

Good morning commissioners. My name is Fiona King. I am a farmer and my children are dairy farmers, beef farmers, and also do horticulture. I have lived rurally all my life and I care deeply about our rural communities and the well being of farmers and farming families. It is not easy to be a farmer these days. The costs of farming have increased hugely and the hardest part of all has been the huge increase in regulations both from councils and central government. Farmers have to make enough money to live on, and they shouldn't have to be specialists in planning or finance in order to making a living, however that is what it now feels like. There are so many different regulations that are being heaped onto the farming and rural sector, and it is pushing young people to not carry on farming, and now leaving no succession planning for older farmers that are retiring. I would like to see the far north district council support our rural communities as much as possible, especially with our district plan rules, to make them as permissive as possible, to encourage the use of rural land and to not create more barriers to being a rural person in the far north.

Our towns in this district are not cities. We have 41 small communities, and mostly rural land. Our townships are service centres to provide goods to the rural communities. Allowing rural subdivision and rural land uses will be good for our community as the largest area of our district is rural and therefore the largest number of people with land in rural areas will be hugely disadvantaged if the planning rules are changed to make rural subdivision and rural land uses harder. We are a very poor district. We need options to open up opportunities, not restrictive rules to create more barriers to use our land and have options for production, housing and other uses.

Other Councils have included smaller lot sizes such as 2000m² or 4000m² within their subdivision provisions (such as the Rodney council and also our FNDC council in the current operative plan). It is requested to allow for a 4000m² restricted discretionary rule for subdivision in the rural zone, with a larger balance lot remain to allow for smaller lots for rural lifestyle, while also allowing for farming activities.

Not all people want to live in cities. People move to the far north to have open space and rural areas. The one thing that the far north has, compared to other districts is a huge land area.

We don't have a lot of housing, and we can't afford to build new housing as the land values in the Far north are much lower than other areas of the country, and we can't build houses in low value areas, as this will be over capitalizing (the value of the house and land will be more than the market will pay). A rural title in the rural kaitiaki area is only between \$100,000 and \$200,000. A house costs now \$4000 a square metres. It is uneconomic to build in our upper far north area, and we don't want FNDC to make this even harder, by making planning rules to discourage housing outside of the urban areas in our district.

In the upper far north, where I live, our workers for our farms find it hard to find housing. We need to have housing on our farm to provide the option for them to live there, or they won't take the job. There is no need to have restrictive planning rules for us here, as the economic market drives demand, and is much cheaper to buy an existing house in KAITIAIA or awanui or rurally, than to buy a section and build. The market needs to catch up with the cost to build, so supplying more rural lifestyle sections will provide more options for our far north communities.

One solution to address this problem, to still allow affordable housing is to allow rural lifestyle titles in the rural production land. I do not believe this will have a huge fragmentation effect on the far north of rural land, as we have one of the largest rural areas of land in the whole of NZ, and also as we have many small settlements in rural locations that are not on reticulated sewer (e.g. pukenui, waiharara, and te kao).

The existing restricted discretionary subdivision rule to allow 4000m² should remain, while allowing for the larger balance area titles also. This will allow both a rural use and also a smaller title for housing, that can have a housing loan, from the bank instead of a rural banking higher interest loan that farmers have to pay.

The existing residential intensity rule of 1 dwelling per 12ha as a permitted activity, and 1 dwelling per 12 ha as a restricted discretionary activity, and 1 dwelling per 4ha as a discretionary activity should remain. This allows for practical use of rural zoned areas, and this rule hasn't presented an issue under the current plan that we are aware of.

Please support our rural people to stay rural, and DO NOT make rules that force people to move to the cities. Like myself, I want to live rurally, but need practical options within the planning rules to allow rural older people and also young families to be able to live rurally to match the banking requirements for smaller titles, the lower land value situation for our district, and also allow a mix of rural activities on larger titles.

In conclusion, I support Lynley Newport's submission, and I ask that my submission is heard, and that we need options to open up opportunities, not restrictive rules to create more barriers to use our land and have options for production, housing and other uses.

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We don't have a lot of housing, and we can't afford to build new housing as the land values in the Far north are much lower than other areas of the country, and we can't build houses in low value areas, as this will be over capitalizing. Please support our rural communities in the far north and keep the 4000m² restricted discretionary subdivision rule for the rural zone, and also the residential intensity rules that match the existing operative plan. There is no need to have restrictive planning rules for us here, as the economic market drives demand. Thank you for your time.