

Project	RAP Deliverable 3 – Adaptation Framework Agreement
Client	Wellington Regional Council on behalf of Wellington Regional Leadership Committee
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Note: This report is made up of two separate documents: (i) Phase 1 Main Report and (ii) Phase 1 Appendices.

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Table of Contents

EXECUTIVE SUMMARY	i
1. The issue & pivotal question	i
2. The core challenge	i
3. Why this matters	i
4. The opportunity	ii
5. The proposition.....	ii
6. The approach	ii
7. The way forward.....	ii
8. Bottom line	ii
MAIN PHASE 1 REPORT: KEY FINDINGS.....	1
1. Purpose & core proposition	1
2. Context: A region under increasing strain.....	2
3. Central challenge: Fragmentation x Myopia.....	4
4. A changing risk landscape.....	5
5. Resilience paradox.....	6
6. Resilience as an interdependent system.....	6
7. Mana whenua perspectives & realities.....	7
8. Social licence, trust & legitimacy	7
9. Strategic gap	8
10. Case for a Tākai Here	8
11. Form & approach	8
12. Benefits & risks	9
13. Pathway forward & recommended priority actions	10
14. Closing reflection.....	10

EXECUTIVE SUMMARY

1. The issue & pivotal question

Te Ūpoko o Te Ika a Māui has reached a **decisive moment**. **Climate risks** are escalating, **infrastructure** is under strain, **fiscal constraints** are tightening. These pressures are compounded by **national policy uncertainty** and **global instability**, including energy shocks and supply chain disruptions, which are already increasing costs and exposing vulnerabilities.

The region is **not short of strategies, plans or intent**. But it continues to operate through **fragmented institutional arrangements** and **short-term decision cycles** that are not aligned with the long-term nature of the risks it faces.

Can the region act early enough, collectively enough, and fairly enough to reduce long-term risk and enable climate resilient development?

This study answers this question in the affirmative – and explains how **the Wellington Regional Leadership Committee (WRLC) can realise this promise**.

2. The core challenge

The **core challenge is *not* technical**. It lies in the **interaction between institutional fragmentation**, where responsibility for interconnected decisions is spread across multiple organisations, and **short-term decision-making pressures**, which delay difficult choices and shift risks and costs into the future. Together, these dynamics result in **misaligned decisions, inefficient investment, and increasing exposure to long-term risk**.

3. Why this matters

Regional resilience depends on a network of interdependent systems, including food, energy, water, transport, public health, environment, and communications. These systems are **tightly connected, yet decisions are often made in isolation**.

Impacts are unevenly distributed. For **mana whenua**, resilience includes the protection of whenua, wai, and taonga, the ability for whānau to live on ancestral land, and the continuity of cultural and economic systems across generations. While **partnership is strengthening**, there remains a risk that it is more procedural than substantive.

Public trust and perceived fairness underpins the decisions required. These decisions, such as land-use change and managed retreat, will **not be implementable without social licence**.

4. The opportunity

The region has **strong foundations**, including the **WRLC**, a **shared evidence base**, and growing **experience with adaptation and co-governance**. However, these have **not yet translated into coordinated action at the required scale**. There is clear **opportunity to improve outcomes by working together differently** – aligning decisions, reducing duplication, and taking a more deliberate long-term approach.

5. The proposition

This report recommends that the **WRLC Senior Staff Group commit to co-designing a Tākai Here (adaptation framework agreement)**. This is a **light-touch, non-binding framework** to improve how organisations work together. It is **not a new governance layer or funding commitment**. The **purpose** is to: **align** existing work; **reduce the risks** of fragmented and short-term decision-making; and **support** more coherent, timely, and equitable responses.

6. The approach

A **stepwise, co-designed process** is recommended. This approach enables partners to: **shape the framework together; test its value in practice; and build confidence before escalation to governance**. The Tākai Here **can evolve into a more enduring partnership**.

7. The way forward

The immediate next step is to initiate a co-design process through the WRLC Senior Staff Group, focusing on a small number of priority areas and practical ways of working. This is not about creating new commitments but **improving how existing commitments are delivered**.

8. Bottom line

The region's future resilience will depend not only on what decisions are made, but on **how well those decisions are aligned across organisations, sustained over time, and grounded in trust and shared responsibility**. A **co-designed Tākai Here proves a practical, low-regret pathway** to this outcome and answer the pivotal question above.

MAIN PHASE 1 REPORT: KEY FINDINGS

This is Bruce Glavovic's Phase 1 report for the Greater Wellington contract: **RAP Deliverable 3 – Adaptation Framework Agreement**, a cornerstone of the [Regional Adaptation Project](#) under the auspices of the **Wellington Regional Leadership Committee (WRLC)**. Prof. Smith prepared a separate but complementary Phase 1 report for the project.

This report comprises two separate documents: (i) Phase 1 Main Report and (ii) Phase 1 Appendices. The Phase 1 Appendices provide the evidence base for this Part 1 Main Report.

Phase 1 investigated the rationale for and explores how to build local-regional partnerships between local government, government agencies, tangata whenua, critical infrastructure providers, local communities, and relevant private sector and civil society 'actors' who play important roles in adaptation and resilience building in Te Ūpoko o Te Ika a Māui, i.e., the head of the fish of Māui, referring to the legend in which Māui fished up the North Island (Te Ika a Māui) with the head of the fish represented by Wellington, Wairarapa Moana / Wellington Harbour the eyes, and Palliser Bay as the fish's mouth.

1. Purpose & core proposition

This report **synthesises the Phase 1 evidence base** to assess the forces shaping resilience in this region and to evaluate the case for a **Tākai Here** or Adaptation Framework Agreement.

The central proposition is: The region's ability to build resilience depends not on additional strategies and plans, but on **aligning decisions over time and across organisations, districts, and rohe** (i.e., territories over which hapū and iwi exercise mana whenua, i.e., customary authority over land) in a way that is practical, Treaty-based, and responsive to prevailing and anticipated constraints.

The implication is that improving resilience outcomes depends less on generating new plans and more on **improving how existing work is coordinated, sequenced, and sustained**.

Against this backdrop, the report proposes that **the WRLC Senior Staff Group commit to co-designing a Tākai Here** – a light-touch framework to improve coordination, reduce risk, and enable coherent, long-term actions to build community resilience and future-proof the region.

This is not a call for immediate institutional reform or new funding commitments.

It is an **invitation** to develop a **shared way of working** that is grounded in **current realities** and capable of **evolving over time**.

2. Context: A region under increasing strain

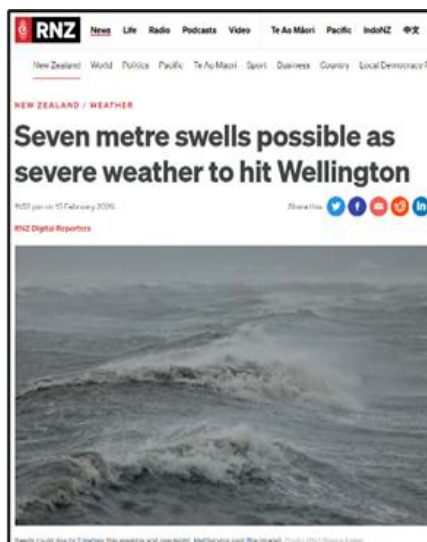
The **Wellington-Horowhenua region** has entered a **period of compounded, systemic disruption**, where **multiple pressures are converging and interacting**.

Climate change is intensifying hazard exposure through extreme weather, flooding, and coastal erosion. Infrastructure systems are ageing and under strain, with increasing costs of maintenance and renewal. Fiscal pressures are tightening, constraining the ability of local authorities and agencies to respond proactively. At the same time, national policy and institutional frameworks are in flux, creating uncertainty about future roles, responsibilities and funding arrangements.

Box 1: Climate-compounded risks and impacts already experienced

The region has already experienced devastating climate-compounded events:

- **Cyclones Hale and Gabrielle (January-February 2023)** caused extensive damage in rural Wairarapa and impacted eastern coastal communities. For example, isolated settlements like Tinui and Mataikona experienced severe flooding and landslips that cut off road access, necessitating evacuations. Some marae, urupā (burial sites), and mahinga kai (food gathering) areas were severely damaged. Wairarapa councils had to establish a recovery office to manage over \$39 million in Māori-led response funding and carry out extensive repairs to roading and drainage networks.
- **Wellington and Lower Hutt extreme rainfall events (2024-2025)** stress-tested urban infrastructure repeatedly. In May 2024, Wellington recorded 82mm of rain in 12 hours – the third highest on record since 1928 – resulting in widespread surface flooding and slips. Storm surges combined with heavy rain inundated residential roads and damaged coastal protection works in places like Ōwhiro Bay and Petone.



These pressures are reinforced by **global dynamics** that are increasingly visible at the regional level. Energy price volatility, supply chain disruptions, and geopolitical instability are affecting the cost and availability of materials, insurance, and finance. These pressures are not abstract; they are already shaping decisions about infrastructure investment, housing, and service delivery. They are likely to **intensify into the future**.

Box 2: Projected climate-compounded impacts in next 50 years (c. 2075)

Scientific evidence from NIWA (now part of Earth Sciences New Zealand) and the Greater Wellington Regional Council, among many other sources, projects a range of regional impacts by circa 2075, including:

- **Extreme heat and drought in Wairarapa:** Areas like Masterton are projected to experience a significant rise in 'hot days' (i.e., >25°C), increasing by up to 30 days by mid-Century. Drought intensity is expected to worsen by 20-30%, adversely affecting the area's primary water reserves and agricultural sector among others.
- **Intensified rainfall and slope instability:** Western rivers are projected to experience a 15% increase in winter rainfall, significantly increasing the risk of breaching existing flood protection schemes. Stormwater networks in steep areas (e.g., Wellington's hilltop suburbs) will likely exceed capacity more frequently, resulting in more frequent landslides that damage homes and disrupt transport infrastructure.
- **Sea-level rise and permanent inundation:** Parts of the Lower Hutt, like Petone, are projected to experience sea-level rise of around 40cm by 2050. What are currently 'once-a-century' flood events are projected to become annual events in such low-lying areas. Over a longer time frame, about 100 years from now (circa 2125), preparing for a 1.4m rise in sea level is advised. Considering the compounding impact of subsidence (see e.g., NZ SeaRise projections), Wellington City can expect property valued at \$7 billion to be affected, with Council-owned assets worth \$1 billion directly at risk. Permanent inundation could be experienced in low-lying areas of the central city (including large parts of the CBD such as the central rail corridor and area around Sky Stadium); eastern bays and south coast (including parts of Oriental Bay, Evans Bay, Kilbirnie and Seatoun); Hutt Valley (including significant portions of Petone, Waiwhetu, and Eastern Harbour Bays); and Kāpiti and Porirua (including low-lying Kāpiti, Mākara Beach, and Pāuatahanui).

The region faces '**double exposure**': accelerating and escalating climate-compounded risk and intensifying domestic, geopolitical and political-economy volatility.

The result is a **widening gap** between the scale and urgency of the risks faced and the capacity of existing systems to respond. This gap is experienced **unevenly** across the region, with some communities more exposed and less able to absorb shocks. It is also experienced across time, with future generations likely to bear the consequences of decisions made under current constraints.

Box 3: Skyrocketing Insurance Premiums and possible insurance retreat

House insurance premiums have increased on the order of 900% since 2000, and about 128% over the last decade. Wellington has comparatively higher house insurance premiums compared to Auckland and Christchurch chiefly due to exposure to seismic risk.

Average house insurance premiums in Wellington range from about \$4,500-4,800pa, but some premiums have jumped from about \$3000 to over \$9000pa.

Many factors shape the hike in premiums, including major events and better understanding about natural hazard risk in the region; escalating global reinsurance costs; a shift to risk-based pricing by insurers; and increased government levies for the Natural Hazards Cover provided by the [Natural Hazards Commission](#).

Concern is growing about the prospect of some high-risk properties becoming uninsurable, i.e., **insurance retreat**, in the face of escalating climate-compounded risk.

Local government has also experienced skyrocketing insurance premiums in this region. Some councils, like Wellington City Council are considering establishing investment funds to self-insure some of the risk they face.

3. Central challenge: Fragmentation x Myopia

The evidence points to a **consistent underlying challenge: The interaction between institutional fragmentation and institutional myopia.**

Institutional fragmentation arises when responsibility for interconnected issues is distributed across multiple councils, government agencies, tangata whenua entities, and sectors, each operating under its own mandates, constraints and priorities. While each organisation may act rationally within its own remit, the overall system – the region – lacks coherence and coordination. Decisions made in one part of the system can undermine outcomes elsewhere, and opportunities for alignment are often missed. This is a structural ‘silo’ problem that makes it very difficult to align decisions across boundaries. The result is conflicting data, duplicated costs, and a ‘postcode lottery’ for community safety and resilience.

Institutional myopia reflects the tendency for decision-making to be shaped by short-term pressures like pressing service demands, budget cycles, or electoral terms. This results in a preference for addressing visible, immediate problems over investing in long-term risk reduction. Necessary but difficult decisions are often deferred, with costs and consequences shifted into the future. Given the structural mismatch between three-year electoral cycles and multi-decadal and century-plus risks, discounting future costs for short-term fiscal relief can result in maladaptation with coastal development locked-in in areas that are indefensible in the face of relentless sea-level rise. Massive costs are then imposed on future generations.

Individually, these dynamics create inefficiencies and inconsistencies. Together, they create a more profound challenge. **Fragmentation disperses responsibility across space, while myopia defers responsibility over time.** The combined effect is a regional system that struggles to make and sustain the kinds of decisions required to build intergenerational resilience.

This interaction produces a reinforcing cycle. Fragmentation makes it difficult to coordinate long-term action, while myopia reduces the incentive to do so. Delayed and misaligned decisions increase future risks and costs, which in turn place greater pressure on already constrained institutions. Over time, this dynamic can lock in vulnerability and reduce future options. The **interaction** between fragmentation and short-termism is thus the **central challenge for building intergenerational resilience.**

4. A changing risk landscape

The region is experiencing **increasingly complex and compounding risks** as climate, political-economy, socio-technical, and institutional dynamics converge. These forces seldom operate in isolation. Instead, they **interact** to produce cascading and compounding effects that increase both the complexity and unpredictability of the challenges faced.

Climate hazards are becoming more frequent and severe, but their impacts are mediated by social, economic, infrastructural, and institutional conditions. **Infrastructure systems** are exposed to multiple stressors, including physical damage, capacity constraints, and rising costs. **Economic pressures** are affecting both public and private investment decisions, while **institutional reforms** are reshaping the context within which decisions are made.

Intrinsically valuable **ecosystems** are being degraded, environmental limits are being transgressed, and vital ecological systems and mahinga kai are being ‘squeezed’ by expanding development, rigid infrastructure, and fixed property boundaries that imperil the very Mauri (i.e., life force) that sustains people. Shifting from reliance on ‘hard engineering’ responses to **Nature-based Solutions** gives rivers ‘room to move’, and restoring wetlands can help buffer communities from extreme weather events.

Global geopolitical shocks, with knock-on impacts on energy prices and supply chains, are already increasing the cost of building and maintaining resilience locally. **National reform processes**, while important, have yet to provide a stable and complete framework for adaptation and resilience-building.

Importantly, these dynamics are **not evenly distributed around the region**. Some places and communities are more exposed to hazard risks, while others have greater capacity to cope and adapt. These differences **raise important questions about equity, representation and the distribution of costs and benefits.** Hence, the importance of decision-making processes that are perceived to be fair and legitimate.

5. Resilience paradox

The region is **not starting from scratch**. Significant progress has been made in understanding risk and developing strategies to address it. There is a robust evidence base, improving regional coordination, growing experience with adaptation planning, and increasing involvement of mana whenua in co-governance. But **‘pieces of the puzzle’ remain distributed across multiple initiatives without a coherent and coordinated approach at the scale required**.

The region exhibits a **resilience paradox** in which high levels of ‘adaptation activity’ coexist with limited collective impact in practice. Strategies, plans, and initiatives are often developed within organisational or sectoral boundaries, and while they may be individually sound, they are seldom aligned with one another.

This **fragmentation of effort** means that the **whole is less than the sum of its parts**. Without mechanisms to align decisions and coordinate action, there is a risk that **well-intentioned initiatives will fail to deliver their full potential** and, in some cases, may contribute to **maladaptation**.

6. Resilience as an interdependent system

The region’s resilience depends on a network of **interconnected lifeline systems** that include energy, water, transport, food, health, and communications. These systems are **interdependent and tightly coupled. Disruption in one can cascade across others**, amplifying impacts and complicating recovery. For example, energy disruptions affect all other systems; water system failure impacts public health and economic activity; and transport disruption affects access to supply chains and services.

Despite these interdependencies, planning and investment decisions are often made within **sectoral silos**. This limits the ability to anticipate and manage **cross-system interactions**. For example, decisions about land use may not fully account for infrastructure capacity or natural hazard exposure, while infrastructure investments may not be aligned with long-term regional spatial planning.

A **system-wide perspective** is therefore essential. Building resilience requires not only strengthening individual systems but also improving how they are **coordinated and integrated**. This includes recognising the role of local food systems and kai sovereignty as part of resilience, particularly in reducing dependence on fragile external supply chains and supporting community well-being.

7. Mana whenua perspectives & realities

For mana whenua, resilience is understood in terms of **continuity of relationships between people, place, and future generations**. It encompasses not only physical safety but also cultural, social, spiritual, economic, and livelihood well-being.

Key priorities include the protection of whenua, wai, and taonga; the ability of whānau to live on and derive livelihoods from ancestral land; kai sovereignty and the maintenance of cultural practices such as mahinga kai; and intergenerational well-being and capability. These priorities highlight that resilience is not solely about managing natural hazards but about sustaining identity, agency, and ways of life.

There has been increasing **recognition of mana whenua as partners** in regional governance. However, there remains a **risk that this partnership is more procedural than substantive**. Participation in decision-making processes does not always translate into meaningful influence over outcomes, particularly where resourcing and capacity constraints are significant.

A Treaty-led approach to resilience requires moving **beyond consultation toward shared decision-making and sustained partnership**, supported by appropriate **capability and resourcing**. It also requires recognising that **mātauranga Māori brings a long-term intergenerational perspective** that can help counter short-term decision-making pressures.

8. Social licence, trust & legitimacy

Many of the **critical decisions required to build long-term resilience**, such as land-use change or managed retreat, are **inherently political and involve trade-offs**. Decisions about land use, infrastructure investment, and risk management **affect who bears costs and who benefits**. As such, they depend on **social licence** – the acceptance and support of communities.

Trust and legitimacy are therefore critical. Without them, technically sound decisions may face resistance and be difficult to implement. Building and maintaining **social licence requires transparent decision-making processes, clear communication of risks and trade-offs, and meaningful engagement** of affected communities.

Trusting relationships can be understood as foundational **resilience infrastructure**. They enable cooperation, support difficult decisions, and facilitate collective action in times of stress and turbulence.

9. Strategic gap

The region has **strong foundations**, including a shared evidence base, active programmes, and emerging coordination mechanisms, and a growing commitment to partnership. However, it **lacks a durable mechanism to align decisions across organisations and over time**.

This strategic gap reflects the combined effects of fragmentation and myopia. Without a mechanism to bridge these dimensions, there is a **risk that efforts will remain partial** and that **opportunities for more effective action will be missed**.

No one entity can close this gap on their own – now or in coming decades

10. Case for a Tākai Here

A Tākai Here offers a practical way to address this gap.

It is not a new programme or governance structure but a framework for aligning existing work. It provides a **shared platform for coordination**, enabling organisations to make decisions that are better aligned with one another and with long-term objectives.

The value of a Tākai Here lies in its ability to **address both dimensions of the core challenge**. By improving coordination across organisations, it **reduces fragmentation**. By embedding longer-term perspectives and shared principles, it helps **counter myopia**.

It also provides a basis for **strengthening Treaty partnership**, enabling mana whenua to be involved earlier and more meaningfully in shaping decisions. In doing so, it can build **trust**, enhance **legitimacy** and support the development of **social licence**.

It could also support regional **fiscal stability** by pooling ‘regional weight’ to negotiate ‘regional deals’ that individual entities could not access on their own.

The Tākai Here could move the region from ‘**coordination on paper**’ to **enduring ‘resilience in practice’** so that community prospects are **no longer reduced to a ‘postcode lottery’**.

11. Form & approach

There is **no ‘silver bullet’** or single ‘correct’ form for a regional arrangement of the type proposed here. **Options** range from **informal coordination** mechanisms like a Memorandum of Understanding (MoU) to more **formal arrangements** like an Accord or a Compact. What matters is how effective and adaptable the arrangement is so that organisations are enabled to work together effectively over time, making adjustments together as necessary.

In the current context, a light-touch, non-binding framework-style Tākai Here is recommended as the most appropriate starting point, with the WRLC Senior Staff Group co-designing the step-wise process.

This will help to ensure that **WRLC partners shape the approach together; build trust and shared ownership; test it in practice; make adjustments together; and develop confidence through real-world application before escalation.**

This approach provides **structure without rigidity**. It allows partners to focus on **improving how to work together, without creating new burdens or constraints**. It is designed to be **flexible** and capable of **evolving over time**. It **aligns, deepens and extends existing work** and establishes a durable platform for navigating turbulent times.

Over time, the co-designed Tākai Here could **evolve** into a stronger and possibly more formal arrangement. For example, a regional coordination MoU might be a pragmatic starting point to align workstreams and share best-practice before moving to a more binding Accord or durable Compact. Stepwise, co-design enables collective consideration, selection and implementation of the most appropriate arrangement in unfolding circumstances, and inevitable adversity, change, contestation, and uncertainty.

12. Benefits & risks

The co-designed Tākai Here has the potential to **improve alignment and coordination, reduce duplication, and support better long-term decision-making**. It can **enhance efficient resource use, strengthen partnership**, and provide a **stable platform for action** in turbulent times.

However, there are also **real risks**. These include the possibility that the agreement becomes **symbolic** rather than practical; that it imposes **additional coordination burdens**; or that it is perceived as **constraining organisational autonomy**. These **risks can be mitigated** through careful **co-design, clear scope**, and by delivering tangible **value to all partners** over time.

To succeed, the Tākai Here must address **both fragmentation and myopia**.

For **councils**, the Tākai Here provides a unified front against litigation and fiscal downgrades. For **mana whenua**, it moves the relationship from 'being consulted' to exercising Rangatiratanga over the design of the regional future. For **infrastructure providers**, it prevents stranded assets by prioritising investment in hazard-safe zones.

13. Pathway forward & recommended priority actions

A **staged approach** is recommended. **Initial efforts** should focus on **co-designing the framework, identifying priority issues** for alignment, and **testing the approach** on real-world problems. This initial work could be followed by iterative refinement and gradual scaling, with engagement of Chief Executives and governance partners once value had been demonstrated.

Consideration might be given to mapping the cascading interdependencies between regional energy, water and transport systems, for example. A conflict resolution protocol could be designed to help reconcile the clash between intergenerational resilience needs and short electoral cycles and / or budget cycles. A regional resilience forum might eventually be set up to include community voices and the private sector in local-community resilience planning.

Recommended priority actions include:

1. Define **agreed values / principles** for working together
2. Identify **key elements and practical actions** of a region-wide approach for building community resilience and future-proofing the region that includes **practical guidance on ‘best practices’** that could be applied from the local to regional scale along with other actions to leverage collective capability
3. Record these agreements in the **co-designed Tākai Here with supporting documentation** (See **Briefing Document** to support the co-designed Tākai Here in Phases 2 and 3) **before the next general election.**

14. Closing reflection

The region’s resilience challenge is not simply to respond to escalating risks, but to do so in a way that is coordinated, forward-looking, and fair. Tackling this challenge means aligning decisions across organisations and over time.

A co-designed Tākai Here offers a practical, low-regret pathway to achieve this, and in so doing confidently answer the question: ***Can the region act early enough, collectively enough, and fairly enough to reduce long-term risk and enable climate resilient development?***

This co-designed Tākai Here will become a ‘living agreement’ that builds on existing strengths, addresses real-world constraints, and provides a practical pathway for more coherent and effective local-regional adaptation and resilience action.

Ultimately, future-proofing the region depends not only on what decisions are made, but on **how they are made, and how well they are aligned across organisations and sustained over time.**