Whakatāne District Climate Change Adaptation Programme

Te Hōtaka Urutaunga Huringa Āhuarangi o Whakatāne

What's been happening

Kua ahatia?

Climate change isn't something far off in the future. It's already happening here in the Whakatāne District, just ask those that are experiencing more flooding, landslides, coastal erosion, and hotter, drier conditions. We know these risks will grow over time.

To help us plan ahead, the Council commissioned the Whakatāne District Climate Change Risk Assessment (CCRA). The report was prepared by Tonkin & Taylor in July 2025 and presented to the Environment, Energy and Resilience Committee in August. It's taken 18 months to complete and involved over 800 people — including iwi, hapū, community groups and technical experts.

The assessment helps us understand which parts of our district are most exposed to climate-related hazards like flooding, landslides, sea level rise, and extreme heat. It's based on science, local knowledge and community input and has been a collaborative effort.

Why we're doing it

He aha mātau e mahi ai i tēnei

We want Whakatāne to remain a safe and thriving place to live. By identifying risks early, we can make smarter decisions, avoid costly mistakes and help protect our homes, roads, businesses and environment.

To make this information more accessible, we've developed a new online tool called the Adaptation Explorer. It's a digital map that shows general climate-related hazard areas across the district. You'll be able to type in your address and see layers for things like flooding or landslides. It won't give exact answers for individual properties, but it will help people understand the bigger picture and start planning ahead.

What's happening now

E aha ana ināianei?

Council staff were introduced to Adaptation Explorer late 2025 and are learning to incorporate the tool into routine organisational decision-making.

Providing the public with access to the climate-related information contained in Adaptation Explorer now will help inform community understanding of climate risks we face so that actions can be taken by individuals, by communities, and by the Council to make our district more resilient to the impacts of climate-related hazard events in the future.

What's next

He aha e whai ake nei

The CCRA will be updated as new data becomes available. That might be as we do things like upgrades to stormwater systems, adjusting planning rules, or helping people prepare for emergencies. This work will help us all adapt to a changing climate.

If you've got questions or want to learn more, you can view information at **Whakatāne District Climate Change Risk Assessment | Whakatāne District Council** or reach out to the Climate Change and Resilience Team at the Council.

Frequently asked questions

Ngā putuputu pātai

Understanding climate change risks in the Whakatāne District

Kia mārama ki ngā tūraru huringa āhuarangi i te rohe o Whakatāne

The Whakatāne District is already experiencing the impacts of climate change, and we know the risks will increase over time. The Whakatāne District Climate Change Risk Assessment (CCRA) is a key step to help us plan and protect people, places, and infrastructure from future climate events.

Below are some common questions about the CCRA and the Whakatāne Adaptation Explorer.

About the Climate Change Risk Assessment

Mō te Aromatawai Tūraru Huringa Āhuarangi

What is the Climate Change Risk Assessment (CCRA)?

It's a report that identifies the most significant climate-related risks in the Whakatāne District — now and into the future. It combines the latest science, local knowledge, climate-related hazard data and community input.

Why did the Council do this assessment?

We want Whakatāne to stay a safe and thriving place to live. The assessment helps us understand what climate change could mean for our homes, roads, businesses and environment. By knowing the risks early, we can make better decisions, avoid future costs and keep our communities safe.

What kind of risks are included?

The assessment looks at risks from flooding, landslides, coastal erosion, sea level rise, extreme heat, drought, and fire, across both the environment and built assets like roads, stormwater, and wastewater.

Who was involved in the process?

More than 800 people contributed through workshops, community events, iwi and hapū engagement, and sector-specific conversations. This has been a collaborative effort — a partnership across different parts of the Council, iwi and the community. We all have a part to play in adapting to climate change.

Is this a one-off report?

No. The assessment will be updated over time as new data becomes available and as we continue community conversations.

Why are we talking about climate risks now?

We're not introducing new risks. We're helping to better understand the ones already here and how they might impact us in the future. As the climate changes, it's important we get ahead of the curve and start planning now.

What are examples of adaptation actions from risk assessments?

The assessment doesn't just identify risks, it also helps us plan how to reduce them. The next stage is using this risk information to better plan for resilience against climate impacts in the future. Examples of adaptation actions include:

- Upgrading stormwater systems so they can cope with heavier rain
- Raising roads or other infrastructure in low-lying areas
- Shifting farming practices to suit changing conditions
- Using a mix of energy sources so we're not reliant on just one

- Updating planning rules to keep new buildings safer (for example, setting minimum floor levels in flood-prone areas, or avoiding development in high-risk zones)
- Informing individual and community evacuation plans

How does the CCRA fit in with the Government's direction on climate change?

The Government recently announced a proposed National Adaptation Framework to help ensure New Zealand's infrastructure is resilient and communities are well prepared for the adverse effects of climate change. It sets out the Government's approach for an enduring system that prepares Aotearoa New Zealand for climate change, supports economic growth and keeps the costs to NZ as low as possible. In this latter regard, the framework sends a strong Government signal of a shift 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."

The CCRA supports Government policy direction by improving the ways information about climate risks is shared. In a national policy setting aimed at increasing property owner responsibility for climate change impacts, the CCRA provides property owners and businesses with information to be able to plan and implement responses to risks now that reduce those impacts. The CCRA also provides information that enables identification and investment in opportunities that climate change will enable.

How can businesses benefit from the CCRA?

The proposed National Adaptation Framework recognises the broad social, cultural, financial, and environmental benefits associated with investing in resilience measures before events happen.

The CCRA provides a lot of information that businesses can use beneficially to be more resilient. Embedding climate change considerations in decision-making will contribute to realising benefits to businesses that include: identifying new markets or products, reducing insurance costs, avoiding supply chain disruptions, protecting brand reputation and meeting investor expectations

About the Adaptation Explorer

Mō te Adaptation Explorer

What is the Adaptation Explorer?

It's an interactive digital map that shows climate-related hazard information across the district.

What are the advantages of the Adaptation Explorer?

It provides a way for residents and businesses to easily access information about the way climate-related hazards could impact them, so that they can make informed decisions. This provides considerable opportunities to reduce future costs when risks are well understood early enough, allowing people to plan for and mitigate the risks.

What are the limitations of the Adaptation Explorer?

The viewer gives an overview, not exact answers.

Here's what to keep in mind:

- The maps show general climate-related hazard areas, not individual property risk.
- Understanding risk for individual properties requires detailed on-site investigation, which was a level of detail not feasible for this project.
- Climate modelling is about possibilities, not exact predictions.
- The maps don't include future infrastructure upgrades or protection work that may happen.
- For property-specific advice, always talk to a qualified expert.

Who owns the data being used for these scenarios?

Different organisations own different datasets. For example, NIWA owns national climate projections, regional councils may provide flood maps, and Council holds local information. Whoever creates or provides the dataset is responsible for keeping it accurate, ethical and up to date. The Council does not change who owns the data, but we are responsible for explaining it clearly and making it available to the community.

What does 'data owner' mean?

A data owner is simply the group that created or purchased the data. They make sure the information is correct, properly described, used responsibly and shared with the right permissions. The Council uses data from many sources to build a bigger picture for our district, but this doesn't change who owns it.

What it means for property owners

Ka aha ki ngā kaiwhiwhi rawa

Will this affect my property?

The Adaptation Explorer shows how different parts of the district may be exposed to climate-related hazards. It shows whether a property is or is not potentially exposed to a climate-related hazard but does not assess specific risk to individual properties or buildings. Whether a home is affected depends on its design, location, and any on-site hazard mitigation works carried out by the property owner.

How do I know if my property is in a climate-related hazard area?

The Adaptation Explorer enables you to type in your address and see climate-related layers such as flooding, sea level rise, or landslides. The maps show general patterns and areas where hazards could cause problems, but they don't measure risk to individual properties.

For more detail, Bay of Plenty Regional Council also has a regional **Climate Change Risk Assessment and a Bay Hazard Viewer** with extra information on things like landslides, liquefaction, volcanic activity, active faults and tsunami. Exposure to flooding can also be viewed on Earth Sciences New Zealand's recently released **National Flood Tool.**

Does this change what I can do on my land?

Government direction to councils is to ensure natural hazard information is incorporated into local decision-making. This means that some activities may need extra checks if they're in identified hazard areas. It's always best to talk to the Council's planning team before starting new development or changes to your property.

Will this affect what I can build?

Planning and building requirements are in place to help keep people safe and ensure new buildings are better prepared for future conditions. This could affect things like where and how you build, so it's important to check with the Council early in the planning process.

Will this affect property value?

The Council doesn't assess or set property values - that's up to the market and independent valuers. However, we know some people are concerned. Being open about the risks now helps everyone make better decisions for the future.

Will rates go up because of this?

The information on the Adaptation Explorer doesn't influence rates. However, adapting to climate change may mean extra investment in things like flood protection or infrastructure in the future. Any decision to fund future protection or infrastructure would go through the normal Long Term Plan and community consultation process.

Understanding the National Flood Tool

Kia mārama ki te Rauemi Ipurangi Waipuke a te Mōtū

What is the National Flood Tool?

The National Flood Tool is a new online viewer developed by Earth Sciences New Zealand to provide a consistent, nationwide overview of flood hazard from heavy rainfall events. It includes mapping for current climate conditions as well as projections under +1, +2, and +3 degrees of global warming which helps improve understanding of flood risk across New Zealand, now and under future climate scenarios. It supports national planning, risk assessments and investment decisions by providing consistent data and identifying areas most at risk.
The National Flood Tool is designed to complement, not replace, existing local flood hazard maps by filling gaps where modelling is not yet available and improving comparability across regions. While it does not offer the fine-grained detail of local maps, it is a valuable step toward building a national flood map and strengthening New Zealand's resilience to flooding.

Does the National Flood Tool replace local flood maps?

No, the National Flood Tool does not replace local flood maps. Local maps produced by councils remain the most accurate and detailed source of information for site specific decision-making. These maps incorporate local engineering features, historical flood data and community knowledge. The national tool adds value by providing a broader overview and helping identify areas where local modelling may be incomplete or unavailable.

Why do the national and local maps look different?

Differences between the National Flood Tool and local maps arise from the methods and data used. Local maps are typically more detailed, incorporating features like culverts, stormwater networks, and local hydrology settings. They are calibrated to observed events and tailored to local conditions. In contrast, the National Flood Tool uses standardised modelling methods to ensure consistency across the country. It represents both river (fluvial) and rainfall/overland flow (pluvial) flooding together and applies a uniform climate change methodology. Essentially the National Flood Tool and the local maps both offer value for different purposes. Together, they provide a more comprehensive understanding of flood risks.

What does 'one-in-100-year rainfall' mean?

A one-in-100-year rainfall event, also known as a 1% annual exceedance probability (AEP) event, means there is a 1% chance of such an event occurring in any given year. It does not mean the event will only happen once every hundred years. In fact, multiple 1% AEP events can occur within a short timeframe, especially as climate change increases the intensity and frequency of heavy rainfall.

When might +1, +2 or +3 degrees of warming occur?

The timing of additional warming depends on future global greenhouse gas emissions. Under a high emissions scenario, +1°C of warming could occur by 2029, while under a low emissions scenario it may happen by 2042. Two degrees of warming could be reached by 2056 (high emissions) or 2074 (mid-range), and three degrees by around 2076 under the highest emissions pathway. Lower emissions scenarios are unlikely to reach +3°C this century, and if the lowest pathway is achieved, warming may stay within +1°C.

LIMs and insurance

LIMs me te rīanga

Will this show up on my LIM?

Yes. All councils are legally required to include any natural hazard information known to it on a LIM (Land Information Memorandum). This includes hazards like flooding, erosion, or landslides.

What will it say?

If your property has been affected by a climate-related hazard in the past, that event will be recorded on the LIM. If modelling shows your property could be exposed to a climate-related hazard in the future, the LIM will note the type of hazard (for example flooding or erosion) and point to the reports where the information comes from.

Will this affect my insurance?

The Council can't give insurance advice on how this mapped information may affect insurance premiums or a property owner's ability to obtain insurance. Insurance companies use their own information and models to set premiums. In general, individual insurance contracts are reviewed annually and are based on current risk. Therefore, the maps that model climate changes over 50-year and 100-year timeframes should not be used to analyse short term risk for insurance purposes.

If you're worried, the best step is to contact your insurer directly and ask how natural hazard information might affect your policy.

Climate-related mapping and risk levels

Ngā mahere matepā me ngā taumata tūraru hono ki te āhuarangi

How do the maps work?

The maps use computer models to show areas that could be affected by things like floods or landslides. They give an overview of possible problem areas but don't show risk for each individual property.

What is a 'one-in-100-year' flood and how can it happen more frequently than once in 100 years?

This refers to a flood that has a 1% chance of happening in any given year. It doesn't mean it will only happen once every 100 years — it could happen more than once in any year. Scientific evidence indicates that climate change will result in what were 1% events becoming much more frequent in the future.

What if I disagree with the climate-related information?

If you believe the climate-related information affecting your property is incorrect, you can contact the Council and provide supporting information. We'll review it and get back to you.

Community engagement

Tūtakitakitanga Hapori

What role do iwi and hapū play?

Local iwi and hapū have provided considerable input into the CCRA. Their perspectives, especially around environmental balance and guardianship, help shape the way we approach risk and adaptation.

More information

Pārongo kē atu

Who can I contact with questions or feedback?

You can email **resilience@whakatane.govt.nz**

More information will be available on our website: **whakatane.govt.nz/climate-change-risks**

Important to know

The Adaptation Explorer is general in nature. It is designed for education and awareness and shows how climate change risks may affect the district as a whole and at a community level. It does not assess risk for individual properties. Professional judgement is required to apply this information to a specific property - please seek advice from a qualified planner, engineer, or other professional. Council cannot give insurance or property value advice. Please contact your insurer or valuer directly for guidance on these matters.