

A GUIDE FOR USERS: How to navigate the 2026 national climate change risk assessment

This is designed to support readers to find the sections of most interest or relevance to you.

Reports that make up the assessment

The 'Priorities for action' report presents the most significant risks identified in the assessment. The Government is required to address these risks in the next national adaptation plan.

The 'Full assessment' report presents the analysis and scoring of all 37 risks across the seven domains assessed.

The 'Summary of method' report, and the independent report about Ngā hirahira o te ao Māori complete this risk assessment.

How we assessed the risks

Chapter 1: Introduction of the Priorities for action report sets out the purpose of the assessment, introduces key concepts, and summarises the approach, including how the risks were analysed and scored and how the most significant risks were identified.

Each risk was scored for:

- *Severity*: the nature and scale of the potential consequences of each risk.
- *Policy readiness*: whether the risk is adequately covered by current policies and plans, and how well they can be implemented.
- *Indirect and cascading risks* – a measure of the relationships between risks, in particular the potential to address more than one risk at the same time. This is a new aspect of the 2026 risk assessment.

See page 32 – 41 of the Priorities for action report and pages 13 - 20 of the Full assessment report. See also the Summary of method report.

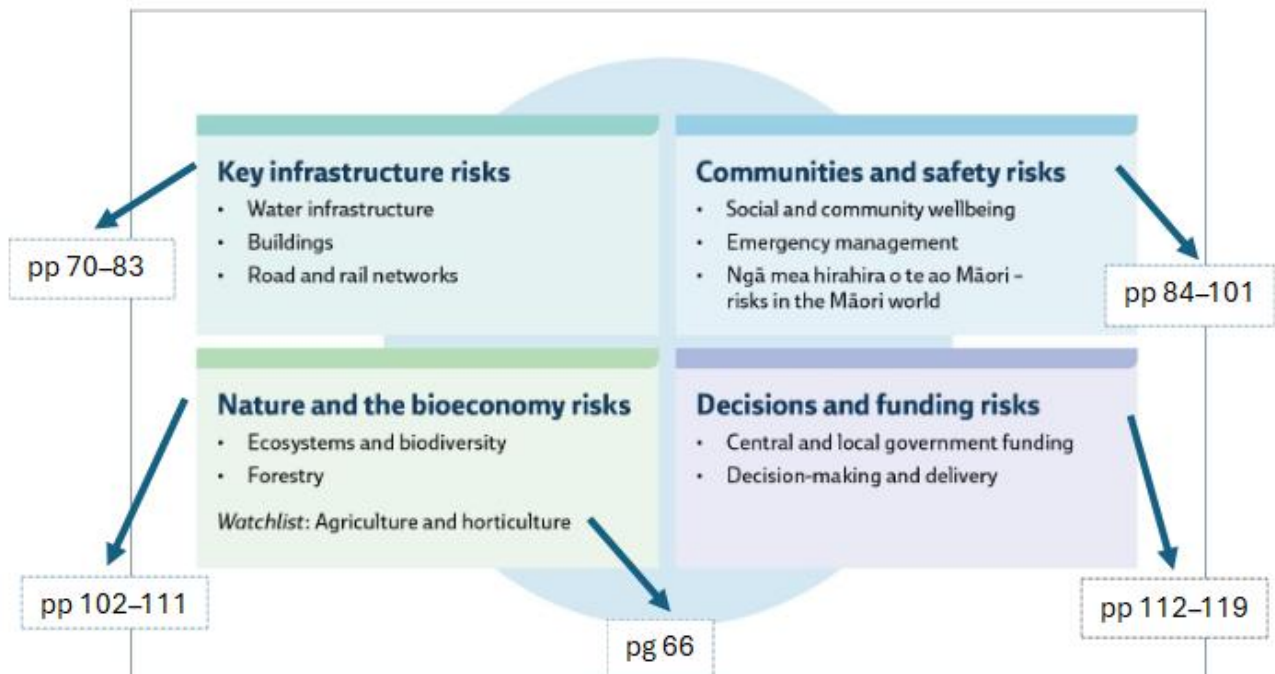
Climate change in Aotearoa New Zealand

This chapter (in both reports) gives a view of climate change in this country and latest projects for the future. It provides context for the risk assessment. It sets out:

- The ways climate change is already affecting the country, particularly the extremes that people experience.
- What down-scaled projections show for key aspects of climate in Aotearoa New Zealand.
- How those changes create hazards and what challenges that creates for the future.

See Chapter 2: Climate change in Aotearoa New Zealand' in both reports: pages 42–60 in *Priorities for action*, and pages 21–58 in the *Full assessment report*.

The ten most significant risks in the 2026 assessment



Source: Commission analysis

For each of these 10 significant risk areas, the *Priorities for action* report speaks to:

- What the risk is
- Why it is one of the most significant
- How climate change is driving this risk
- How it will be experienced
- Key relationships between this risk and others
- What is underway, what else is needed

Risks in the full assessment

Chapter 3 of the *Full assessment report* presents risks by domain, beginning with an overview of each domain, followed by analysis of the individual risks it contains.

This is a national risk assessment, so it takes a nationwide view of risks. Some variances and localised situations have been used as examples of how risks are being experienced and actions already underway to address them, but those examples are not intended to be comprehensive.

Domain	Elements at risk
Natural environment pp 63–110	<p>The Natural environment domain considers all aspects of the natural environment that support Aotearoa New Zealand’s indigenous species, and the ecosystems they form in terrestrial, freshwater, coastal and marine environments.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Coastal ecosystems • Freshwater ecosystems • Marine ecosystems • Terrestrial ecosystems • Indigenous biodiversity (from invasive species and pathogens).
Built environment pp 111–175	<p>The Built environment domain considers buildings, urban spaces and infrastructure. This includes transport, energy, water and waste management infrastructure.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Water infrastructure • Buildings • Waste management infrastructure • Ports and airports • Road and rail networks • Electricity and communications infrastructure • Electricity supply.
People, health and communities pp 176–219	<p>The People, health and communities domain encompasses people’s identity, health, sense of community and social norms, and cultural values and traditions.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Social cohesion and wellbeing (from displacement) • Physical health • Mental health • Ability of the emergency management system to respond • Social infrastructure and community services.
Ngā mea hirahira o te ao Māori (things of importance in the Māori world) pp 220–234	<p>Ngā mea hirahira o te ao Māori considers matters of importance to iwi/Māori, including Māori interests and investments, health and wellbeing, culture and practices.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Loss of access to taonga species • Damage to iwi/Māori infrastructure • Economic losses for iwi/Māori in primary industries • Disruption to tikanga and hapū/iwi identity • Loss of mātauranga Māori • Legal exclusion and governance failures for iwi/Māori • Increased Māori health vulnerabilities.
Economy and finance pp 235–261	<p>The Economy and finance domain considers production, distribution, trade and consumption of goods and services, economic costs, and finance and insurance markets – essentially, what happens to and within the economy that affects people and their livelihoods.</p> <p>Elements at risk:</p>

	<ul style="list-style-type: none"> • Central and local government funding • Stability of the financial system • Insurability of assets • Businesses and public organisations (from supply and distribution disruptions).
<p>Sectors relying on the natural environment pp 262–309</p>	<p>The Sectors relying on the natural environment domain focuses on sectors whose economic productivity is directly linked to the natural environment. This includes the primary industries and tourism.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Pastoral agriculture • Horticulture • Forestry • Tourism • Fisheries.
<p>Governance pp 310–336</p>	<p>The Governance domain encompasses the decision-making institutions and processes that govern all aspects of how the country responds to climate change. These governance arrangements extend from the partnership between iwi/Māori and the Crown under Te Tiriti o Waitangi/The Treaty of Waitangi to the relationship between local government and communities.</p> <p>Elements at risk:</p> <ul style="list-style-type: none"> • Enduring adaptation governance • Effective adaptation implementation • Legitimacy of democratic institutions (from contested climate decision-making) • Ability to uphold Te Tiriti o Waitangi/The Treaty of Waitangi in adaptation governance and implementation.