Hon Nanaia Mahuta, Minister of Local Government

Proactive release of Cabinet material about the cross-government community resilience work programme, 11 November 2019

The following documents have been proactively released:

11 November 2019, CAB-19-MIN-0588 Minute: Cross-Government Community Resilience Work Programme: Update on Progress, Cabinet Office; and


Some parts of this information would not be appropriate to release and, if requested, would be withheld under the Official Information Act 1982 (the Act). Where this is the case, the relevant sections of the Act that would apply have been identified. Where information has been withheld, no public interest has been identified that would outweigh the reasons for withholding it.

Key to Redaction Codes:

- 9(2)(f)(iv) – maintain the constitutional conventions for the time being which protect the confidentiality of advice tendered by Ministers of the Crown and officials
Cross-Government Community Resilience Work Programme: Update on Progress

Portfolio: Local Government, Civil Defence, Climate Change

On 11 November 2019, following reference from the Cabinet Economic Development Committee (DEV), Cabinet:

1 noted that:
   1.1 building resilience to respond to significant and hard-to-predict events is likely to require changes to New Zealand’s risk management settings, including the roles and responsibilities of central and local government and the private sector;
   1.2 on 22 May 2019, DEV agreed to develop a joint Community Resilience Work Programme with local government to improve community resilience and adaptation to increasing natural hazards and the effects of climate change, and invited the Minister of Local Government, the Minister of Civil Defence and the Minister for Climate Change to report back on the scope, direction and any progress of the Programme [DEV-19-MIN-0126];

2 noted that officials are developing a strategy to support iwi/Māori participation in the Community Resilience Work Programme, with an initial focus on understanding what aspects of the Programme are aligned to Māori priorities and existing iwi/Māori initiatives;

3 agreed to advance work using flood management as a working example of a response to a natural hazard, in the following three priority areas of the Community Resilience Work Programme:
   3.1 data-driven decision making to understand and manage risk;
   3.2 regulatory systems to support proactive and flexible decision-making and risk management;
   3.3 a framework for considering potential changes to roles, responsibilities and funding arrangements;

4 [Redacted]
5 noted that residential property insurance pricing and availability issues are being considered through a separate process led by the Minister of Finance and Minister Responsible for the Earthquake Commission, with a paper expected to be submitted to DEV in early December 2019 and a further Cabinet report back in 2020;

6 noted the risk of a loss of confidence and property revaluation when the National Climate Change Risk Assessment is published in mid-2020, especially for coastal properties;

7 noted that as the mandate and functions embedded within a National Emergency Management Agency (NEMA) are established, the Minister of Civil Defence and Community Resilience Ministers will consider how the Community Resilience Work Programme intersects with NEMA and the wider approach the government is taking to promoting resilience, including through existing governance arrangements;

8 invited Community Resilience Ministers to report back to DEV in May 2020 on a proposed framework to guide the role of central government in strengthening community resilience, and its implications for the different work streams in the Community Resilience Work Programme, with an initial focus on flood risk;

9 invited Community Resilience Ministers to:

9.1 review the actions the government is already taking or planning (both underway or proposed) to support New Zealand to adapt to the risks likely to be identified in the National Climate Change Risk Assessment;

9.2 report back to DEV in May 2020 on options for the government’s initial response to the Risk Assessment to address any immediate gaps;

10 noted that the National Adaptation Plan is the government’s formal response to the National Climate Change Risk Assessment, and must be completed within two years of the Risk Assessment being published.

Michael Webster
Secretary of the Cabinet

Hard-copy distribution:
Prime Minister
Deputy Prime Minister
Minister of Local Government
Minister of Civil Defence
Minister for Climate Change
Chair, Cabinet Economic Development Committee

Update on progress in the cross-government Community Resilience Work Programme: Development of joint work programme with local government

Proposal

1. This paper reports back to the Cabinet Economic Development Committee on:
   1.1 the scope, direction and progress of the joint Community Resilience Work Programme (including the development of principles); and
   1.2 any resourcing and budget implications, some of which may need to be developed in accordance with Budget 2020 timeframes [DEV-19-MIN-0126].

2. To bring a practical focus, we are seeking Cabinet support to advance work in the proposed priority areas using flood management as a working example of a response to a natural hazard with significant implications for resilience of communities throughout New Zealand.

Executive Summary

3. This paper fulfils Cabinet's direction for the Minister of Local Government, the Minister of Civil Defence and the Minister for Climate Change to report back to Cabinet on the joint Community Resilience Work Programme [DEV-19-MIN-0126 refers].

4. New Zealand is exposed to significant risk from natural hazards. Much of our built environment is in vulnerable locations, while New Zealanders living in rural areas are susceptible to further isolation as a result of natural hazards. Exposure and vulnerability are increasing with the impacts of climate change and new housing and infrastructure development pressures. Improving resilience will require changes to how we anticipate and manage the impact of natural hazard events and climate change.

5. Local and central government officials, working together as the Community Resilience Steering Group (the Steering Group), are developing a joint Community Resilience Work Programme (the Work Programme) which will support decision makers to select risk treatment strategies that support community resilience. This Work Programme proposes shared priorities, and an initial focus on flood management to bring a practical focus to the Work Programme.

6. Progressing the immediate priorities will require additional resources for some community resilience agencies.

1 Community resilience agencies are: the Department of Internal Affairs, the Treasury, the Ministry for the Environment, the Ministry of Civil Defence and Emergency Management, Land Information New Zealand and the Earthquake Commission.
7. The Steering Group is also progressing work on an engagement strategy for iwi/Māori to build an understanding of what aspects of the Work Programme are aligned to Māori resilience priorities. This will support both iwi/Māori participation in the Work Programme and existing resilience initiatives at an individual iwi or marae level.

8. The publication of the first National Climate Change Risk Assessment in mid-2020 is likely to galvanise public opinion around the need for Government action, and could affect public confidence and the property market. Our immediate priority will be to assess the adequacy of the Government actions already planned or proposed, and identify any gaps.

Background

9. Cabinet has previously noted that New Zealand's existing high exposure to natural hazards is growing due to increases in our population and intensifying or expanding development. In some areas, hazards are being further exacerbated by climate change (e.g. sea level rise).

10. Many New Zealanders live either in areas which would not be built on today given the level of risk from natural hazards, or areas which are at risk because of isolation and poor transport or communication connectedness. It is likely that many property owners have not fully priced or considered this risk when deciding to buy a property. Equally, there is little evidence that property owners are actively investing in risk reduction.

11. The increasing frequency and impact of natural hazard events (e.g. earthquakes, storms and floods) has created stresses on our current framework for risk management response and recovery, which focuses mainly on responding to events, rather than anticipating and managing them. Central and local government have generally taken a case-by-case approach to risk management, which has sometimes led to uncertainty for councils, iwi and communities.

12. ‘Resilience’ is the ability to anticipate and resist the effects of a disruptive event, minimise adverse impacts, respond effectively post-event, maintain or recover functionality, and adapt in a way that allows for learning and thriving. International experience highlights significant benefits of reducing the risk from natural hazards through investment in risk mitigation. For example, in the United States, the National Institute of Building Sciences has published a series of reports which highlight the significant savings from implementing mitigation strategies in terms of safety, prevention of property loss and disruption to communities.

13. At the 2019 Local and Central Government Forum (the Forum), the Government agreed to progress community resilience via a joint work programme with local government. The overarching objective of the programme is to build community resilience to natural hazard and climate change risks. There are five work streams in the Work Programme, all of which are aligned to resolving key challenges in building and maintaining community resilience.

14. Since the Forum, senior local government representatives have joined the Steering Group to develop a set of shared priorities for delivery through the Work Programme. We are seeking Cabinet support for these priorities, which are explained in this paper.
15. We are also proposing to test the impact of the priority work areas using flood risk as a working example of a natural hazard with significant implications for resilience in communities throughout New Zealand. Flood management is a priority which has been highlighted by local government as a critical, practical and achievable first action to achieve a more resilient New Zealand. Flooding is New Zealand’s most common natural hazard and threatens over one million hectares of our most productive and intensely used land, along with thousands of rural and urban communities located close to waterways. Focusing on flood risk will enable us to bring a practical focus to the work and to test the requirements for information, data and regulatory settings that proactively reduce flood risk.

16. The Steering Group is also progressing a Māori engagement strategy that focuses on building relationships and linkages now, to support iwi/Māori participation in the Work Programme, and partnership on future resilience initiatives. This strategy will leverage existing communication channels and forums with iwi/Māori (including MFE’s bi-annual regional hui) to understand what aspects of the Work Programme are aligned to Māori priorities.

17. When Cabinet last considered this topic in May 2019, it requested a future update on the development of principles underpinning the Work Programme, to be agreed with local government. The development of principles is in progress as part of the overall Work Programme and will be reported as part of the work on roles and responsibilities in March 2020.

The Work Programme will support decision makers to select risk treatment strategies that support community resilience

18. Strengthening community resilience in New Zealand requires central and local government to align key policy levers of regulation, information and funding and financing to reduce natural hazard risk. When faced with natural hazards, central and local government need to determine how to manage or treat the risk presented, having regard to economic, social and environmental circumstances. Risk treatment strategies can be categorised as ‘Avoid’, ‘Control’, ‘Transfer’ and ‘Accept’.

19. The overall scope of the Work Programme is to help decision makers at all levels to identify and choose risk treatment strategies, or combinations of strategies, that support community resilience, when faced with current and future risks. Figure 1 below illustrates which risk treatment strategy may apply considering the frequency and scale (e.g. cost or potential loss) of a hazard.
20. Risk treatment strategies can be used simultaneously or in sequence to address different aspects of a hazard. Flexibility may be needed depending on whether the hazard in question poses a current or future threat, whether it will impact rapidly or through a gradual onset, and whether it will impact existing assets/communities or those planned in future. For example, it may not be possible to avoid a hazard that communities or assets are already exposed to, nor will it be feasible to eliminate all risk-to-life posed by some hazards, such as rockfalls following earthquakes.

21. Local and central government may need to take further action to support at-risk communities. While some communities will be able to manage the risks from natural hazards, others may require assistance if they are to make the transition successfully, particularly where these risks are being exacerbated by climate change effects such as sea level rise.

22. On the other hand, for future risk, system settings will need to focus more on risk reduction and enabling decision makers at all levels to be better informed of natural hazard risks and how they will be exacerbated by climate change. This will require a greater emphasis on provision of information and regulatory settings that incentivise decision makers to avoid hazard situations or to take appropriate action to mitigate the potential impacts. In some cases, decision makers may choose to accept the risk.

23. Given these multiple considerations, it is important that the Work Programme leads to a higher degree of certainty about when government will directly support communities and what the nature of that support will be. Greater certainty will enable local government, communities, businesses and households to plan and to act accordingly before an event.

24. The experience elsewhere in the world is that when a disaster occurs homeowners face large losses. Governments often act to provide financial assistance to affected households and communities. This action can lead to perverse effects. For example, the expectation of ad hoc assistance can encourage those assisted property owners (and other owners) not to buy insurance against those hazards, or not to take actions to mitigate or lessen the impact of an event. This can generate large future risks for homeowners and governments.
Central and local government have identified shared priorities within the Work Programme, and an initial focus to test outcomes against.

25. This paper recommends prioritising and focusing resources on the delivery of actions in three of the Work Programme’s five work streams, in order to provide urgent direction or learnings that will support future projects. Priority work streams are:

25.1 data-driven decision-making to understand and manage risk;
25.2 regulatory systems to support proactive and flexible risk management; and
25.3 a framework for considering potential changes to roles, responsibilities and funding arrangements.

26. The two other work streams in the Work Programme (on insurance markets and risk assessment) will also deliver outputs in the next nine to twelve months, including:

26.1 consideration of the contribution of private property insurance to New Zealand’s resilience to natural hazards (for example by transferring financial risk to insurers). The immediate focus is on the operation of insurance markets and factors affecting the availability and affordability of insurance for some properties exposed to higher seismic risk. The Minister of Finance is expected to take advice to Cabinet in November 2019 outlining the findings of work being led by Treasury, including potential options for further work in this area; and

26.2 improvements to local risk assessment capabilities through the publication of the Ministry of Civil Defence and Emergency Management’s (MCDEM) Director’s Guidelines for risk assessment planned for the end of 2019.

27. As these two work streams do not require input from the Work Programme at the moment, the Steering Group will have a coordination role, rather than driving new work. High level milestones for the Work Programme are shown in Appendix A, and further information about the work streams is provided in Appendix B.

**Data-driven decision making to understand and manage risk**

28. In order to manage a risk effectively, its scale, severity of impact and likelihood of occurrence needs to be understood. This means that comprehensive and reliable risk information is essential to government, businesses and communities seeking to make informed decisions around avoiding, controlling, transferring and/or accepting risk.

29. The lack of common practice and data standards used by different organisations (e.g. councils) often creates barriers to wider information sharing and use. Developing, and then implementing, common standards for data capture, management and exchange will ensure collection of consistent and fit for purpose data.

30. LINZ is leading work to improve the data that informs our understanding of risk exposures faced by communities. This will be done by improving the key datasets ‘owned’ by central government and identifying the government’s wider role in supporting the availability of fit for purpose, reliable and relevant resilience data for better decision making. This work will explore resilience data needs, identify data gaps and provide a framework prioritising data investment, by identifying the most important decisions and what it will take to underpin those decisions by appropriate data. A key initial project will be mapping New Zealand’s coastline to understand the implications of sea-level risk, including associated flood risk, for communities and infrastructure in low-lying areas.
31. In addition, a separate project is underway exploring central and local government's role in the provision of resilience data, data gaps and investment priorities. DIA is scoping a project to be discussed with local government on 12 November on the disclosure regime that informs property purchasers through Land Information Memoranda. This work will include consideration of both information about what has happened to a property in the past, and information about forecasts of potential risks.

Regulatory systems to support proactive and flexible decision making and risk management

32. As part of a workstream to improve council decision making, MfE will lead analysis of the issues with the current resource management system for managing climate change adaptation and increasing natural hazard risk which will inform the expert panel’s report-back on options for resource management system reform. This will be primarily looking at changes to the Resource Management Act 1991 but also a range of other relevant legislation. This will identify gaps and constraints impacting on effective risk management and response, including regulatory barriers from unclear roles and responsibilities between central and local government.

33. This work will involve a close partnership between community resilience agencies and local government, to understand councils’ perspectives on barriers to action for community resilience. Local government representatives in the Steering Group have identified this work as a priority and it will commence with a workshop in November 2019 to identify key regulatory challenge areas for local government.

34. MfE is also progressing partnership projects with local government to better understand the barriers communities face in effectively adapting to climate change. This evidence will inform national policy, particularly as evidence for enabling better decision making in the resource management system. MfE will work closely with councils (and their partners) in three areas: Hawke’s Bay, South Dunedin and the West Coast. For example, the partnership with Hawke’s Bay Regional Council will explore the legislative barriers (e.g. the Resource Management Act 1991 and the Local Government Act 2002) that limit community and council actions to manage coastal risks. MfE will deliver a case study on their partnership with Hawke’s Bay Regional Council by the end of 2019, which will feed into advice to Community Resilience Ministers and also to the Resource Management System Reform Panel in early 2020.

A framework of roles and responsibilities for decision making and financial liability

35. At present a large amount of responsibility for managing natural hazard risk and supporting community resilience rests with local and regional councils. However, when a natural hazard event occurs (e.g. an earthquake or flood), central government is sometimes required to support community response and recovery.

36. Regulatory mechanisms exist to facilitate central government intervention in specific circumstances (e.g. the Civil Defence and Emergency Management Act 2002). Local government is responsible for investing in avoiding or controlling risk to reduce the exposure of a community to a hazard. However, as climate change increases the frequency and intensity of natural hazards, councils may lack the ability to make large scale, inter-generational capital commitments.
As part of work to develop principles for funding and financing of community resilience, DIA, Treasury and MfE will consider potential changes to roles, responsibilities and funding arrangements, including for central government. The framework will initially be based on the current regulatory environment and will inform future discussions around the role of other parties including local government and the private sector.

The work to define roles and responsibilities is interrelated with consideration of funding and financing tools. Further work is planned to consider whether new funding tools or incentives are required, and how roles and responsibilities should be established for specific future scenarios (e.g. sea level rise, earthquake response).

Outcomes of priority work areas can be tested for impact using flood management as a working example of a response to a natural hazard.

This paper proposes testing the impact of the priority work areas using flood management as a working example of a response to a natural hazard.

Local government, in collaboration with Local Government New Zealand (LGNZ), have provided the Steering Group with a proposal for co-investment by central and local government in river management for flood protection.

This proposal notes that flood risk is New Zealand’s most common natural hazard and is a key concern for councils across the country. Local government estimate that New Zealand’s existing flood protection infrastructure provides an annual benefit of over $11 billion per year to agricultural land, infrastructure and communities located in proximity to waterways.

Flood risk is expected to increase due to climate change. It is important that our flood management work considers the likely increasing frequency and intensity of floods in some parts of the country. This will have implications for the types of preparations and responses we have for floods in the future.

These characteristics make flood risk a good lens through which to test priority work advanced by the Work Programme over the next nine to twelve months.

Focusing on flood risk will enable agencies to determine the value of the Work Programme’s priority work by testing:

- the impact of improved data and more available information on decision making abilities regarding flood risk among central government, local government, the private sector and communities;
- how to remove specific regulatory barriers and pain points to encourage proactive flood risk avoidance and control; and
- how potential changes to roles, responsibilities and funding arrangements could apply in the case of flood risk.
46. LGNZ is proposing to publish a report on flood protection before the end of 2019. Officials are engaging on the proposed key messages and date for release.

Alignment with related work to support community resilience

47. In addition to work under the Community Resilience Work Programme, MfE is undertaking the first National Climate Change Risk Assessment (NCCRA) under the Climate Change Response Act (Zero Carbon) Bill. This will consider all risks presented and exacerbated by a changing climate and will enable a broad range of risks to be compared and evaluated in terms of their nature, severity, and urgency of response. Ultimately, it will improve the ability of decision-makers to make informed decisions about responding and adapting to climate change risks.

48. Under the Climate Change Response Act (Zero Carbon) Bill, the Minister of Climate Change must also deliver a National Adaptation Plan within two years of publication of the first NCCRA in 2020. This plan must set out the Government's response to the most significant risks identified and the measures and indicators that will enable regular monitoring and reporting. Acceleration of the work on the framework for roles and responsibilities is therefore critically important to delivering this plan.

49. It is likely that the timing of the release of the NCCRA in mid-2020 will raise questions around what New Zealand is doing to respond to risks. Preliminary advice will be provided to Ministers on possible approaches to address coastal erosion and inundation issues which are likely to be highlighted in the National Climate Change Risk Assessment. This advice will draw on the proposed framework to guide the role of central government in strengthening community resilience which will be reported to the Cabinet Economic Development Committee in May 2020.

50. Work on resilience settings in the building regulatory system is also currently being undertaken by the Ministry of Business, Innovation and Employment, including future governance and funding arrangements for critical data sets such as the National Seismic Hazard model and the New Zealand Geotechnical Database.

51. Resilience initiatives are also happening at an iwi or marae level, depending on the specific needs of individual communities. The Steering Group will work to understand what elements of the Work Programme align with such initiatives, and where support can be provided by community resilience agencies.

52. Investment in the resilience of communities in the face of natural hazards and climate change is a key priority for the Government in a just transition to a climate-resilient, low-emissions economy.

53. Building resilience to respond to the ongoing and increasing impacts of climate change will require clarification of the roles and responsibilities of central and local government and the private sector, including potentially through new legislation (e.g. an Adaptation Act). It also raises questions about the Government's role in insurance markets and as an asset owner, and may require the development of innovative new financing and risk-sharing arrangements for addressing resilience issues in communities.
UNCLASSIFIED

54. This is a significant work programme and is expected to grow over time, including as the expectations of communities facing climate-change related resilience issues grow with heightened transparency and focus on risks to Aotearoa resulting from the first National Climate Change Risk Assessment.

55. 9(2)(f)(iv)

56.
57. The Government has committed to strengthening the Emergency Management System and the National Security System, ensuring that there are robust mechanisms in place to coordinate an all-hazards and all-risks approach to resilience. A National Emergency Management Agency (NEMA) will be established in late 2019. As part of the National Security System governance, the Hazard Risk Board (HRB) also provides a wider approach to promote resilience.

58. [9(2)(f)(iv)]

Consultation
59. The paper has been developed by DIA and MfE, in consultation with MCDEM, the Treasury, the Earthquake Commission, LINZ, the Ministries of Business, Innovation and Employment, Housing and Urban Development, Transport, the Department of Conservation, the New Zealand Transport Agency and the Ministry for Primary Industries. Te Puni Kōkiri was informed.

Human rights and gender implications, and disability perspective
60. There are no human rights or gender implications arising from the proposals in this paper. No disability perspective has been identified as relevant to this paper.

Treaty of Waitangi
61. Engagement on natural hazard and climate change effects impacting Māori communities will be necessary in progressing the overall Work Programme. To enable this, agencies are developing an engagement strategy for iwi and Māori.

Legislative implications
62. There are no legislative implications arising from the proposals in this paper.

Publicity
63. There is no planned publicity associated with this paper.

Proactive release
64. This paper will be published pursuant to Cabinet Office circular CO (18) 4.

Recommendations
65. The Ministers of/for Local Government, Civil Defence, and Climate Change recommend that the Cabinet Economic Development Committee:
1. note that building resilience to respond to significant and hard-to-predict events is likely to require changes to New Zealand’s risk management settings, including the roles and responsibilities of central and local government and the private sector;
2. note officials are developing a strategy to support iwi/Māori participation in the work programme, with an initial focus on understanding what aspects of the Community Resilience Work Programme are aligned to Māori priorities and existing iwi/Māori initiatives;

3. agree to advance work using flood management as a working example of a response to a natural hazard, in the following three priority areas of the Community Resilience Work Programme:
   3.1 data-driven decision making to understand and manage risk;
   3.2 regulatory systems to support proactive and flexible decision-making and risk management; and
   3.3 a framework for considering potential changes to roles responsibilities and funding arrangements.

4. not

5. note that residential property insurance pricing and availability issues are being considered through a separate process led by the Minister of Finance/Earthquake Commission with a Cabinet Economic Development Committee paper in early December and a further Cabinet report back in 2020;

6. note the risk of a loss of confidence and property revaluation when the National Climate Change Risk Assessment is published in mid-2020, especially for coastal properties;

7. note that as the mandate and functions embedded within a National Emergency Management Agency (NEMA) are established the Minister of Civil Defence and Community Resilience Ministers will consider how the proposed community resilience programme intersects with NEMA and the wider approach the Government is taking to promoting resilience, including through existing governance arrangements;

8. invite Community Resilience Ministers to report back to the Cabinet Economic Development Committee in May 2020 on a proposed framework to guide the role of central government in strengthening community resilience, and its implications for the different work streams in the Community Resilience Work Programme with an initial focus on flood risk;

9. invite Community Resilience Ministers to review actions the Government is already taking or planning (both underway or proposed) to support New Zealand to adapt to the risks likely to be identified in the National Climate Change Risk Assessment, and report back to Cabinet in May 2020 on options for the Government’s initial response to the Risk Assessment to address any immediate gaps.

10. Note that the National Adaptation Plan is the Government’s formal response to the National Climate Change Risk Assessment and must be completed within two years of the Risk Assessment being published.
## Appendix A: Community Resilience milestones and Work Programme

### Community resilience: High level milestones

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<td><strong>Cabinet reporting</strong></td>
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<td>Community resilience</td>
<td>Community</td>
<td>Insurance</td>
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<td>Cabinet paper</td>
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<tr>
<td><strong>Community resilience</strong></td>
<td>Finalise joint Community Resilience work programme with local government</td>
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<td>work programme</td>
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<td>Partnership</td>
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<td>Finalise risk assessment guidance to Civil Defence and Emergency Management groups</td>
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<td>First interim Report</td>
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## Appendix B: Community Resilience Workstreams: individual work items

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<th>Workstream name (and lead agency)</th>
<th>Key questions</th>
<th>Short term actions</th>
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| **Information to support better decision making (LINZ)** | • What data and information is available to government and is this sufficient to assess risk exposure, determine available interventions and support decision-making, and where are the gaps?  
• What is government’s role in collecting data and setting standards for information, storing it and making it accessible?  
• Do we need a national picture of risk across most of the population which identifies risks to critical assets? | • Identifying issues and gaps in existing data sets;  
• Implementing data improvement plans;  
• Mapping the topography of coastline and tidal areas; and  
• Establishing a process to enable data and information standards to be agreed to ensure interoperability of national and subnational data sets. |
| **Enhanced use of risk assessment (MCDEM)** | • What guidance do local CDEM Groups need for carrying out assessments of their risks and how can central government support these needs? | • Targeted consultation on Director’s risk assessment guidelines;  
• Publication of risk assessment guidelines; and  
• Contribution to the National Climate Risk Assessment. |
| **Enabling better decision making in the resource management system for natural hazard risk management and adaptation to the effects of climate change (MfE)** | • How to put in place a clearer mandate for local government to plan and act;  
• How to ensure council plan making has a long enough time horizon;  
• How to encourage a risk-based approach to planning and incentivise the reduction of natural hazard risk;  
• How to facilitate communities to avoid, accommodate, defend and retreat from high risk areas over time;  
• How to allocate the functions of territorial authorities and regional councils to align with capacity and capability;  
• How adaptive management tools such as the Dynamic Adaptive Pathways approach can be implemented in the planning system; and  
• What is the role of the resource management system in implementing the National Adaption Plan? | • Policy papers on climate change adaptation and natural hazard risk management for the Resource Management Review Expert Panel, which will contribute to the panel’s report to the Minister for the Environment (May 2020); and  
• Partnership projects with Hawke’s Bay and Dunedin councils will help identify regulatory barriers to adapting to climate change and potential options to address them. |
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<th>Workstream name (and lead agency)</th>
<th>Key questions</th>
<th>Short term actions</th>
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| **Insurance markets and risk financing (Treasury and EQC)** | • How is the price and availability of property insurance changing, and what are the main drivers of the changes?  
• What is the impact of any changes in the insurance market on resilience, including the insurability of the existing building stock and incentives for risk reduction in the long-term?  
• Are changes in insurance markets creating issues for the effective functioning of insurance markets to enable property owners and insurers to transact with confidence in an efficient and transparent way?  
• How can government policy maximise the contribution insurance markets make to New Zealand's resilience today / in the future, while providing an equitable transition for effected people and regions? | • The Treasury and the Earthquake Commission are leading work to consider the contribution of private property insurance to New Zealand's resilience to natural hazards. The immediate focus is on the operation of insurance markets and factors affecting the availability and affordability of insurance for some properties exposed to higher seismic risk.  
• The Treasury will deliver advice on insurance markets in November 2019. |
| **Principles and approaches to funding and financing (DIA, Treasury and MfE)** | • What is the role of central government in funding community resilience to natural hazard risk? Should this role change and if so, why?  
• How can we identify and categorise the broad span of interventions available to local and central government?  
• How should interventions be funded and who should have decision rights?  
• Are existing funding tools being used effectively (e.g. rates, special development contributions) and are new tools or incentives required? |  

(2)(f)(iv)

(1)