



Te Kāwanatanga o Aotearoa
New Zealand Government

LONG-TERM INSIGHTS BRIEFING 2025

Building New Zealand's long-term resilience to hazards

To build resilience we must be proactive, make hard choices, and work together.

National resilience is the ability of a country to prevent or minimise, absorb, adapt to, recover from and transform through shocks and stresses to enhance the safety, security and prosperity of our people.

National resilience will give our people and economy the opportunity to thrive – not just when conditions are easy, but also when they are hard.



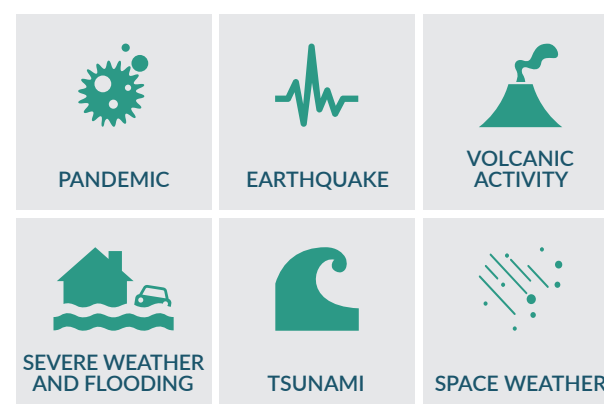
Our hazard landscape

Understanding New Zealand's evolving hazard landscape allows us to manage risks more proactively to protect people and assets.

National Risks are significant hazards and threats that have serious immediate or long-term effects on our safety, prosperity or national security. They require coordinated national action to build greater preparedness and resilience.

There are 14 hazards deemed National Risks, but there are six that concern us most because of their potential catastrophic or cumulative impact:

Our most severe hazards



Forces that shape risk and resilience

RISK

- Our geography and economy.
- Climate change and environmental stress.
- Changing population, growing cities, and land use choices.
- New technologies and digital systems.
- Global tensions and instability.

RESILIENCE

- Strong institutions.
- Science, data, and knowledge.
- Regional cooperation.
- Social capital and trust.
- Natural resources and environment.



Hard choices

Building resilience requires tough decisions, often choosing between two desirable outcomes or accepting short-term costs for long-term gains.

Decisions and agreement are complicated by differing perspectives on risk and risk appetites, lack of data, and opportunity cost.

Understanding the trade-offs



EFFICIENCY vs REDUNDANCY

Diversifying suppliers and storage reduces disruption risk but raises costs for SMEs.



COST vs ROBUSTNESS

Stronger infrastructure is reliable and saves money long term but is costly upfront.



FUTURE-PROOFING vs WAITING

Upfront resilience is cheaper long-term and mitigates harm but is more expensive initially.



PROTECT STATUS QUO vs ACCEPT SUNK COSTS

Infrastructure maintenance protects, but may require costly, sustained long-term investment.



CENTRALISATION vs DECENTRALISATION

Community groups build resilience at a local level but may struggle in a large crisis.



INDIVIDUAL FREEDOMS vs COLLECTIVE RESILIENCE

Stronger land-use rules reduce exposure but limit where people can live.

Who bears the risk?

For many New Zealanders, rising hazard risk means difficult choices around household insurance. As risks increase, insurance in some areas may become too costly or unavailable. This forces tough choices about who pays – households, the Government, or both. Open information and smart planning can help us fairly share the costs across communities and generations.



Opportunities

Building resilience needs long-term planning, collaboration, and sustained investment across government, communities, and technology.

The future doesn't just happen to us, it is something we help shape together.



FOSTERING COMMUNITY SOLUTIONS

- Community-led resilience.
- Community emergency hubs.
- Learning from international models.



USING SCIENCE, DATA AND MODELLING

- Understanding hazards and their effects.
- Opportunities to improve understanding.



DESIGNING MORE RESILIENT INFRASTRUCTURE

- Nature-based solutions.
- Battery and water storage.



FUNDING AND INVESTMENT STRATEGIES

- Funding and investment strategies.
- New approaches to valuing resilience.



HARNESSING TECHNOLOGY AND AI

- Anticipating hazards.
- Understanding impact.
- Enabling people and systems.



BUILDING ON MOMENTUM

- Build on existing work, such as implementing the National Risk & Resilience Framework.



DEPARTMENT OF THE
PRIME MINISTER AND CABINET
TE TARI O TE PIRIMIA ME TE KOMITI MATUA



Ministry for the
Environment
Manatū Mo Te Taiao

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