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Date: 7/10/2026

Dear Panel Members,

I am writing to formally object to the Fast-Track Application FTA231 (Ōhoka Residential Subdivision) proposed by the Carter Group. I urge the Panel to decline this application for the following reasons:

- **Incoherent Spatial Growth:** The proposed site is isolated from established urban areas. The Waimakariri District Council has already zoned capacity for up to 17,000 new homes in neighbouring townships where infrastructure is already in place. Pushing massive urban development onto distant rural land makes no strategic sense.
- **Severe Flooding and Drainage Risks:** The site sits on low-lying rural land that acts as a natural floodplain. Converting 152 hectares of absorbent soil into roofs and roads will drastically increase runoff, creating unacceptable flooding risks for both new and existing Ōhoka properties.
- **Insurability Risk:** With New Zealand insurers shifting to strict risk-based pricing, building a major subdivision on a known floodplain with a high water table creates severe financial vulnerability. Future residents risk facing skyrocketing premiums or being unable to secure insurance at all.
- **Incompatible Scale for a Rural Village:** Ōhoka is a quiet rural settlement. Adding up to 879 houses and a retirement village destroys its rural character and constitutes uncoordinated urban sprawl that contradicts local strategic planning.
- **Lack of Infrastructure:** Local rural roads are narrow and cannot handle thousands of extra daily car trips. The site also lacks public transport links and connections to mains water or wastewater networks, threatening local ecosystems and regional ratepayers.
- **Bypassing Local Democracy:** The local community and the Waimakariri District Council have already thoroughly investigated and formally rejected residential rezoning for this specific land twice before. Using the fast-track process overrides established local planning and democratic decisions.

Conclusion:

This project places private developer profit above environmental safety and community well-being. It is the wrong location for intense urban development, and I respectfully request that the Panel reject the FTA231 application.

Thank you for considering my submission.

Yours sincerely,

Monica McCracken