting.*

Matters Arising
Corrections to the minutes were the only matters arising.

Financial Report
W. Spencer spoke on the financial report for the period of 1 July 2024 to 30 June 2025. He advised that the Karamea Rating District had an opening balance of $260,143.50 with a total revenue of $61,309.82 less expenses of $22,910.92 for a closing balance of $298,542.40.

Moved (Langford / Jones) *that the Financial Report be received.*

Carried

Annual Works Report
P. Birchfield presented the annual works report, noting:

- Maintenance included mowing of stop banks at a cost of $446.
- Maintenance work including vegetation removal will continue.
- A rating classification review is scheduled.
- Flood model work is progressing with a longitudinal survey of the stop bank completed.
- Matt Gardener from Land River Sea is working on the flood model.
- The $10,000 allocated for this work may be funded from separate funds.
- $15,000 is allowed for unforeseen maintenance.
- Total maintenance work for 2025-26 is potentially $40,000.
- Balance in the Rating District maintenance account at the beginning of 2026-27 is likely to be approximately $320,000.

Moved (Moynihan / Hamson) *that the Annual Works Report is received.*

Carried

Rates 2026 / 2027
P. Birchfield advised that the balance of the Rating District account at the beginning of the 2026-2027 financial year was likely to be approximately $320,000 she proposed a rates strike of $55,959.88 which included $40,000 of rates maintenance $9161.01 of infrastructure insurance and $6,798.96 of engineering cost recovery.

Moved *(Langford / Moynihan) That the rate strike for the Karamea Rating District is $55,959.98 Excl GST for the 2026-2027 financial year.*

Carried

Election of Officers

The Committee agreed that the current members remain in place for the 2026 – 2027 Financial Year.

The Committee also agreed to re-elect B Langford as Spokesperson for the 2026 – 2027 Financial Year.

It was noted that Gavin Clark is no longer on the Committee.

Moved *(Mackley / Hamson) That;*

1. *The present committee, consisting of Angela Hamson, Paul McClintock, Peter Langford, Darryl Simkin, Brian Jones, Andrew Bruning, and Bevan Langford to remain the committee for the 2026-2027 financial year.*
2. *That Bevan Langford is re-elected/elected as Spokesperson for the 2026-2027 financial year.*

Carried

Catastrophe Fund

W. Spencer provided an update:

- The Regional Council maintains a fund of $1 million managed by Financial Services
- The fund is available at short notice for urgent repairs after flood damage when other funding sources aren't immediately available.
- The fund operates as a loan only, with repayment required either by the scheme or through insurance claims.

Moved *(Jones / Hamson) That the Report be received.*

Carried

Insurance Update *(verbal)*

- W. Spencer advised that WCRC has managed to negotiate insurance at about the same rate as the previous year.
- This is against the trend of recent years, when insurance was expected to increase by about 20% per year. The market is now more competitive, allowing for better rates.

Asset Management System Overview

W. Spencer provided an overview of asset management systems:

- A new Asset Management System has been introduced and is being populated.
- Significant work has been done over the last four months visiting assets and rating their condition. Assets are rated from 1 to 5 (1 being extremely good, 5 being very poor). This provides a good indication of asset condition across the district.
- The aim is to capture costs, records, and eventually do work programming.

- The next stage after condition rating is working on criticality. Criticality helps determine which jobs should be prioritised when resources are limited.

Moved *(Moynihan/ Langford) That the Report be received.*

Carried

Rating District Review Memorandum

Cr Smith and Cr Coll discussed the ongoing review of Rating Districts:

- WCRC is reviewing how the region rates for assets.
- The review is examining what is the most equitable way of rating.
- Questions include whether only those who get direct benefit should pay, or if there should be differential rating where those with direct benefit pay more but those with indirect benefit also contribute.

Flood Bank and Material Standards

W. Spencer presented on flood bank construction standards:

- Recent major floods around the country have highlighted the need to build to engineering standards.
- Historically, many embankments were formed without engineer consultation and don't last in big events.
- WCRC is introducing standards so stop banks are built to a defendable standard. This is part of asset management, including grading structures and assessing performance.
- Vegetation on stop banks presents risks during floods as it can be ripped out, exposing the stop bank to scour. Vegetation also makes it difficult to see leaks or potential failures during flood events.
- WCRC is working on a bylaw for stop banks, likely to include a 15–20-meter setback from the toe of stop banks.

Moved *(Moynihan / Hamson) That the Report be received.*

Carried

Capex/Opex Guide Report

W. Spencer explained the difference between capital expenditure (CAPEX) and operational expenditure (OPEX):

- Important for financial systems and reporting to central government.
- CAPEX refers to building something new or improving existing assets.
- OPEX refers to maintaining existing assets.
- Some schemes are maintenance only, with landowners paying for short-term needs.
- Capital work may later be incorporated into the scheme for maintenance.

The distinction is important for asset management and can affect funding eligibility.

Moved *(Langford/ Hamson) That the Report be received.*

Carried

Update Ten Year River and Coastal Survey Implementation Plan

P. Birchfield spoke to this, briefly mentioned that this is where budget for the modelling work would come from, as well as any further cross-section surveys of parameters for the Karamea area, which is a rapid extraction area.

Consideration of Including Karamea River Mouth Opening in the Karamea Asset Management Plan

P. Birchfield explained:

- The river mouth has been opened before when it went so far south that it was impacting infrastructure.
- This is not specifically included in the asset management plan.
- Including it in the Asset Management Plan would allow for this to be done again if needed.
- It is a permitted activity under the rules.

Resolved: *That the Karamea Rating District Committee agrees to formalise the reopening of the Karamea River mouth within its Asset Management Plan, to improve flood resilience and support operational readiness.*

Carried unanimously

Break Creek Discussion

- Discussion about whether to include Break Creek in the Asset Management Plan.
- It was noted that the former roading manager for the district council would open the creek if it impacted the road.
- Including it in the plan would formalise the process and make things easier for the Buller District Council.
- A committee member mentioned that they had been out there that morning and noted that the creek was coming right up to the road.

The meeting closed at 2:46 p.m.

ACTIONS KARAMEA RATING DISTRICT

1. Follow up on the availability and accuracy of LiDAR data and flood mapping for the Karamea area.
2. Follow up on the status of the stop bank bylaw.
3. Include Karamea River Mouth in the Asset Management Plan.
4. Consider including Break Creek in the Asset Management Plan.

Item	**Actions List**
Author	Cloe Griffin-Nieper Catchment Management Coordinator
Authoriser	
Public Excluded	No

Report Purpose

This report is a summary of items that require actions. The responsible Area Engineer have updated the list and will address their respective action items.

Recommendation

It is recommended that Council/the Committee resolve to:

1. Receive the actions list and the information noted.

Attachments

Attachment 1: Actions List Public – Update.

Karamea

Item No.	Reference	Date of Meeting	Item	Assigned Person/s	Update
1.		4th February 2026	Follow up on the availability and accuracy of LiDAR data and flood mapping for the Karamea area.	Paulette Birchfield	Public LiDAR data is available for the Karamea area through the LINZ Data Service as part of the West Coast LiDAR 1m DEM/DSM (2020–2025) dataset. DEM, DSM, index tiles and point cloud data are available; suitable for

					checking terrain, floodplain features and flood mapping inputs.
2.			Follow up on the status of the stop bank bylaw.	Paulette Birchfield	The publicly available WCRC Flood Protection Bylaw is the 2015 operative bylaw. Regional Flood Protection Bylaw was being drafted to manage activities affecting flood and erosion protection structure.
3.			Include Karamea River Mouth in the Asset Management Plan.	Paulette Birchfield	Will be included in the new AMP for 2026-2029
4.			Consider including Breaks Creek in the Asset Management Plan.	Paulette Birchfield	Break Creek can be included if the committee request it and it is approved at the 2026 annual meeting.

Item 5	**Karamea Rating District Election of Committee**
Author	Cloe Griffin-Nieper Catchment Management
Authoriser	Michael Beagle, Group Manager, Catchment Management
Public Excluded	No

Report Purpose

As per clause 1 of the Karamea Rating District Agreement, the Rating District Committee shall be formed immediately after each triennial election. The purpose of this report is to receive verbal nominations for, and elect, the Spokesperson, Deputy Spokesperson and committee members.

The Chairperson will call for the above nominations and seek a mover and seconder. West Coast Regional Council Standing Orders shall apply.

Recommendation

It is recommended that the Committee resolve to:

1. *Receive the report.*
2. *Appoint the following to the Karamea Rating District Committee:*
   a. *_____ as Spokesperson;*
   b. *_____as Deputy Spokesperson; and*
   c. *_____ as Committee Members.*

Attachments

Attachment 1: Karamea Rating District Current Committee Membership (extract).
Attachment 2: Karamea Rating District Current Terms of Reference.

Attachment 1: Karamea Current Committee (extract)

Carried

Election of Officers

The Committee agreed that the current members remain in place for the 2026 – 2027 Financial Year.

The Committee also agreed to re-elect B Langford as Spokesperson for the 2026 – 2027 Financial Year.

It was noted that Gavin Clark is no longer on the Committee.

Moved *(Mackley / Hamson) That;*

1. *The present committee, consisting of Angela Hamson, Paul McClintock, Peter Langford, Darryl Simkin, Brian Jones, Andrew Bruning, and Bevan Langford to remain the committee for the 2026-2027 financial year.*
2. *That Bevan Langford is re-elected/elected as Spokesperson for the 2026-2027 financial year.*

Carried

RY ONLY

THE WEST COAST
REGIONAL COUNCIL

Karamea Rating District Agreement

Proposed– April 2024

THE WEST COAST

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	9 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 entire RD committee is 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.

THE WEST COAST REGIONAL COUNCIL

SIGNATURES

SIGNED by

RATING DISTRICT SPOKESPERSON

B. J. Longford.

by its authorised signatory

In the presence of:

Witness signature

Brian Jones

Witness name

Dairy farmer.

Witness Occupation

Kaitumeri

Witness Town of Residence

SIGNED by

WEST COAST REGIONAL COUNCIL CHAIRPERSON

by its authorised signatory

In the presence of:

Witness signature

Witness name

Witness Occupation

Witness Town of Residence

REPORTS

7.1 (Report No. as per Index)	**Rating District Annual Asset Condition Report**
Author	Lillian Crozier, Asset Management Coordinator, Catchment Management
Authoriser	Michael Beagle, Group Manager, Catchment Management
Public Excluded	No

Report Purpose

To present the Karamea Rating District Annual Asset Condition Report summary pamphlet for the 2025-2026 financial year and provide members with an opportunity to discuss the condition of scheme assets and matters requiring follow-up.

Report Summary

The Annual Asset Condition Report Summary Pamphlet brings together recorded asset information, inspection findings, condition ratings and identified defects for the scheme.

The summary pamphlet explains the key findings in plain language to support discussion. The information helps identify matters for engineering assessment, further inspection, maintenance planning and improvements to asset records. Proposed works, costs and funding are considered through the separate Annual Works Report and financial reporting process.

Recommendation

It is recommended that Council/the Committee resolve to:

1. Receive the report.
2. Note the attached Annual Asset Condition Report summary pamphlet, including the findings and follow-up matters identified for the rating district.

Issues and Discussion

Background

West Coast Regional Council manages flood protection, drainage and erosion-control assets associated with its rating districts. Regular inspections and condition reporting help staff understand how these assets are performing and identify where further assessment or work may be required.

Current situation

Note: This report pamphlet is for information purposes only.

Considerations

Implications/risks

Condition and defect information supports prioritisation but must be considered alongside engineering judgement, the consequences of failure, scheme performance and available resources. A condition rating alone does not establish the level of protection provided. Follow-up may include further assessment, inspection, maintenance planning or correction of asset records. Any immediate safety or operational concerns should be addressed promptly through the appropriate Council processes.

Significance and Engagement Policy assessment

This paper presents information and does not seek approval for a change to levels of service, new expenditure or targeted rates. Any subsequent proposal arising from the findings will be assessed separately under Council's Significance and Engagement Policy, as appropriate.

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

Mana whenua views

No specific mana whenua views are recorded in this cover paper. Any matters relevant to mana whenua identified through the attached report or subsequent proposals should be considered through the appropriate Council engagement processes.

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

Views of affected parties

Rating district members are invited to provide local knowledge, raise concerns and discuss the findings and follow-up priorities. Relevant feedback will be recorded for staff consideration. Further engagement may be needed for any subsequent proposal affecting the scheme or its community.

Staff are not aware of any views of affected parties which impact on matters discussed in this Annual Asset Condition Report pamphlet.

Financial implications

Current budget

Receiving this report does not approve expenditure or alter the rating district's budget. Works, costs, rates and account balances are addressed through the separate Annual Works Report and financial reporting process.

Future implications

The findings may inform future maintenance, renewal or investigation requirements. Any proposed work will require engineering assessment, costing and consideration through the applicable planning, budget and approval processes.

Not applicable

Legal implications

No specific legal decision is sought through this information paper. Any subsequent works or changes to the scheme will be considered under the applicable Council processes and statutory requirements.

Not applicable

Attachments

Attachment: Karamea Rating District Summary Pamphlet – 2025-2026 FY

Thank you

Thank you to Karamea Rating District members and landowners for supporting inspections, maintenance and local knowledge of these flood and erosion protection assets.

The key message

Karamea has 264 assets – groynes, stopbanks, riprap and a few culverts, floodgates and stockpiles. A full round of inspections in August 2025 gives a clear, up-to-date picture. Of the 138 results that could be graded, 69 are **Good or better** and a further 30 are **Fair**. The 39 Poor or Very Poor results mainly relate to trees and stock damage on stopbanks – maintenance issues the inspections have identified and recorded. 83 defects are logged so they can be planned into the works programme; 1 is High risk and 8 are Medium. Next: look closely at the Poor and Very Poor results, continue regular inspections and agree a practical maintenance programme with the Rating District.

THE WEST COAST REGIONAL COUNCIL

388 Main South Road, Greymouth 7805
0508 800 118 | www.wcrc.govt.nz

THE WEST COAST REGIONAL COUNCIL

Karamea
Rating District

Our Flood & Erosion Protection Assets
Annual Report 2025/26

A simple summary for our community – a talking point for our meeting

Welcome

This is a short summary of how the flood and erosion protection at Karamea is looking. It shows what we have, what condition it is in, what problems have been spotted and what might happen next. It is here to help us talk together.

What protects Karamea?

The scheme began after the 1929 Murchison earthquake, when slips dammed the Karamea and Little Wanganui Rivers and the dams then collapsed, damaging property and causing heavy loss of stock. The Government built stopbanks and rock protection, finished about 1937, and the rating district was set up in 1982 so the community could pay to maintain them. Today the scheme protects mainly dairy farms, plus roads, power and phone lines, along four rivers: the Karamea, Oparara, Little Wanganui and Granite Creek. The aim is to reduce bank erosion and flooding.

Our assets in numbers

The Council's asset system lists these assets for Karamea. All of them are owned by the Council.

264	168	42	40	14
assets in total	groynes (rock spurs)	stopbanks	riprap sections	culverts, floodgates, stockpiles and a gabion

Important – the AMP is being reviewed

The Council's Asset Management Plan (AMP) for Karamea (2023–2026) is the guidebook for looking after the scheme. It is reviewed every three years, and the AMP is now being reviewed and updated, including a new flood model for the Karamea River. Some things in this pamphlet may change. This pamphlet is here to help start the conversation.

What happens next?

1. Look closely at the Poor and Very Poor results

Assess the 15 Very Poor and 24 Poor results, mostly stopbanks, and decide whether they need clearing or repair.

2. Look at the 30 Fair results

Decide if any need work or a closer look by an engineer.

3. Work through the 83 defects

Start with the High and Medium risk defects on the Karamea River, then decide what comes next.

4. Plan the next checks and tidy the records

Agree the inspection approach once frequencies are confirmed, and confirm whether the 103 with no check recorded have been looked at. Sort out the number of rock spurs and which assets belong in the register.

5. Plan the work proposed

Put together a programme of works for defects, which will be discussed and agreed with the Rating District.

6. Finish updating the AMP

Review the Karamea AMP: how well the stopbanks should protect the farmland (the AMP says Council recommends protection from a 1 in 50 year flood as a minimum), how it is measured and what work is coming.

Questions we'd love to talk about

- ? Is there anything you would like more detail on?
- ? Are there local issues we should know about alongside this information?
- ? Do the maintenance and repair priorities make sense?
- ? What should we keep a close eye on?
- ? What would be useful to see in next year's report?

How often we check

How often each asset is checked is being confirmed across all of the Council's schemes, so this may change. After each check, the results are recorded in the asset system and talked through with the Rating District.

Where to find the rest

This booklet is about the **condition** of the assets and the **problems** that have been spotted.

The annual works report

Planned and proposed works, costs, rates and other money matters will be covered in the **annual works report**, which is written by the Area Engineers. It is a separate document, so none of those details are included here.

How the two fit together

This booklet: what we have, what condition it is in, what problems have been spotted and what we might look at next.

Annual works report: what work is planned and what it involves.

Your notes from the meeting

Where are our assets?



Map of the Karamea scheme (part), as supplied. The coloured areas are the rating classes (A to E); the lines along the river are the stopbanks and rock protection.

How we keep an eye on them

Area Engineers carry out regular checks of the Karamea assets, and extra checks can be done after significant weather events. At each check the Area Engineer gives a **condition score** and records any **defects** (problems), and the results are followed up with the Rating District.

What are these things?

Stopbank – an engineered earth embankment that holds floodwater back and keeps it off nearby land.

Groyne – a rock spur built out from the riverbank to slow the water and turn the flow away from the bank.

Riprap – large rock placed along the riverbank to protect it from erosion (being worn away).

Culvert and floodgate – a pipe through a stopbank or road, with a gate that lets water drain out but stops river water flowing back in.

How to read the results

Condition (0 to 5)

How worn or damaged an asset is. **1 = Very Good**, 2 = Good, 3 = Fair, 4 = Poor, **5 = Very Poor** (failed, or about to fail). A **0 means "unable to inspect"** – we could not do a proper check. That is not the same as poor.

Defect and severity

A **defect** is a problem an Area Engineer has spotted, like a crack in a path. **Severity** says how serious it looks, from 0 to 5 (1 = Low, 2 = Minor, 3 = Moderate, 4 = High, 5 = Severe; 0 = could not be determined). A defect is a flag to look closer – it does not mean the asset has failed.

Criticality (1 to 5)

How much it would matter if this asset failed. A higher number means bigger consequences.

Risk score = severity × criticality

To decide what to look at first, we multiply how serious the defect is (1–5) by how critical the asset is (1–5). That gives a score from 1 to 25, which sits in one of five groups: **Very Low, Low, Medium, High, Very High.**

Together, condition, severity and criticality help us decide what to look at first. Engineering judgement is used alongside the numbers.

The same approach across New Zealand

The asset management system and condition assessment approach used here is **prescribed nationally** across New Zealand for all flood schemes administered by regional councils. The Council's auditor, on behalf of the Auditor-General, also requires this system to be in place, with evidence that it is being applied.

What do they look like?

Example 1 – Stopbank KAR-02600L-SBK01 Very Poor (5) · reason "Stock damage" · checked 14 Aug 2025



Stopbank KAR-02600L-SBK01 – photo from the Council's asset system, record logged 14 Aug 2025 (cropped to fit)

In plain English: the Area Engineer graded this stopbank **Very Poor** and wrote the reason as "Stock damage" – cattle have damaged the bank. How much of it is affected has not been recorded.

Example 2 – Stopbank OPA-01700L-SBK01 Very Poor (5) · reason "Completely infested with trees" · checked 14 Aug 2025



Stopbank OPA-01700L-SBK01 – photos from the Council's asset system, record logged 14 Aug 2025

In plain English: this bank was graded **Very Poor** because of the trees growing on it, but the notes say it **appears completely intact** and sits behind a large vegetated berm.

Why show these?

A photo next to the record helps everyone see what the Area Engineer saw. The full report will have more photo examples.

Which problems come first?

We multiply **how serious the defect is** by **how critical the asset is**. Here is where Karamea's defects land (numbers = how many defects):



What this means

61 of the 83 defects can be scored: **17 Very Low, 35 Low, 8 Medium and 1 High**; none is Very High. The High one is dead tree roots in a stopbank on the Karamea River. The Medium ones are also on Karamea River assets.

Not in these scores

22 defects cannot be scored yet: 18 where the severity could not be determined, 1 with no severity, and 3 on assets that are not in the register.

Something to check

Only the Karamea River assets are rated criticality 4; the rest are 1 or 2. We will check the criticality scores as part of the AMP review.

How are the assets doing?

The Council's asset system shows the **latest condition** for **171 records** at Karamea. Here is what our Area Engineers found:

0 – UNABLE TO INSPECT	1 – VERY GOOD	2 – GOOD	3 – FAIR	4 – POOR	5 – VERY POOR
33	22	47	30	24	15
19%	13%	27%	17%	14%	9%

What this means

Of the 138 results that could be graded, **half (69) are Good or better** and about 1 in 5 (22%) is Fair. **24 are Poor and 15 are Very Poor** (28%). Good means sound with only minor wear. Fair means working but showing some wear.

Where the problems are

Stopbanks: 23 of the 35 graded stopbank results are Poor or Very Poor (11 are Very Poor). The notes mostly name **trees and vegetation** in or near the bank, and **stock damage**. Some Very Poor notes say the bank looks intact, so the grade partly reflects vegetation.

Good to know

Most results (160) come from one round of checks in **August 2025**; 11 are from July 2026. A few checks were also done after the **October 2025 flooding**, but they could not be entered at the time because the asset system was being moved to a new platform, so they do not show in these figures. The 33 "unable to inspect" results are explained on the next page.

When were the assets checked?

The 33 we couldn't grade

15 are groynes, 15 are riprap sections, 2 are culverts and 1 is a stopbank. For 25 of the 33 the notes mention **vegetation, overgrowth or access** – the rock could not be seen or reached. This does not mean poor condition.

When were checks done? (number of check records)



The few checks done after the October 2025 flooding are not shown – they could not be recorded during the asset system data migration. Dates are in New Zealand time.

What this tells us

Nearly all the checks (199 of 210) come from one round in August 2025. 161 of the 264 assets have a check on record. 103 have none – many are rock spurs that were created or split in August 2025 – and 27 were last checked more than a year ago.

Next step proposed

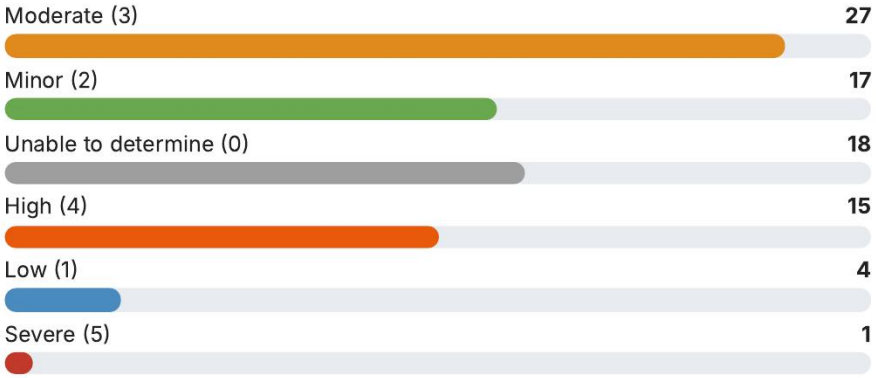
Plan the next checks once frequencies are confirmed, confirm the 103, and clear vegetation (or use a drone) so the 33 can be graded.

Problems spotted

83 defects recorded

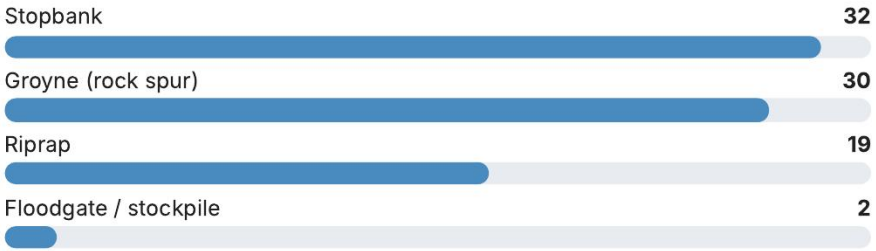
All 83 are "Logged" – recorded so they can be assessed and planned into the works programme. All were logged in August 2025.

How serious?



One more defect has no severity recorded.

Which assets?



What are they about?

50 of the 83 (60%) are about vegetation – trees and scrub growing on or over banks and rock. The rest are mainly erosion (10), slumping (4) and animal burrows (4).

7.2	**Flood, Coastal and Drainage Schemes Review – Update Report to Rating Districts**
Author	Darryl Lew, Chief Executive
Authorizer	Darryl Lew, Chief Executive
Public Excluded	No

Report Purpose

To seek Committee approval for a report to be provided to all rating districts at their respective annual meetings, updating them on Council's review of the flood and coastal protection and land drainage schemes and preparation of the draft 2027-37 Long Term Plan.

Report Summary

Council will shortly commence the next round of annual meetings with rating districts to discuss scheme activity. It is proposed that the meetings are provided with an update on the scheme review and the preparation of the draft 2027-37 Long Term Plan. A paper has been prepared for that purpose, for approval by the Committee.

Recommendations

It is recommended that the Operations Committee resolve to:

1. *Receive the report.*
2. *Approve the attached report being provided to all of the rating districts at their respective annual meetings and to landholders seeking an update on the scheme review.*
3. *Authorise the Chief Executive making changes to the attached report of a minor or editorial nature.*

Background

Council will shortly commence the next round of annual meetings with rating districts to discuss scheme activity. It is proposed that the meetings are provided with an update on the scheme review and the preparation of the draft 2027-37 Long Term Plan.

Discussion

A paper has been prepared for the purposes of updating the rating districts on progress with the scheme review and preparation of the draft 2027-37 Long Term

Plan. It is proposed that the paper is part of a formal agenda item on these matters. The proposed paper is attached, for approval by the Committee.

Considerations

Implications/Risks

The proposed paper helps reduce communications risks by providing a formal report to all rating district meetings.

Significance and Engagement Policy Assessment

This matter does not trigger Council's Significance and Engagement Policy.

Mana whenua views

Mana whenua views have not been sought.

Views of affected parties

Views have not been sought but an update paper is likely to be supported by rating district landholders.

Financial implications

There are no direct financial implications.

Legal implications

The proposed paper helps Council fulfil its consultation and engagement obligations.

***

7.2	**Flood, Coastal and Drainage Schemes Review – Engagement and Public Consultation Update**
Author	Darryl Lew, Chief executive
Authorizer	Darryl Lew, Chief Executive
Public Excluded	No

Report Purpose

To update the rating district on Council's review of the region's flood and coastal protection and land drainage schemes and to describe how rating district members will have input to that review.

Report Summary

The West Coast has a relatively large number of schemes and rating districts. Many of the schemes have a small number of rateable properties. The way the schemes are presently arranged may not be the most effective or efficient way of doing things.

Council requested and approved a review of flood and coastal protection and drainage schemes during preparation of the 2024-34 Long Term Plan. All 23 schemes are within the scope of the review. The review is being undertaken in conjunction with preparation of the 2027-37 Long Term Plan. Some of the review matters are to be incorporated into formal consultation topics, referred to as "significant change proposals". The topics and the exact wording of the topics is yet to be decided by Council but the draft topics and their wording are presently:

1. How Council will manage its coastal, flood and drainage schemes.
2. How Council will fund the schemes (rating model).

Rating district input to this process is important. In October/November 2026 Council will engage with rating districts via rating district spokespeople to seek input on the two topics. Council will use that feedback to develop options to be publicly consulted on in March/April 2027. All landholders will be able to make submissions on those options and to speak to their submission at a Council hearing if they wish to do so.

Decisions on which options to implement, including the option of leaving things the way they currently are (i.e. the status quo), would be made as part of decision-making by the full Council on the 2027-37 Long Term Plan and after the Councillors

have received and considered public submissions. Any changes to schemes and how they are funded would be gradually implemented over the next three years.

Recommendations

It is recommended that the Rating District Committee resolve to:

1. *Receive the report.*
2. *Note the Terms of Reference for the review of flood and coastal protection and drainage schemes, approved by the Operations Committee on 16 September 2025.*
3. *Note that the review of flood and coastal protection and drainage schemes is underway, in accordance with the approved Terms of Reference.*
4. *Note the two draft significant change proposals (consultation topics) that Council is developing as part of preparing the Draft 2027-37 Long Term Plan.*
5. *Note that engagement with rating district spokespeople seeking their input to development of options for the two draft significant change proposals will occur in October/November 2026.*
6. *Note that public consultation on the options for the two significant change proposals will occur in March/April 2027.*

Background

The West Coast has a relatively large number of schemes and rating districts (Figure 1). Many of the schemes have a small number of rateable properties (Figure 2).



Figure 1 – Flood and coastal protection schemes and land drainage schemes (2024-34 Long Term Plan, West Coast Regional Council)



Figure 2 – Number of rateable properties within each flood and coastal protection and land drainage scheme

This arrangement of schemes enables Council to target flood, erosion and drainage works and services to specific parts of the region but is administratively complex and time consuming for councillors and staff. The lack of overarching principles has led to a variety of approaches to funding which no longer reflect the benefits or beneficiaries of the districts. Although each rating district has terms of reference, there is lack of clarity about the respective roles and responsibilities of landholders (the "rating district") and Council, especially for setting levels of service, and directing works programmes which are typically reactive and do not take a long-term view. For some rating districts it may be more efficient and effective for the community to take ownership and control, as has occurred at Raft Creek, or for Council to disband a scheme.

In response to these issues, Council requested and approved a review of flood and coastal protection and drainage schemes during preparation of the 2024-34 Long Term Plan. A key objective is to ensure Council is maximising expenditure of the rateable income from each scheme on actual physical works to maintain the schemes whilst minimising the costs of administering the schemes.

Terms of Reference for the review were approved by the Operations Committee on 16 September 2025. The review is underway with the matters being reviewed listed in Appendix 1. All 23 schemes are within the scope of the review (Figure 1).

The current government is reorganising local government with the intention of abolishing regional councils by October 2028. Councillors consider it important to review the schemes and leave things well-placed for the entity or entities that will assume responsibility for the schemes. That new entity or entities may not have the same degree of governance or staff knowledge about flood hazards and flood schemes on the West Coast hence the desire to undertake the review now and enable a seamless transition to the new local government arrangements.

Discussion

Engagement

The review is being undertaken in conjunction with preparation of the 2027-37 Long Term Plan. Government proposals to reorganise local government across New Zealand have not changed the legal requirement for WCRC to prepare and adopt a Long-term Plan for 2027-37 by 30 June 2027. Council is using this requirement to formally progress some of the matters listed in Appendix 1 as part of formal consultation topics on the Draft 2027-37 Long Term Plan. These topics are referred to as "significant change proposals". The topics and exact wording of the topics is yet to be decided by Council but the topics and their draft wording are presently:

1. How Council will manage its coastal, flood and drainage schemes.
2. How Council will fund the schemes (rating model).

Some of the matters listed in Appendix 1 are operational and are being progressed as part of routine work programmes or through direct engagement with some individual rating districts on matters specific to their rating district. Some of the matters are the subject of separate papers to rating district meetings.

In October/November 2026 Council will engage with rating districts via rating district spokespeople to seek their input on the two topics. During that engagement information on the potential scheme amalgamation scenarios will be shared to support rating district discussion, and opinion sought on whether any schemes could potentially be transferred or disbanded. Council will also seek rating district input on possible approaches to how schemes could be funded.

Council will use feedback on the two topics to develop options that will be publicly consulted on in March/April 2027. All landholders will be able to make submissions on those options and to speak to their submission at a Council hearing should they wish. Councillors will consider submissions received and the full Council will make decisions in May/June 2027 as part of their decision-making on the 2027-37 Long Term Plan.

Implementation of any changes to schemes and how they are funded would be gradually implemented over the next three years. In the meantime, Council may make changes of an operational nature that do not require formal consultation through the 2027-37 Long Term Plan. Some of those proposed changes are described in other papers on this meeting agenda.

The two proposed consultation topics are discussed in more detail below, noting that the topics are yet to be finalised and approved by Council.

Managing schemes

The terms of reference for the review include the following:

1. The geographic boundaries of the rating districts and the opportunity to rationalise and amalgamate some districts.
2. The identification of which schemes or rating districts have sizable assets and need to be managed as systems, and those too small to be regarded as a system.

These matters arise because, as noted above, WCRC has a relatively large number of schemes, and many with few rateable properties (Figures 1 & 2). The issue is whether the arrangement is effective and efficient enough to justify continuing with the current arrangement. If the current situation with any scheme is not effective or efficient then the options are to transfer the scheme to the community, amalgamate it with one or more other schemes or disband it.

Currently, only West Coast rivers within scheme areas are managed through WCRC assets and works. Those works include maintaining and upgrading scheme assets as well as managing river channels through gravel management and vegetation control. The boundaries of scheme areas have been determined by the Westland Catchment Board and WCRC. Although there is a legislative process to follow to change the boundaries the boundaries themselves are not specified in legislation. WCRC may change the boundaries if it wishes to do so, provided it follows the correct process.

The terms of reference for the rating district are presented in Appendix 2. The terms of reference for all rating districts state:
"*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.*"

The requirement referred to above for a minimum of 75% of scheme ratepayers relates to a recommendation to Council, and is not a referendum nor is it binding on Council. The decision on whether to leave things as-is or to make changes is a decision for Council to make.

To enable potential scheme rearrangement scenarios to be developed it is necessary to have some criteria on the characteristics of schemes that would make the scheme a potential candidate for transfer or amalgamation or being disbanded. The following criteria have been approved by Council for that purpose :

1. Whether there is community appetite or interest in a scheme being transferred, amalgamated or disbanded.
2. Whether schemes are within the same catchment.
3. Whether there is a transfer of effects and/or benefits between schemes.
4. Whether a scheme provides benefit to an area larger than the rating district area.
5. Whether there are fewer than 10 rateable properties or fewer than 10 people or entities owing rateable properties.
6. Whether WCRC has formally planned and rated for future enhancement works within a scheme.
7. The scale and complexity of the scheme assets.
8. The condition and criticality of the scheme assets.
9. The size of the scheme reserve balance.

It is important to note these are simply criteria for helping identify potential scenarios that will be part of engagement with rating district spokespeople. The engagement will then inform the development of options. Decisions about which options to implement, including the option of leaving things the way they currently are (i.e. the status quo), would be made as part of decision-making on the 2027-37 Long-term Plan, in June 2027, and after the full Council has received and considered public submissions.

Funding schemes

The terms of reference for the review include reviewing the targeted rating system for schemes based on benefit classes (Matter #18 listed in Appendix 1). All rating districts are targeted rate-funded, with the rating boundary matching the rating district boundary. The variety of approaches used to determine the targeted rate creates administrative complexity and the possibility of error in rates collection, such as undercharging or overcharging. This is exacerbated by the relatively large number of rating districts.

It is noted that approximately only 50% of the schemes are being fully funded through the targeted rate and there is a substantial amount of scheme activity funded by the general rate. This is inconsistent with the 100% targeted rate funding statement in the Revenue and Funding Policy formally consulted on by Council during preparation of the current Long Term Plan and adopted in 2024. This matter is discussed in more detail in a companion paper.

Some of the pros and cons of three of the many potential approaches available for rating schemes, are presented in Table 1, for information. These are not recommendations or framed as options for public consultation but are simply intended to show the approaches have trade-offs. They will be used to support engagement with rating district spokespeople in October/November 2026 and the subsequent development of options for public consultation.

Decisions on which options to implement, including the option of leaving things the way they currently are (i.e. the status quo), would be made by the full Council as part of decision-making on the 2027-37 Long-term Plan after they have received and considered public submissions. As noted above, implementation of any changes to schemes and how they are funded would be gradually implemented over the next three years.

Current Approach		Alternative 1 (of many)		Alternative 2 (of many)	
Differential rating for targeted rate within schemes - Multiple benefit classes within each scheme area, based on relative flood and coastal protection, erosion control and land drainage benefits. - no region-wide (i.e. regional) component.		**Nil or limited differential rating for targeted rate within schemes** - Rating for each scheme continues to be confined to each scheme area i.e. boundaries of rated areas do not change. - no region-wide (i.e. regional) component. - Current multiple classes are reduced to one or two within each scheme area i.e. elimination or simplification of differentials within each scheme.		**District-wide and region-wide rating split** - All rateable properties within region are rated regardless of whether they are within a scheme area. -Rating for each scheme covers the whole District the scheme lies within (e.g. 50%) along with a region-wide (i.e. regional) component (e.g. 50%). - Elimination of differentials (classes) within each scheme.	
Pros	Cons	Pros	Cons	Pros	Cons
Equity : those receiving higher protection pay more	Complexity: rates process and calculation more involved	Simplicity: relatively easy to administer	Equity: benefit relative to cost can vary significantly between ratepayers	Equity: accounts for indirect benefits and non-rateable properties	Accountability: more difficult to match rates paid and benefits received between schemes, and allocation between schemes
Transparency: clearer connection between rates paid and benefit received	Information: requires robust technical information and detailed technical analysis	Consistency: less sensitive to changes in flood hazard over time and to new technical information	Communication: more difficult to explain connection between rates paid and benefit received	Simplicity: easier to account for indirect benefits of multiple schemes across a wider area	Value: indirect benefit and the value of services provided are less clear and less tangible for some properties
Incentives: promotes risk reduction by individuals	Relevance: sensitive to changes in flood hazard over time and to new information	Standardisation: better enables the same approach between schemes	Risks: potentially encourages higher-value activity within flood hazard areas	Services: enables provision of District-wide river management	Demand: Potentially increases demand for protection works outside current scheme areas

Table 1 – Examples of pros and cons of some alternative approaches to rating for flood and coastal protection, erosion control and land drainage

Appendix 1

The matters within the scope of the review are as follows.

1. How to take a long-term view of flood risk and erosion management, including planning for adaptation to future climate change.
2. Systematic monitoring and reporting of the levels of service being provided and residual risk.
3. Decision-making processes and the apportionment of liability for decisions made.

4. The Terms of Reference for each rating district including the respective roles and responsibilities of WCRC, ratepayers, territorial authorities and network utility operators (New Zealand Transport Agency Waka Kotahi, KiwiRail, West Power).
5. The geographic boundaries of the rating districts and the opportunity to rationalise and amalgamate some districts.
6. Whether any rating districts should be extended to enable a whole-of-catchment approach and to incorporate broader catchment management activities.
7. The identification of which schemes or rating districts have sizable assets and need to be managed as systems, and those too small to be regarded as a system.
8. Whether the Wanganui scheme should continue to be defined as a maintenance scheme rather than a capital and maintenance scheme.
9. The interface between urban stormwater systems managed by the territorial authorities and the flood protection and land drainage schemes managed by WCRC.
10. Establishing a coherent asset and infrastructure plan framework (i.e. Infrastructure Strategy, Strategic Asset Management Plan, Asset Management Plans for individual schemes).
11. Resourcing requirements for servicing the current and future number of rating districts, especially the annual rating district meetings.
12. Improving responsiveness of WCRC and network utility operators NZTA Waka Kotahi, KiwiRail, West Power) to urgent maintenance and preventative actions such as riverbank erosion.
13. Confirmation of the operational activities required for effective management of a scheme (additional to maintenance activity).
14. Insurance arrangements.
15. The methodology for calculating the prudent reserve for each scheme.
16. Options for methods of engaging with landholders and ratepayers within rating district areas including alternatives to the annual rating district meetings.
17. How to best administer joint committee schemes on an operational basis.
18. Reviewing the targeted rating system for schemes based on benefit classes.
19. Mapping all WCRC assets and verifying ownership.
20. Potential approaches to managing the risk of a catastrophic event destroying scheme assets beyond local capacity to fund repairs.

Appendix 2

Rating District Terms of Reference

Item 7.3	**Karamea Rating District Annual Works Report**
Author	Paulette Birchfield, Area Engineer
Authoriser	Michael Beagle, Group Manager, Catchment Management
Public Excluded	No

Report Purpose

This report outlines a summary of work undertaken as part of the Karamea Rating Districts annual works program for the 2025/2026 financial year (FY) including any maintenance, capital works and surveys undertaken. Additionally, this report details scheduled work for the 2026/2027 FY and proposes work required for the 2027/2028 FY which includes consultation of the 2027/2028 maintenance rate, insurance premiums and engineer cost recovery.

Recommendation

It is recommended that the Committee resolve to:

1. *Receive the report.*
2. *Endorse the proposed maintenance rates strike of $xxx for the 2027-2028 FY.*

Attachments

Attachment 1: Karamea Rating District Annual Works Report

West Coast Regional Council – Karamea Rating District

Annual Report on Maintaining Rating District Assets for the 2025/2026 FY

1. Executive summary

This report outlines a summary of work undertaken as part of the Karamea Rating District annual works program for the 2025/2026 financial year, including any maintenance, capital works and surveys undertaken. Additionally, this report details scheduled work for the 2026/2027 Financial Year and proposes work required for the 2027/2028 Financial Year, which includes consultation of the 2027/2028 maintenance rate, insurance premiums and engineer cost recovery.

2. Maintenance works summary

Inspections of the scheme infrastructure have identified that woody vegetation has established in a number of locations, particularly on and around stopbanks and other flood protection assets. It is proposed that $10,000 be set aside in the 2026/2027 financial year to begin progressively addressing this maintenance requirement.
Given the extent of vegetation across the scheme, the work is expected to be undertaken progressively rather than as a one-off programme. An annual allowance of $10,000 is therefore proposed to be included in future maintenance budgets, with priority areas identified through routine inspections and works programmed each year accordingly.

Erosion has also been identified on the Little Wanganui River and will require repair. The cost of the work is currently estimated at between $30,000 and $40,000, depending on the extent of scour identified once the site is able to be accessed and the full extent of the damage confirmed. The repair will be programmed once weather and ground conditions are suitable, as access to the site requires sufficiently firm ground conditions to allow trucks and other heavy machinery to reach the work area safely.



3. Survey works from 1 July 2025 to 30 June 2026

October 2025 Wattnow - survey of flood debris levels	$1,202.50
Total for the 2025 / 2026 financial year	**$ 1,202.50**

4. **Scheduled maintenance works for the 2026/2027 FY**

- Vegetation removal **$10,000**
- Allow for unforeseen maintenance **$15,000**
- Hydraulic modelling (est) 50% of costs **$15,000**

Total maintenance works for 2026/2027 **$40,000**

5. Karamea Rating District financial balance

The balance in the rating district maintenance account at the beginning of the 2026 / 2027 financial year is likely to be approximately $366,000.

The target balance for the 'prudent reserve' for this rating district is $150,000. This prudent reserve is immediately available for urgent emergency works that may be required following a major event.

The predicted damage exposure to the scheme's assets is estimated at $150,000 – $872,000 depending on the size of the flood (refer Karamea Asset Management Plan). It is therefore likely this prudent reserve will only cover a portion of the actual cost of the potential damage that could occur.

6. Proposed maintenance rates for 2027/ 2028 financial year

Vegetation removal		$10,000
General maintenance rate		$30,000
Engineering cost recovery		$8,140
Insurance	…..	$9,161
Contributions to Prudent Reserve…….$0		
Total ……. ….. $57,301		

7. General Business

Karamea Modelling Report

Asset Inspections

Engineering staff are undertaking regular inspection and condition gradings of flood protection assets in the district. Information collected from this survey is now being analyzed and collated against criticality criteria to develop future work programming requirements. Funding for much of this work will be in addition to the normal annual maintenance activities. Area Engineers will develop some funding options for future community discussions.

REPORTS

7.3 (Report No. as per Index) Author	Karamea River Flood Model - Findings and Recommended Further Work
Authoriser	Paulette Birchfield, Area Engineer
	TBC
Public Excluded	No

Report Purpose

To update the Karamea Rating District on the findings of the draft Karamea River Flood Model, seek feedback on the consultant recommendations, and obtain direction on progressing the further investigation required before the existing stopbank level of service, stopbank sizing or breach modelling can be confirmed.

Report Summary

Land River Sea Consulting (LRS) has developed a hydraulic model of the downstream 12 km of the Karamea River using the latest available LiDAR and cross-section survey data. The model was calibrated to the October 2025 flood event and then used to simulate 5%, 2% and 1% AEP historic-climate design events.

With the existing stopbank network, Karamea township is inundated and isolated in all three modelled design events. The stopbanks nevertheless provide a clear benefit, as both flood extent and depth increase when the stopbanks are removed.

LRS has therefore not confirmed the current stopbank level of service or stopbank sizing. Further work is recommended to investigate the groyne and upstream overflow mechanism, simulate smaller design flows, review flood alarm thresholds, assess alternative stopbank alignments, and subsequently undertake breach and climate-change modelling.

Sensitivity testing indicates that preventing overtopping on the true right can reduce or eliminate that flow path into Karamea, but increases flooding on the true left, including around SH67, Arapito Road, farmland and buildings. The historic groyne immediately downstream of the upstream low section also appears to impede flow and warrants further investigation.

The principal flood paths are overflow of the low section at the upstream end of right stopbank 1 (Brunnings farm) which outflanks the downstream stopbanks, and backflow from the coastal lagoon up Baker Creek. Modelled flood depths within the township reach about 0.7 m in the 5% AEP event and up to 1.0 m in the 1% AEP event.

Current situation

The modelling shows that Karamea township is inundated and isolated in all three design events with the existing stopbank network.

Flooding occurs primarily from overflow at the low section at the upstream end of right stopbank 1, which outflanks the downstream stopbanks, and from backflow from the coastal lagoon up Baker Creek.

Right stopbank 2 downstream of the SH67 bridge does not overtop in the three modelled design flows; for most of its length it retains at least 0.5 m of freeboard, with one low point reducing to approximately 0.2 m.

Peak flood depths across access roads are predicted to reach up to approximately 0.5 m in the 5% AEP event and up to 1.0 m in the 1% AEP event. The worst-affected building within the township is predicted to experience approximately 0.7 m depth in the 5% AEP event and up to 1.0 m in the 1% AEP event. The significant flood paths crossing SH67 and other roads are categorised as unsafe for vehicles.

Benefit of the existing scheme

The no-stopbanks scenario demonstrates that the existing scheme still provides substantial benefit. Without the stopbanks, flood extent increases and modelled depths on the northern side of the river increase by approximately 0.2-0.5 m across parts of Bridge Street, Waverley Street, Wharf Road, nearby buildings and surrounding farmland.

Glass-wall sensitivity testing and the historic groyne

Preventing overtopping of the stopbanks can reduce or eliminate the upstream flow path into Karamea. However, the modelling shows a corresponding increase in flood extent and depth on the true left of the river, affecting SH67, Arapito Road, farmland and buildings. This indicates that simply raising the existing stopbanks is unlikely to be a straightforward solution.

The modelling also identifies a historic, vegetated groyne immediately downstream of the low section at the upstream end of the true-right stopbank network. Even in the glass-wall scenarios the groyne does not overtop and instead impedes flow. LRS considers that the relationship between the groyne and the intended overflow

mechanism needs to be understood before the stopbank level of service or sizing is confirmed.

Flood warning and evacuation implications

Flood progression modelling indicates that Wharf Road begins to inundate at approximately 1,700-2,000 m^3/s at the Karamea River at Gorge site (approximately 4.45-4.8 m stage), while Waverley Street and Bridge Street begin to inundate at approximately 3,000-3,650 m^3/s (approximately 5.85-6.55 m stage). LRS cautions that these values are approximate and may change with river-bed conditions, tide, river-mouth configuration and Baker Creek inflows.

The report recommends using the flood progression results to review existing alarm levels at the Karamea River at Gorge monitoring site and incorporating information from the newly installed Karamea River at SH67 Bridge site into evacuation planning.

Options analysis

At this stage Council is not being asked to select a final stopbank level of service or approve stopbank raising. The immediate options are to progress the investigations recommended by LRS, refine the scope before obtaining a fee proposal, or defer further modelling.

Progressing the recommended work would allow Council to determine the actual level of service of the existing network, understand the role of the historic groyne, and test options that reduce flood risk to Karamea without materially worsening flooding on the true left. Deferring the work would leave the existing uncertainties unresolved and would not provide a sound basis for stopbank sizing or breach assessment.

Costs and benefits

The principal benefit of the recommended further work is a more defensible technical basis for future decisions on flood protection, including whether the existing scheme should be modified, supplemented or reconfigured. The work would also improve understanding of flood-warning thresholds and evacuation timing. The draft LRS report does not provide a cost for the recommended next-stage investigations; these would need to be separately scoped and costed before commissioning.

Attachment 1: Land River Sea Consulting - Karamea River Flood Model, Draft, 7 September 2026.

REPORTS

7.4 (Report No. as per Index) Author	**Karamea Rating District**
Authoriser	Tracy Fitzgerald, Senior Management Accountant Colin Weeks, Group Manager Corporate Services, CFO
Public Excluded	No

Report Purpose

The purpose of this report is to present the Karamea Rating District with the Financial Accounts for 12 months to 30 June 2026.

Report Summary

Karamea Financials shows total revenue of $85,204.31 less expenses of $17,591.55. This resulted in increasing the prudent reserve from $298,542.40 to $366,155.16. The targeted prudent reserve is $150,000. There is a surplus between targeted and actual reserves of $216,155.16.

Recommendation

It is recommended that the Committee resolve to:

1. *Receive the report.*
2. *Accept the Financial Accounts for the 2025/26 financial year*

Attachments

Attachment 1: Karamea Rating District Financial Accounts for 12 months to 30 June 2026.

West Coast Regional Council
Karamea Rating District Financial Accounts
For the 12 Months to 30 June 2026

	2025/26 YTD	2025/26 BUDGET	2024/25 YTD
OPENING RESERVES BALANCE 1 JULY 2025	**298,542.40**		**260,143.50**
REVENUE			
Insurance Recoveries	-	-	(12,697.57)
Internal Interest Earned	13,352.57	-	6,897.36
Rates	71,851.74	71,992.82	67,110.03
TOTAL REVENUE	**85,204.31**	**71,992.82**	**61,309.82**
EXPENDITURE			
Advertising	58.80	-	-
Contractors	-	51,527.00	446.37
Consultants	-		2,700.00
Insurance	8,539.12	10,577.82	10,490.61
Administration Fees	-	-	1,289.20
Depreciation	-	2,039.00	-
Staff Time	7,741.13	-	-
Resource Consents	-	-	115.00
Staff Time	-	7,849.00	7,848.00
Surveyors	1,202.50	-	-
Venue Hire	50.00	-	21.74
TOTAL EXPENDITURE	**17,591.55**	**71,992.82**	**22,910.92**
NET SURPLUS/(DEFICIT)	**67,612.76**	**-**	**38,398.90**
CLOSING RESERVES AS AT 30 JUNE 2026	**366,155.16**		**298,542.40**

TB Fitzgerald.

Senior Management Accountant
14 September 2026