

Not enough is being done to adapt

Progress since our assessment in 2024 has been too slow, uneven, and poorly coordinated. Current plans and actions don't go far enough or fast enough to reduce the climate risks Aotearoa New Zealand faces.

For example, our 2026 assessment finds:

- zero of the 10 most significant risks from the 2020 national climate change risk assessment are well addressed
- since 2024, only 3 of the 11 assessed barriers to adaptation have improved:
 - the majority (7) have shown no progress
 - one has worsened.

Many communities including iwi/Māori, and businesses, are taking action but are limited by barriers that require government action to overcome.

Key gaps still hinder progress

This report reviews progress since our first assessment under the national adaptation plan. While there are encouraging signs – including action to require local adaptation planning, strengthen councils' ability to manage natural hazard risk for new developments, and improve climate-risk information – progress remains fragile.

Despite reforms underway, many of the key gaps identified in 2024 remain unresolved.

These gaps include:

- ongoing uncertainties about how adaptation planning and action will be funded, with decisions about funding and cost-sharing still deferred
- structural gaps in governance and coordination, and a lack of clear processes and tools in some key areas.

Without stronger foundations, progress will remain uneven and fragmented.

Six areas need urgent action

To drive action at the pace and scale required, the foundations for effective adaptation need to be put in place.

Our advice and recommendations for action

Be clear how the costs of adaptation will be paid for

1. We recommend that central government establishes funding and financing pathways to enable adaptation at a local level.

Responsible Ministers: Minister of Climate Change alongside Minister of Finance, Minister of Local Government

Put in place legal requirements for local adaptation planning, with appropriate guidance, tools and funding options

2. We recommend that central government puts in place legislative requirements for local adaptation planning, along with appropriate tools and guidance, to ensure that adaptation planning is a priority for local government.

Responsible Ministers: Minister of Climate Change alongside Minister of Local Government

Build climate adaptation into key legislation

3. We recommend that central government embeds climate change into key pieces of legislation that govern the natural and built environment and ensures they are aligned (not at cross purposes).

Responsible Ministers: Minister of Climate Change alongside Minister Responsible for Resource Management Act Reform, Minister for Building and Construction, Minister of Local Government, Minister for Infrastructure

Improve national data and make it more accessible and usable for all

4. We recommend that central government coordinates, governs and invests in building and maintaining national climate risk information and guidance to assist informed decision-making at all levels.

Responsible Minister: Minister of Climate Change

Ensure iwi/Māori can plan for and carry out adaptation action

5. We recommend that central government establishes funding and financing mechanisms and models for iwi/Māori, so they can continue adaptation efforts in line with their tikanga and whakaarotau.*

Responsible Ministers: Minister of Climate Change alongside Minister for Māori Development

Make the next national adaptation plan a stronger driver of action

6. We recommend that central government ensures the next national adaptation plan:

- has goals and objectives that will drive action at the pace and scale needed
- prioritises action based on the consequence and urgency of climate-related risks
- has investment and workforce strategies to support effective implementation of the plan.

Responsible Minister: Minister of Climate Change

Climate impacts already affect New Zealanders

Communities across the country are already experiencing more frequent, severe and unpredictable climate impacts, including damage to homes, disrupted lives, rising costs and increasing pressure on communities, infrastructure and local economies. Without stronger action, these impacts will continue to grow.

Delayed action increases costs

Effective adaptation starts with better decisions. Clear responsibilities, effective funding and financing pathways, better climate-risk information, stronger planning and more coordinated action are needed to guide decisions and direct investment to where it is needed most.

The annual cost of recovery from natural hazards in New Zealand, including climate change, is about \$4 billion. This holds back the economy and limits what is available to invest in improving prosperity and wellbeing.

Investing in adaptation now can reduce future harm and avoid larger costs, with every \$1 invested delivering up to \$10 in benefits.

Key facts: Climate-related hazards

At current warming level:

- around 754,000 people (15%) and 252,000 homes (16%) are exposed to inland flooding
- around 78,000 people and 44,000 homes are exposed to landslide risk.

With current sea levels:

- Around 142,000 people, 100 marae and 15,500 businesses could become isolated by coastal flooding. These numbers increase as sea levels rise.

Exposure to climate hazards is not evenly distributed – it is more concentrated in some districts:

- Buller and Kaipara rank among the most exposed to both inland and coastal flooding
- Ōpōtiki is among the most exposed to both inland flooding and landslides
- in Thames–Coromandel, around 50% of the population could become isolated by coastal flooding.

See the companion report on our website: National insights relevant for adaptation planning



*Whakaarotau means priorities

Read more at climatecommission.govt.nz/nappa-2026