

Attachment A: 2026 National Climate Change Risk Assessment Summary Table

Table A.1: The risks we identified and how they scored in the assessment

Element at risk	Domain (see box on page 18)	Risk severity				Policy readiness				Cascading risk score Potential to address other risks
		Current	2050	GWL 2 2090*	GWL 3-3.5 2090*	Coverage	Readiness to implement	Shortfall**	Overall readiness	
Water infrastructure	Built environment	Major	Extreme	Extreme	Extreme	Significant gaps	Insufficient	Major	Significant gaps	High
Effective adaptation implementation	Governance	Major	Major	Extreme	Extreme	Insufficient	Insufficient	Extreme	Insufficient	Medium
Ability to uphold Te Tiriti o Waitangi/The Treaty of Waitangi in adaptation governance and implementation	Governance	Major	Major	Extreme	Extreme	Insufficient	Insufficient	Extreme	Insufficient	Medium
Enduring adaptation governance	Governance	Major	Major	Extreme	Extreme	Significant gaps	Insufficient	Extreme	Insufficient	Low
Terrestrial ecosystems	Natural environment	Major	Major	Extreme	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	High
Mental health	People, health and communities	Major	Major	Major	Extreme	Insufficient	Insufficient	Major	Insufficient	Low
Ability of the emergency management system to respond	People, health and communities	Major	Major	Major	Extreme	Moderate gaps	Significant gaps	Major	Significant gaps	Low
Social cohesion and wellbeing (from displacement)	People, health and communities	Moderate	Major	Extreme	Extreme	Insufficient	Insufficient	Extreme	Insufficient	Low
Legitimacy of democratic institutions (from contested climate decision-making)	Governance	Moderate	Major	Extreme	Extreme	Insufficient	Insufficient	Extreme	Insufficient	Low
Forestry	Sectors relying on the natural environment	Moderate	Major	Extreme	Extreme	Insufficient	Insufficient	Extreme	Insufficient	Low
Buildings	Built environment	Moderate	Major	Extreme	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	Very High
Road and rail networks	Built environment	Moderate	Major	Extreme	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	High
Indigenous biodiversity (from invasive species and pathogens)	Natural environment	Moderate	Major	Extreme	Extreme	Moderate gaps	Significant gaps	Major	Significant gaps	High
Waste management infrastructure	Built environment	Moderate	Major	Extreme	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	Low
Damage to Māori infrastructure	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Extreme	Insufficient	
Disruption to tikanga and hapū/iwi identity	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Extreme	Insufficient	
Loss of access to taonga species	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Extreme	Insufficient	
Loss of Indigenous knowledge systems	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Moderate gaps	Extreme	Insufficient	
Legal exclusion and governance failures for Māori	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Extreme	Insufficient	
Freshwater ecosystems	Natural environment	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	Very High
Coastal ecosystems	Natural environment	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Moderate	Significant gaps	Very High
Marine ecosystems	Natural environment	Moderate	Major	Major	Extreme	Significant gaps	Moderate gaps	Major	Significant gaps	Medium
Central and local government funding	Economy and finance	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	Low
Insurability of assets	Economy and finance	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	Low
Fisheries	Sectors relying on the natural environment	Moderate	Major	Major	Extreme	Moderate gaps	Significant gaps	Major	Significant gaps	Low
Economic losses for Māori in primary industries	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	
Increased Māori health vulnerabilities	Ngā mea hirahira o te ao Māori	Moderate	Major	Major	Extreme	Significant gaps	Significant gaps	Major	Significant gaps	
Ports and airports	Built environment	Moderate	Moderate	Major	Extreme	Moderate gaps	No significant gaps	Moderate	Moderate gaps	Medium
Physical health	People, health and communities	Moderate	Moderate	Major	Extreme	Significant gaps	Insufficient	Major	Significant gaps	Low
Pastoral agriculture	Sectors relying on the natural environment	Minor	Major	Major	Major	Moderate gaps	Significant gaps	Major	Significant gaps	Medium
Horticulture	Sectors relying on the natural environment	Minor	Major	Major	Major	Moderate gaps	Significant gaps	Major	Significant gaps	Low
Social infrastructure and community services	People, health and communities	Minor	Moderate	Major	Major	Significant gaps	Significant gaps	Major	Significant gaps	Low
Businesses and public organisations (from supply and distribution disruptions)	Economy and finance	Minor	Moderate	Major	Major	Significant gaps	Moderate gaps	Major	Significant gaps	Low
Electricity and telecommunications infrastructure	Built environment	Minor	Moderate	Major	Major	Significant gaps	Moderate gaps	Moderate	Moderate gaps	Medium
Stability of the financial system	Economy and finance	Minor	Moderate	Major	Major	No significant gaps	Moderate gaps	Minor	No significant gaps	Low
Tourism	Sectors relying on the natural environment	Minor	Moderate	Moderate	Major	Moderate gaps	Moderate gaps	Major	Moderate gaps	Low
Electricity supply	Built environment	Minor	Minor	Moderate	Moderate	Significant gaps	Moderate gaps	Moderate	Moderate gaps	Low

*Global warming levels for 2090 indicate lower and higher climate impact scenarios. The low climate impact scenario is based on global warming of 2.0°C by 2090 (GWL 2). The high climate impact scenario is based on global warming of 3.0-3.5°C by 2090 (GWL 3-3.5).

**Policy shortfall scores are a measure of residual risk: The scale is the same as for risk severity.