



## PROACTIVE RELEASE COVERSHEET

|                        |                                                                                 |                             |                 |
|------------------------|---------------------------------------------------------------------------------|-----------------------------|-----------------|
| <b>Minister</b>        | Minister of Climate Change                                                      | <b>Portfolio</b>            | Climate Change  |
| <b>Name of package</b> | Proactive release of Establishing a National Adaptation Framework Cabinet paper | <b>Date to be published</b> | 16 October 2025 |

### List of documents that have been proactively released

| <b>Date</b>       | <b>Title</b>                                                                     | <b>Author</b>                |
|-------------------|----------------------------------------------------------------------------------|------------------------------|
| 22 September 2025 | Cabinet paper: Establishing a National Adaptation Framework                      | Ministry for the Environment |
|                   | ECO-25-MIN-0146 Minute of Decision: Establishing a National Adaptation Framework | Cabinet Office               |

Information redacted YES NO

Any information redacted in this document is redacted in accordance with the Ministry for the Environment's policy on proactive release and is labelled with the reason for redaction. This may include information that would be redacted if this information was requested under Official Information Act 1982. Where this is the case, the reasons for withholding information are listed below. Where information has been withheld, no public interest has been identified that would outweigh the reasons for withholding it.

#### Summary of reasons for redaction

Some information has been withheld from *Cabinet paper: Establishing a National Adaptation Framework* and *ECO-25-MIN-0146 Minute of Decision* under Sections 9(2)(d), 9(2)(f)(iv) and 9(2)(j) of the Official Information Act to:

- avoid prejudice to the substantial economic interests of New Zealand
- maintain the confidentiality of advice tendered by officials
- enable a Minister of the Crown or any public service agency or organisation holding the information to carry on, without prejudice or disadvantage, negotiations (including commercial and industrial negotiations).

Some information has also been withheld from these documents under Section 18(d) of the Official Information Act as the information will soon be publicly available. Appendix 1 of the Cabinet paper: Establishing a National Adaptation Framework is withheld in full under Section 18(d), as the information is publicly available.

Office of the Minister of Climate Change

ECO - Cabinet Economic Policy Committee

## Establishing a National Adaptation Framework

### Proposal

- 1 This paper seeks:
  - 1.1 agreement to establish a National Adaptation Framework to ensure people know the risks they face and what the plan is to address them, so they can plan and invest accordingly
  - 1.2 policy approval for amendments to the Climate Change Response Act 2002 (CCRA) to require local authorities to prepare adaptation plans in priority locations.

### Relation to government priorities

- 2 These proposals support economic growth by seeking to minimise the long-term net costs to society of climate-driven natural hazards. It also aligns with the intent of the National Risk and Resilience Framework [CBC-24-MIN-0112], led by the Department of Prime Minister and Cabinet, and the commitment to a proactive approach to risk management and resilience.

### Executive Summary

- 3 Urban and rural communities across New Zealand face increasing damage and disruption from growing climate-driven natural hazards. Cyclone Gabrielle and the 2023 North Island severe weather events caused an estimated \$9-14.5 billion in damage across households, businesses, and infrastructure.<sup>1</sup> These events had a significant fiscal impact, costing the Crown more than \$1.7 billion. Although too soon to estimate costs, the recent events in Tasman and Nelson will have significant fiscal and economic impacts in those regions.
- 4 This increasing cost and disruption has broad consequences, including beyond those directly affected by hazard events. Costs are large and lumpy and generate drag on wider economic activity. These costs cannot be avoided altogether, but they can be reduced, and smoothed over time, by ensuring all actors (private asset owners, local and central government) have the information and incentives to manage risks they are best placed to manage.
- 5 The National Adaptation Framework sets out an enduring approach across four pillars to address this pressing fiscal and economic issue. The overarching objective is to minimise the net costs of adaptation to society over the long-term. We are already progressing a range of reforms that fit within this framework (**Appendix 1**) but there are some priority gaps to address.

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<sup>1</sup> The Treasury (2023), Impacts from the North Island weather events - 27 April 2023.

- 6 As the next two important steps to take this programme forward, I plan to:
  - 6.1 commission a national flood map, integrating national and local data to provide transparent and credible information that people can have confidence in
  - 6.2 legislate to clarify requirements for local authorities to prepare adaptation plans for priority locations, that set out what the risks are, how they will be managed, and who will be expected to pay.
- 7 Resetting expectations about support for property owners ahead of the next event is also important to realign incentives for risk management. Alongside the legislation, I intend to publish a response to the Adaptation Independent Reference Group's (IRG's)<sup>2</sup> recent report on adaptation setting out a package of tangible actions this Government is progressing across the four interconnected pillars of the National Adaptation Framework.

## Background

- 8 Damage, loss and disruption from climate-driven events are expected to increase. In all scenarios, New Zealand has significant infrastructure and property exposed to climate impacts.<sup>3</sup>
- 9 The higher the potential loss, the more economically rational it becomes to avoid or reduce that loss. The cost is already significant, but we as a country are not doing enough to avoid or reduce damage and loss. NZIER estimates that climate change could cause an increase in the annual growth of the Crown liability for natural hazards from 5.3 per cent to 5.5-5.7 per cent through to 2050.<sup>4</sup>
- 10 Global reinsurers are seeking confidence both that New Zealand understands risk and has a plan to manage it. The uncertainty about New Zealand's exposure to risk is a contributing factor to global reinsurers raising premiums and the rising cost of insurance. In the last 5 years, dwelling insurance has increased 61.6 per cent<sup>5</sup> – a key driver of cost of living issues.
- 11 There is momentum and cross-party support behind action on adaptation. The Māori Affairs Committee and the Environment Committee have conducted inquiries on adaptation. In October 2024, the Finance and Expenditure Committee inquiry helped foster a cross-party understanding of the key issues and objectives for adaptation policy.

<sup>2</sup> The members of the group were Matt Whineray (Chair), Marama Royal, Belinda Storey, Malcolm Alexander, Jimmy Higgins, Aileen Lawrie and Rebekah Cain.

<sup>3</sup> Urban Intelligence (2024), National Infrastructure Exposure & Property Isolation Assessment [Prepared for He Pou a Rangi Climate Change Commission] – June 2024.

<sup>4</sup> NZIER (2020), Investment in natural hazards mitigation: Forecasts and findings about mitigation investment [NZIER report to Department of Internal Affairs] -August 2020.

<sup>5</sup> Calculated from Statistics NZ, CPI Level 3 Classes for New Zealand (Q3 2020 – Q2 2025) for Dwelling Insurance.

- 12 The IRG delivered their report in July 2025, which provided advice on foundations of a mature approach to managing risk built around the four core pillars agreed by Cabinet in April 2024 [CAB-24-MIN-0121 refers]:
- 12.1 risk and response information sharing
  - 12.2 roles and responsibilities
  - 12.3 investment in risk reduction
  - 12.4 cost-sharing pre- and post-event.
- 13 The publication of the IRG report, as well as recent weather events in Tasman, have triggered significant public and media discussion about the Crown's immediate and long-term approach to providing financial assistance to property owners affected by severe weather events. The time to act is now to capitalise on this momentum and minimise costs to New Zealand.

### **Establishing a National Adaptation Framework**

- 14 To clearly lay out this Government's plan, I propose we publish a formal response to the IRG's report, setting out under each pillar the key objectives and tangible actions we are progressing. This paper, and the actions summarised in **Appendix 1**, provide the basis for that response. I also propose we seek cross-party support for the objectives and the proposals in this paper to help ensure an enduring response.
- 15 The overarching objective of the National Adaptation Framework is to minimise the long-term net costs to society of climate-driven natural hazards. People need to know the risk they face, know what the plan is for addressing that risk, and what support will be available (or not) when a major event occurs, so they can make informed decisions about how to manage risk.

### **Pillar 1: Risk and response information – unlocking flood risk information**

- 16 Information about natural hazards and risk is essential for well-functioning land and insurance markets and optimal adaptation decisions. It needs to be readily available, regularly updated and nationally consistent. This is not being delivered under current settings. There are large gaps in the availability of data. What does exist is highly fragmented, varies in quality, and there is considerable duplication of effort and inefficiency across the system.
- 17 The government is progressing multiple reforms to unlock economic growth. Some of these reforms – namely the resource management (RM), emergency management system and risk financing reforms – depend on access to high quality hazard and risk information to inform investment and decision making to proactively manage risks. I propose that improving quality and access to this risk information be a core priority of the National Adaptation Framework.
- 18 I propose to sequence delivery, starting with flood risk – despite floods being a leading hazard in terms of losses, the data remains poor quality in many

places. I am directing the Ministry for the Environment to lead an All-of-Government effort to commission a national flood map that integrates national and local data, with a view to making the flood map, its underlying models, and input datasets all readily available. This will build on work already underway to improve flood hazard modelling and to make priority datasets produced by our public research organisations (PROs) readily available.

- 19 A national flood map will be a significant step change from the status quo. It will provide transparent and credible information, that people and market participants can have confidence in – cutting through the current fragmentation and duplication that plagues the system. It cannot be a one-off exercise – it will need to be regularly updated and renewed over time.
- 20 This paper seeks Cabinet authorisation to establish a group of commissioning Ministers (Minister of Finance, Minister Responsible for RMA Reform, the Minister for Emergency Management and Recovery, the Minister of Science, Innovation and Technology, and the Minister of Climate Change). We will report back to Cabinet <sup>9(2)(f)(iv)</sup>  
[REDACTED]  
The implementation plan will include the details of who will be responsible for flood modelling and the map on an ongoing <sup>6</sup>
- 21 There will be costs. <sup>9(2)(i)</sup>  
[REDACTED]  
I have directed the Ministry for the Environment to work alongside the Ministry of Business, Innovation and Employment, with the PROs, relevant central government agencies, local authorities and the private sector to develop a public-private funding model and implementation plan for the first national flood map. <sup>9(2)(f)(iv)</sup>  
[REDACTED]
- 22 Once complete, the national flood map will be published online to make this information public to all New Zealanders and will enable private sector innovation. One option being explored is to leverage existing work of Natural Hazards Commission Toka Tū Ake and publish this map as part of the next phase in the development of the Natural Hazards Portal. Property-level information about risk is naturally contentious because it can affect property values – however, well-functioning markets require risk to be priced and incorporated in property values and insurance.

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<sup>6</sup> Decisions on the ongoing responsibility for national flood map will be considered <sup>9(2)(f)(iv), 9(2)(d), 18(d)</sup>  
[REDACTED]

## Pillar 2: Roles and responsibilities – clarifying requirements for local government

- 23 As well as information about the risk, people need to know what the plan is to address it. This government is already progressing reforms that will work together to help – including the RM and emergency management reforms and the Local Government System Improvements work programme.
- 24 I propose to clarify requirements for local government by requiring adaptation plans in priority locations. An adaptation plan shows how communities in our highest-risk locations will prepare for and respond to the impacts from climate-related natural hazards. While some councils are already doing this work, it is inconsistent, carries litigation risks and is unnecessarily slow. Legislating requirements for adaptation plans alongside other natural hazard management changes will support councils to deliver on their core function. There is broad support among local government for clarifying responsibilities for adaptation planning in legislation. **Appendix 2** sets out the detailed proposals for legislative drafting.
- 25 I intend to take a risk-based approach to implementation, with the initial plans prioritising risks from flood and coastal hazards in places where people live. Regional spatial planning decision-makers will identify locations that require an adaptation plan through developing a spatial plan (under the Planning Act).
- 26 Regulations will set requirements to ensure that a full range of options are considered for an at-risk area and the option most likely to minimise long-term cost to society from the hazard is selected, unless there is a good reason not to. The regulations will also provide other requirements and methodologies to reduce litigation risk and support efficient preparation of the plans.
- 27 Adaptation plans will lay out implementation pathways and intended funding and financing arrangements for a programme of actions over time. To support efficient implementation, I propose that where an adaptation plan has been prepared and meets regulatory requirements, councils will have access to accelerated regulatory and/or investment implementation pathways. Further detailed decisions may be needed to enable accelerated regulatory pathways, and I seek authority from Cabinet to make these decisions, in consultation with Ministers responsible for relevant legislation.
- 28 There will be some costs for councils to prepare and implement adaptation plans, but the intent of these proposals is to clarify and assist councils deliver their preexisting obligations to manage natural hazard risk.

## Pillar 3: Investment in risk reduction

- 29 Communities and businesses need to know what investment will happen in their areas. The adaptation plans will ensure that planned investments by local government in priority locations, and how they are to be financed over time, are clearly communicated. These plans will also provide central government with a prioritised list of risk reduction investments, which can inform future investment decisions.

- 30 The Government has already delivered reforms to support investment in risk reduction, including improving infrastructure funding and financing to support growth (via the Going for Housing Growth work programme), local government system improvements, <sup>9(2)(f)(iv), 9(2)(d), 18(d)</sup> [redacted] Central government has invested over \$1 billion since 2020 in flood protection, with \$200 million made available under this Government through the Regional Infrastructure Fund.
- 31 A core principle underlying our approach, and in line with the IRG's recommendations, is that those who benefit most from an investment in risk reduction should contribute more. While managing natural hazard risks is a core function of local government, there is a case for the Crown to continue to consider contributions to investment in risk reduction where that investment will protect Crown assets, where broader national benefits can be realised, or to help communities in highest risk areas but without the ability to pay.

#### **Pillar 4: Cost-sharing – resetting expectations of Crown financial assistance**

- 32 In the long run, it is crucial we move towards a state where the Crown no longer distorts risk signals and blunts incentives to manage risk by providing significant financial assistance (especially in the form of residential property buyouts) after major events. A transition to this state is likely to be necessary to support a politically durable approach.
- 33 I propose we take decisions on this in the next term of Government. I intend to report back to Cabinet <sup>9(2)(f)(iv)</sup> [redacted] seeking decisions as required to narrow the scope of this policy work. I note that, in the interim, the Crown retains full discretion as to whether or not it provides financial assistance.
- 34 In the near-term, the Government must begin to reset expectations of its role in providing financial assistance where homeowners suffer significant losses after a major event. I propose using the Government's response to the IRG report to emphasise the range of support already available, and make clear that where central government is considering requests for assistance:
- 34.1 Central government's support for local government recovery planning primarily covers infrastructure rebuilding and resilience. In some instances, property level resilience measures (including buyouts) may be a part of area wide resilience measures, where that is the most cost-effective option.
- 34.2 Central government's objective is not to fully cover losses suffered, but to mitigate genuine hardship. Homeowners should not expect to receive financial assistance for property-level resilience measures based on a full pre-event property valuation.
- 35 The strongest signal we will send is any decisions relating to financial assistance if the next major event occurs before formal policy is in place. The Department of the Prime Minister and Cabinet (DPMC) Recovery Tools [CAB-25-MIN-0161] will be updated to reflect decisions taken in this paper.

## Authority to issue drafting instructions

- 36 I seek authorisation to issue drafting instructions to the Parliamentary Counsel Office for the Bill to give effect to the recommendations in this paper, and to the delegated decisions described in this paper once they have been taken. I also seek authorisation to make decisions on matters arising from legislative drafting that align with the overall policy intent of the proposals in this paper.

## Cost-of-living Implications

- 37 The proposals in this paper do not have direct cost-of-living implications. However, adaptation decisions that aim to minimise long-term net costs can be expected to have flow-on benefits to other costs (local rates, property losses actually borne by owners, loss of capital values, insurance premiums). Those in high-risk areas may face higher costs as markets adjust. Specific implications are dependent on subsequent policy decisions and the extent to which housing supply in low-risk areas can be increased through other work programmes (Going for Housing Growth and RM reform).

## Financial Implications

- 38 There are no financial implications of the proposals contained in this paper. However, subject to preparation of an implementation plan, additional funding may be required for a national flood map.

## Legislative Implications

- 39 I intend to progress these changes through a Category 5 Climate Change Response (Efficiency and Effectiveness) Amendment Bill, noting that this Bill will not have its first reading until early 2026.<sup>18(d)</sup>

This Bill will bind the Crown.

## Impact Analysis

### *Regulatory Impact Statement*

- 40 A Regulatory Impact Statement (RIS) has been prepared for the adaptation planning proposals. A quality assurance panel with members from the Ministry for the Environment and the Department of Internal Affairs reviewed the RIS.
- 41 The RIS for Local Adaptation Planning meets quality assurance criteria. It marks an initial step in a broader regulatory process, with further analysis and RISs to follow.

### *Treaty Impact Statement*

- 42 Land and other cultural assets and sites held by iwi, hapū and Māori groups are disproportionately located in areas vulnerable to climate driven natural

hazards. This is partially due to historical Treaty breaches that led to loss of advantageously located Māori land. Through engagement, Māori have expressed interest in Treaty-centric approaches to adaptation that accommodate localised knowledge and provide for equitable and resourced participation in adaptation planning.

- 43 In relation to the adaptation planning proposals, I propose that regulations setting out processes for preparing adaptation plans include considerations of the needs of rural, urban and Māori communities,<sup>9(2)(f)(iv)</sup>

- 44 Policy settings relating the Crown's role in supporting homeowners suffering significant losses after a major event (to be agreed next term) will consider the particular circumstances of Māori landowners and interest holders, including the unique legal and cultural status of whenua Māori, and other protected Māori land, and the collective ownership and decision-making structures.

### **Population Implications**

- 45 The proposals in this paper do not have direct population implications. However, not adapting or poorly adapting will have population implications. By requiring adaptation plans in the highest-risk, priority locations, we increase the likelihood of better outcomes, in particular for those groups who are more vulnerable to climate impacts including rural communities, iwi, hapū and Māori communities, older people, people with disabilities and communities that are exposed to multiple or high levels of natural hazard risks.

### **Human Rights**

- 46 Proposals in this paper are consistent with the New Zealand Bill of Rights Act 1990 and the Human Rights Act 1993.

### **Use of External Resources**

- 47 No external resources were used in preparing the advice reflected in this paper. The policy was informed by insights and review from the IRG.

### **Consultation**

- 48 The proposals in this paper reflect significant engagement on climate adaptation including the inquiry processes of the Māori Affairs Committee, Environment Committee and Finance and Expenditure Committee.
- 49 Officials have also undertaken targeted engagement with Māori groups (National Iwi Chairs Forum, Te Tai Kaha, post-settlement governance entities, groups yet to settle historical Treaty claims), local government, and the IRG during the policy development process.

- 50 The following agencies have been consulted on this paper: DPMC, The Treasury, National Emergency Management Agency, Department of Internal Affairs, Ministry of Housing and Urban Development, Ministry for Primary Industries, Ministry of Transport, Ministry of Business, Innovation and Employment, Ministry of Social Development, Ministry of Culture and Heritage, Department of Conservation, Ministry of Education, Climate Change Interdepartmental Board, Te Waihangā, Te Puni Kōkiri and Te Tari Whakataurua.

## Communications

- 51 My office will develop a communications plan to outline the Government's decisions and intent, as well as updates on progress where appropriate.

## Proactive Release

- 52 I intend to proactively release this paper on the Ministry for the Environment's website subject to redaction as appropriate under the Official Information Act 1982.

## Recommendations

The Minister of Climate Change recommends that the Committee:

- 1 **agree** to establish a National Adaptation Framework to ensure people know what risks they face and what the plan is to address them;
- 2 **agree** that the package of actions across the four pillars set out in Appendix 1 will form the basis of a Government response to the report of the Independent Reference Group (IRG), and confirm the objectives, as set out in Appendix 1, and previously agreed in principle [CAB-24-MIN-0121 refers];
- 3 **authorise** the Minister of Climate Change to seek cross-party support for the actions set out in Appendix 1 and the legislative proposals in Appendix 2 to help ensure an enduring response;
- 4 **agree** to develop a national flood map, integrating national and local data to provide transparent and credible information that people can have confidence in, noting that this decision is not a commitment to provide new funding <sup>9(2)(f)(iv)</sup> [redacted];
- 5 **invite** the Minister of Climate Change, in consultation with Minister of Finance, Minister Responsible for RMA Reform, the Minister for Emergency Management and Recovery and the Minister for Science, Innovation and Technology, to report back <sup>9(2)(f)(iv)</sup> [redacted] with an implementation plan, including a proposed public-private funding model, central government funding options, and accountability arrangements, to enable the delivery of the first national flood map in early 2027;

- 6 **agree** to amend the Climate Change Response Act 2002 (and make consequential amendments to other legislation) to require local government to undertake adaptation planning in priority locations, as detailed in Appendix 2;
- 7 **agree** that the legislation will provide a power to make regulations, on the recommendation of the Minister of Climate Change, that prescribe further content and process requirements for adaptation plans;
- 8 **authorise** the Minister of Climate Change, jointly with Ministers responsible for any relevant legislation, to take decisions on amendments to that legislation if required to reduce process duplication and support efficient implementation of adaptation plans;
- 9 **agree** the Government's intent is to move towards an end state where the Crown no longer distorts risk signals and blunts incentives to manage risk by providing financial assistance where homeowners suffer significant losses after major events (especially in the form of residential property buyouts);
- 10 **agree** that in the near-term, where central government provides any discretionary support, the objective is not to fully cover homeowner's losses and there should be no expectation of financial assistance based on full pre-event property valuations;
- 11 **invite** the Minister of Climate Change to report back to Cabinet with an update on policy development in relation to recommendations 9 and 10 in 9(2)(f)(iv)
- 12 **invite** the Minister of Climate Change to issue drafting instructions to the Parliamentary Counsel Office to give effect to the decisions in this paper including the appendices;
- 13 **authorise** the Minister of Climate Change to make decisions consistent with this paper on issues that arise during drafting, except on matters relating to recommendation 8 where joint authority will be required with Ministers responsible for relevant legislation.

Authorised for lodgement

Hon Simon Watts

Minister of Climate Change

## Appendix 2: Adaptation planning proposals in detail

1. This appendix sets out the detail to be provided for in primary legislation.

### Purpose and content of an adaptation plan

2. The purpose of an adaptation plan is to:
  - 2.1 provide strategic planning and coordination of actions and investment needed to manage climate-driven natural hazard risks
  - 2.2 communicate how these risks are intended to be managed by local authorities.
3. At a minimum, adaptation plans must:
  - 3.1 cover a minimum of 30 years, while anticipating potential climate related natural hazard impacts
  - 3.2 include the territorial authority's objectives and intentions for managing climate driven natural hazard risk, including its approach to uncertainty and residual risk.
  - 3.3 include the set of steps, actions and/or pathways that will be taken to respond to climate driven natural hazard risks; and summary of councils' reasons for choosing these
  - 3.4 provide triggers or thresholds for actions to be taken, including following a natural hazard event
  - 3.5 include indicative costs of the options, and how they may be met
  - 3.6 include an implementation plan (ie, how and when actions will be taken)
  - 3.7 cover how the plan will be monitored, reviewed, and reported
4. Additional content requirements may be prescribed in regulations.

### Who prepares adaptation plans

5. Where a priority location has been identified, the relevant territorial authority or authorities will be responsible for leading the preparation of adaptation plans and adopting these plans. Tasks may be shared between regional councils and/or territorial authorities at their discretion.
6. Territorial authorities must adopt the plan within five years from when the priority location is identified and must notify the Minister of Climate Change when an adaptation plan has been adopted.

## How are priority locations determined

7. Regional spatial planning decision-makers will be responsible for identifying priority locations for adaptation plans as part of developing their first spatial plan (subject to the passage of the Planning Bill) and notifying the Minister of Climate Change of the priority locations.
8. 9(2)(f)(iv)  

The initial focus will be on risks from flood (fluvial and pluvial) and coastal hazards in places where people live – this includes residential areas and the services that support them. In selecting locations for adaptation plans, consideration will be given to the needs of rural, urban and Māori communities and at their discretion, may consider a wider range of hazards, land use activities or other land.
9. For areas not identified as priority locations in spatial plans, adaptation planning will not be mandatory but is encouraged. Territorial authorities at their discretion may develop an adaptation plan in any other location. A territorial authority may withdraw an adaptation plan if the location it covers is not a priority location.

## Process requirements for preparing adaptation plans

10. General decision-making provisions in the Local Government Act 2002 will apply to the process of adopting adaptation plans, subject to any specific processes set out in secondary legislation.
11. Secondary legislation will prescribe process requirements for developing and communicating adaptation plans, including considerations relating to the needs of rural, urban and Māori communities. The regulations must be in place within 12 months of the commencement, and must include:
  - 11.1 how risk is to be assessed, including timeframes over which risk should be considered
  - 11.2 how options are to be identified, and evaluated, including how costs and benefits are to be assessed
  - 11.3 how preferred option(s) are to be selected, including how the objective of minimising long-term costs to society has been accounted for, noting that the regulations will not prescribe the options to be selected or actions that are to be taken to respond to risks
  - 11.4 requirements to consult with those affected, including relevant Crown agencies, and consideration of submissions and hearings process
  - 11.5 how plans will be communicated
  - 11.6 process for reviewing an adaptation plan
  - 11.7 monitoring and reporting requirements and

11.8 any other matters.

12. Territorial authorities with adaptation plans will be required to commence a review of the plan within 10 years of a plan being adopted (or readopted following a review), with a maximum of 2 years to complete the review. Secondary legislation may also prescribe other contexts where a review is required, for example where significant new information is received by the council. Minor or technical amendments including to update anticipated costs and timeframes for implementation, will be enabled without following a full adaptation plan review process.

### Ministerial intervention powers

13. The Minister of Climate Change will have the power to extend any adaptation planning timeframe in primary or secondary legislation upon request from a territorial authority.

### Relationship to other legislation

14. An adaptation plan must have regard to:
- 14.1 the national adaptation plan prepared under the Climate Change Response Act 2002 (CCRA)
  - 14.2 any relevant spatial plan prepared under the Planning Act (subject to passage of the Planning Bill)
  - 14.3 any relevant group plan prepared under the Civil Defence Emergency Management (CDEM) Act 2002 (or its replacement legislation)
  - 14.4 any other relevant plan established under the Local Government Act 2002.
15. 9(2)(f)(iv) [REDACTED]
16. Relevant legislation will be amended so that:
- 16.1 9(2)(f)(iv) [REDACTED]
  - 16.2 group plans prepared under the CDEM Act must have regard to adaptation plans, except those aspects of Group plans that relate to strategic recovery planning, which must give effect to a relevant adaptation plan
  - 16.3 9(2)(f)(iv) [REDACTED]

- 16.4 long term plans, including the infrastructure and financial strategies, prepared under the Local Government Act 2002 must have regard to adaptation plans
- 16.5 regional land transport plans prepared under the Land Transport Management Act 2003 must have regard to adaptation plans
- 16.6 Land Information Memorandum (prepared in accordance with the Local Government (Natural Hazard Information in Land Information Memoranda) Regulations 2025) must indicate if an adaptation plan applies to the location of the property, or there is a requirement for an adaptation plan to be prepared.

## Transition and implementation

17. Upon resolution of the relevant territorial authority, existing adaptation plans that have been completed prior to the passage of the Act may be deemed to be an adaptation plan under the CCRA if, at a minimum:
  - 17.1 they set out adaptation responses to the risks from coastal hazards or flood (fluvial or pluvial) hazards to residential activities or its supporting infrastructure; and
  - 17.2 they were publicly consulted on; and
  - 17.3 the affected landowners and residents, and the Minister of Climate Change are notified.
18. If a territorial authority deems a plan to be an adaptation plan under the CCRA for a priority location, they do not also have to prepare and adopt a new plan. If the deemed plan does not comply with the requirements under the CCRA (and its regulations) then the first review of a deemed plan must correct these deficiencies, and the period to complete this review is five years (rather than two).
19. Further changes to legislation may be required to support efficient implementation of adaptation plans. Detailed decisions on this will be taken by the Minister of Climate Change, and Ministers responsible for any relevant legislation, noting that changes may also be delivered through the Local Government System Improvements work programme or other future legislative vehicles.
20. 9(2)(f)(iv)  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

21. The intent of the efficiency changes is to reduce any process duplication for consultation and or decision-making where the same or similar processes have been undertaken as part of the adaptation plan process, so that they do not need to be repeated when adaptation plans are implemented via other plans. Access to these simplified processes would only be provided where an adaptation plan meets requirements set out in the regulations.
22. Implementing actions in adaptation plans will be delivered through existing and proposed legislated settings, including resource management plans, emergency management plans, long term plans, regional land transport plans among others.
23. Indicative timelines for implementation:

- 23.1 9(2)(f)(iv) [Redacted]  
[Redacted]  
[Redacted]
- 23.2 9(2)(f)(iv) [Redacted]  
[Redacted]
- 23.3 9(2)(f)(iv) [Redacted]  
[Redacted]  
[Redacted]  
[Redacted]



# Cabinet Economic Policy Committee

## Minute of Decision

*This document contains information for the New Zealand Cabinet. It must be treated in confidence and handled in accordance with any security classification, or other endorsement. The information can only be released, including under the Official Information Act 1982, by persons with the appropriate authority.*

### Establishing a National Adaptation Framework

**Portfolio**                      **Climate Change**

On 17 September 2025, the Cabinet Economic Policy Committee (ECO):

- 1        **agreed** to establish a National Adaptation Framework to ensure people know what risks they face and what the plan is to address them;
- 2        **agreed** that the package of actions across the four pillars set out in Appendix 1 to the paper under ECO-25-SUB-0146 (Appendix 1) will form the basis of a Government response to the report of the Independent Reference Group and confirm the objectives in Appendix 1, which were previously agreed in principle by Cabinet [ECO-24-MIN-0058];
- 3        **authorised** the Minister of Climate Change to seek cross-party support for the actions set out in Appendix 1 and the legislative proposals in Appendix 2 to the paper under ECO-25-SUB-0058 (Appendix 2) to help ensure an enduring response;
- 4        **agreed** to develop a national flood map, integrating national and local data to provide transparent and credible information that people can have confidence in, <sup>9(2)(f)(iv)</sup> [redacted];
- 5        **invited** the Minister of Climate Change, in consultation with the Minister of Finance, Minister Responsible for RMA Reform, Minister for Emergency Management and Recovery, and the Minister of Science, Innovation and Technology, to report back <sup>9(2)(f)(iv)</sup> [redacted] with an implementation plan, including a proposed public-private funding model, central government funding options, and accountability arrangements, to enable the delivery of the first national flood map in early 2027;
- 6        **agreed** to amend the Climate Change Response Act 2002, and make consequential amendments to other legislation, to require local government to undertake adaptation planning in priority locations, as detailed in Appendix 2;
- 7        **agreed** that the amendment legislation will provide a power to make regulations, on the recommendation of the Minister of Climate Change, that prescribe further content and process requirements for adaptation plans;
- 8        **authorised** the Minister of Climate Change, jointly with Ministers responsible for any relevant legislation, to take decisions on amendments to that legislation if required to reduce process duplication and support efficient implementation of adaptation plans;

- 9 **agreed** that the Government's intent is to move towards an end state where the Crown no longer distorts risk signals and blunts incentives to manage risk by providing financial assistance where homeowners suffer significant losses after major events (especially in the form of residential property buyouts);
- 10 **agreed** that in the near-term, where central government provides any discretionary support, the objective is not to fully cover homeowner's losses and there should be no expectation of financial assistance based on full pre-event property valuations;
- 11 **invited** the Minister of Climate Change to report back to ECO in <sup>9(2)(f)(iv)</sup> with an update on policy development in relation to paragraphs 9 and 10 above;
- 12 **invited** the Minister of Climate Change to issue drafting instructions to the Parliamentary Counsel Office to give effect to the above decisions;
- 13 **authorised** the Minister of Climate Change to make any decisions, consistent with the above, that arise during drafting, except on matters relating to paragraph 8 above where joint authority will be required with Ministers responsible for relevant legislation.

Rachel Clarke  
Committee Secretary

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**Present:**

Hon David Seymour (Chair)  
Rt Hon Winston Peters  
Hon Chris Bishop  
Hon Brooke van Velden  
Hon Shane Jones  
Hon Paul Goldsmith  
Hon Louise Upston  
Hon Dr Shane Reti  
Hon Simon Watts  
Hon Chris Penk  
Hon Andrew Hoggard  
Hon Nicola Grigg  
Hon James Meager  
Simon Court MP

**Officials present from:**

Office of the Prime Minister  
Office of Hon Chris Bishop  
Office of Hon Dr Shane Reti  
Office of Hon Simon Watts  
Officials Committee for ECO