

Draft Minutes Coromandel

SMP Coastal Panel Meeting 11: Coastal Adaptation Pathways

Times & Dates: Coromandel to Kennedy Bay 9:30-12:30pm Monday 14/03/22

Venues: MS Teams

Chairperson: Coastal Panel Chair: Jan Autumn - This meeting was Chaired by

Amon Martin for convenience.

Attendees: TCDC - Amon Martin, Jamie Boyle, Karen Moffatt-McLeod

SMP Consultant (Royal HaskoningDHV) – Sian John,

Coastal Panel Members: Kim Brett, Dave Currie, Mike Donoghue,

Stephanie Palmer, Kate James, Dean Jenkins

WRC: Rick Liefting

Waka Kotahi: David Grieg, David Speirs

Apologies: Nick Lewis RHDHV

Observers: Amy Blair (DOC)

Meeting Objective

Pathway confirmation, feedback from Waka Kotahi and preparation for community consultation events.

Agenda Items

- 1. Introduction
- 2. Progress:
- a. Minutes of Meeting 10 (January 2022)

Minutes adopted

b. Review of Actions

#13 raised awareness and have climate action committee meeting on Thursday – still a need to go through to regional transport committee – no date as yet.

#34 Hikuai targeted consultation (as well as Pauanui, Moanatairi, Kuaotunu, Kennedy Bay, Brophy's Beach). Not scheduled yet but needs to be done in conjunction with WRC – Kennedy Bay still needs action.

Add in action item for internal meeting to determine approach for Kennedy Bay. Include Bubbles & Stephanie in the meeting

SP – Plan for - what moving forward could look like:

Identify the areas where Whanau can lead their own workforce and planting with TCDC support, get involved in erecting walls (may need to fund raise for this)

Internally clarifying when the consultation will be taking place and what questions we want the committee to confer on and what we will be giving back to the community as a result of that and hopefully what we are giving back is a sound plan going forward as best as we can. Need to identify the opportunities for action and community led action. How is the council going to support the community to do this? Urgent information on the areas where there may be planning impacts which may affect any current building proposals.

Internal discussion to clarify – go out to discuss – come back and produce a clear agreed plan

- SJ Nick presented additional piece of work on combined influences of coastal and fluvial flooding was going to send to Bubbles for further comment.
- #40 Still in progress Jamie will chase up
- #41 presenting at this meeting
- #43 will progress when they understand what they need the tool to do and be user friendly
- #44 completed
- meed to update the Pauanui community no targeted meeting yet (covid hold up) –not relevant to this panel
- #46 on agenda for today's meeting
- #47 Relevant to Whangamata area only
- #48 Updated pathways and will be presented in today's meeting
- Whangamata South Targeted consultation no meeting as yet (covid hold up) not relevant for this panel
- #50 in progress will be documented in the environment report. Potential interactions between contamination sites and pathways, RHDHV have looked at 6 areas are in this coastal panel area and will discuss when we get to those pathways in the review today. One site in Tairua Harbour which is a good example and will be shown. Some may strengthen the need for a particular pathway.

3. Review of updated Adaptation Pathways, Thresholds and Triggers

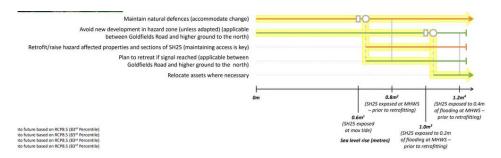
Following January meetings, comments were taken on board and updated the PU Posters.

The look of the new posters for public consultation will provide a location map where policy unit starts and finishes to make it clearer. Pathways have been changed to reflect the pathway change/course of action at the 'trigger' rather than at the 'threshold' (which would be too late for action) Key on bottom left gives an indication of timeframes. WRC will need to

look at their assets and do consultation process/analysis to make any changes (based on recommendation from SMP report)

Information has also been made available to Waka Kotahi – so they can plan in their regular maintenance for things such as raising the road in some locations.

PU#22 Mania Harbour



RL – other processes that are in play is that is someone is putting in a proposal for development, the application would need to be doing some of the work to identify hazards, and there are existing processes in place to ensure development is not occurring in these areas while the SMP is being completed and implemented.

SP – is it the council that will determine what is or is not appropriate development.

AM – proposed development needs to look at the hazards look like, then some maybe setting floor levels, maybe erosion lines are put in place etc. People are more aware of the hazards so are asking questions from the developer. Council may look to do some updates to district plans (not there yet).

SP – Papakianga Development already in play on Māori land – people need more information to make the decisions now for the future of what is sustainable – they may need to look at moving to higher ground rather than building on the flat etc

AM – Mania area is one that the lwi reps on the governance committee have identified as taking further to the Marae.

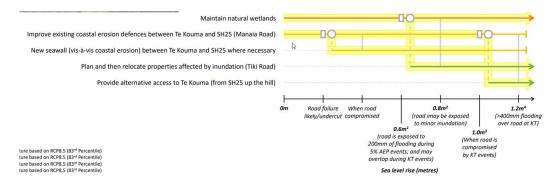
School and Marae work closely together



Fly Tip Site (contamination issue possibility) Yellow – 1.4m SLR and 1% AEP – our current pathway does not talk to this event. (over 100 years away)

Reflect that this exists rather than that there needs to be further investigation

PU#26 Te Kouma to Preece Point



- MD how does this link in with the erosion map circulated a week ago Geo tech hazard
- SJ another layer of info that has identified there is a slip risk in this area. Will look to see if this has been overlayed on this PU
- KJ right at the beginning of Te Kouma Rd it is already at sea level so we need to include 'raise the road'
- KB the area further up at the 'S' bends on the Tiki Road side is also at sea level and is prone to inundation now

Review this area and look at raising the road being added to pathway

PU#28 Coromandel (Tiki Rd)



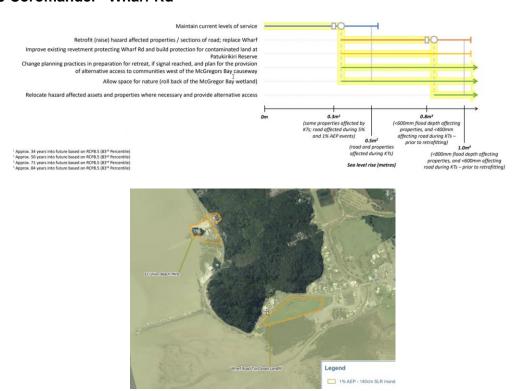
Support landowners to do rehabilitation



Not urgent consideration for this contamination hazard (James Drainage)

- MD flag in any comms strategy we are doing that inappropriate development needs to be addressed.
- JA Koromiko Drive issue's already, subdivision has been allowed (even though there was covenants on the subdivision to single title only). Now a 3rd consent has been approved for development. Consents and planning all done in Auckland.

PU#29 Coromandel - Wharf Rd



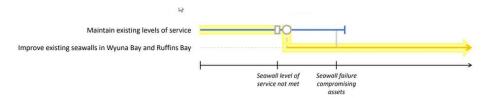
Contaminated areas - closed land fill and Beach mine

JA – landfill area has already started leeching into the estuary, something needs to start happening now. (SJ will note it in report, but not part of this project as it is not due to coastal hazards)

AM – may be useful to bring some of our actions forward e.g., managed retreat to assist in addressing this issue.

DC – northern end of McGregor Bay some landowners are using land for grazing.

PU#30 Wyuna Bay



This figure illustrates the inundation hazard in this location (which is limited). In addition, seawalls exist in Wyuna Bay and Ruffins Bay as protection from coastal erosion. This erosion risk extends between Wyuna Bay and Ruffins Bay.

Note that access to Wyuna Bay, Long Bay and Tucks Bay is likely to be compromised (more frequently inundated) over time – see Policy Unit 29.

JB – do we need to think about protecting or retreating some of the low-lying houses at Wyuna bay. Current seawalls will prevent erosion, but not inundation

KB – Ruffins Rd is a private road and council does not need to provide a road. There is a council reserve at Ruffins Bay which is why we need to look at Ruffins Bay area

SJ - update pathway to add issues as discussed

PU#31 Wyuna Bay to Kikowhakarere Bay



This figure illustrates the inundation hazard in this location (which is limited). In addition, Long Bay suffers from coastal erosion (e.g., gabions currently protect the entrance to the campground).

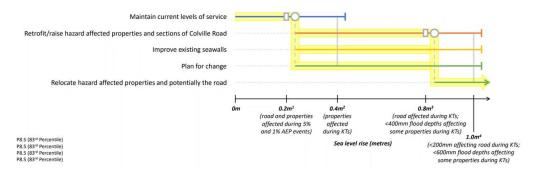
Note that access to Wyuna Bay, Long Bay and Tucks Bay is likely to be compromised (more frequently inundated) over time – see Policy Unit 29.

AM – erosion is a short/med term issue not long term – pathway looks like we can maintain the defences.

SJ – update pathway regarding the Campground and inundation

MD – need to consider the Geo Tech erosion map in some of this area too

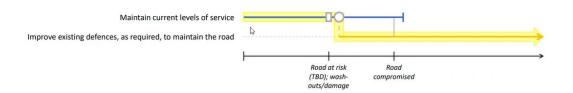
PU#32 Kikowhakarere Bay



- KJ thinks we are missing 'maintain natural defences' here as well
- JA who's responsibility to improve the sea wall (the owner built the existing one)
- SJ private asset, so recommendation to the landowner that they need to take action
- MD road is at risk here too

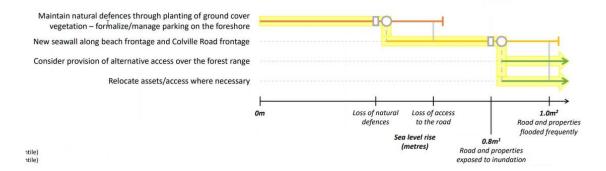
Update pathway

PU#33 Kikowhakarere Bay - Colville Road



PU#34 Oamaru Bay

Erosion modelling work has been updated



MD – seems to be seagrass growing in the bay, this could help in preventing storm surge. The bay is popular as there is a boat ramp – so need to take care where the planting was done and may be difficult in this area.

KJ & JB agree regarding the planting comments as the area is very narrow and may not be a practical solution.

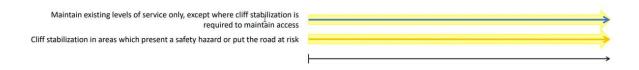
Parking definitely needs to be formalised

DJ – losing assets overtime – cars/trailers will drive over plantings. Perhaps build a retaining wall and make it an area for parking

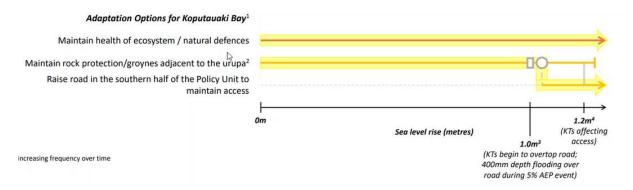
KB – the plan is more about saving the road, than where boat trailers are parked. Access to road must be the focus.

MD – approx. 75% of boat launches and retrievals are from people off the peninsula – maybe restrict access to ramp and focus on the road.

PU#35 Golden Bay



PU#36 Koputauaki Bay

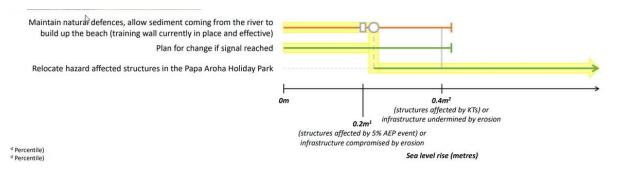


Meeting with the Hapu in this area – AM gave an overview of the conversation

AM – thought there would have been a need to retreat at some point (long term), from this pathway it looks like there is not such a problem for the Urupa, when there is.

SJ update pathway to reflect relocation strategy – and Urupa inundation

PU#38 Papa Aroha



KJ – 'plan for change when signal is reached' doesn't mean anything

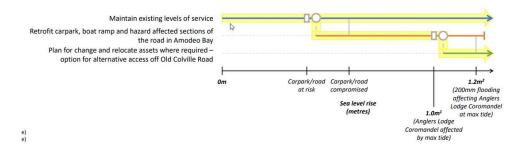
SJ - update wording



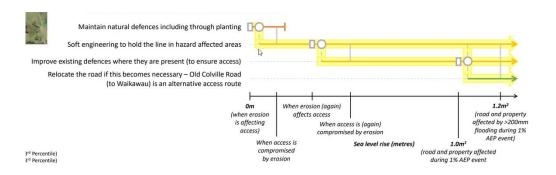
Contaminated area's - erosion doesn't quite reach the cemetery (it's on a hill)

DJ – at what point have/will the community be communicated with that this will be their responsibility (private land) Relocation may be an issue for them. TCDC could put out a generic letter to landowners

PU#39 Papa Aroha to Waitete Bay

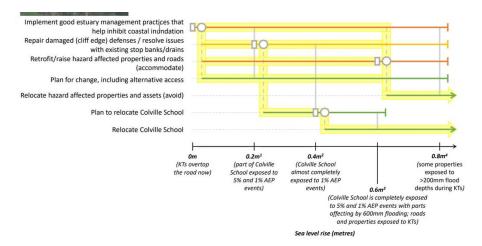


PU#40 Waitete Bay



MD – aware of some planting already happening by Forest & Bird as well as predator control

PU#44 Colville Estuary & Bay



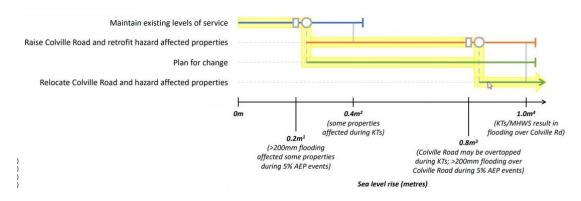
Some triggers have been reached

AM – what is tolerable for the school? Is the 0.2m tolerable?

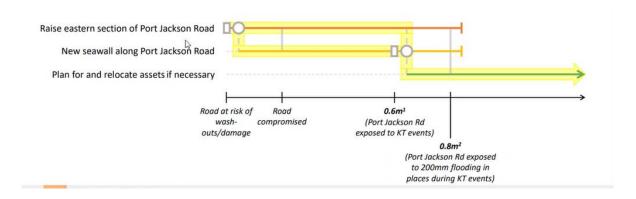
SJ – expand on text as 0.2m is water getting into the grounds.

JA – Wharf Rd north (new access way to medical centre) this already floods often; is bigger problem than the school.

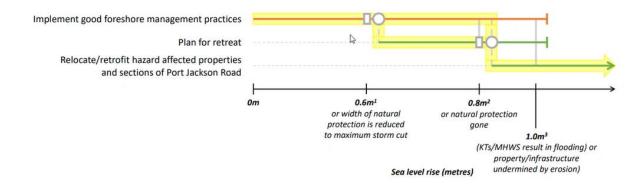
PU#47 & 48 Whangaahei Bay



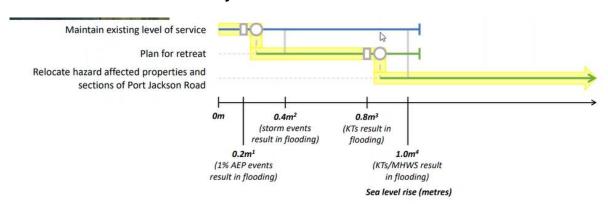
PU# 49 & 50 Whangaahei Bay to Otautu Bay (Port Jackson Rd)



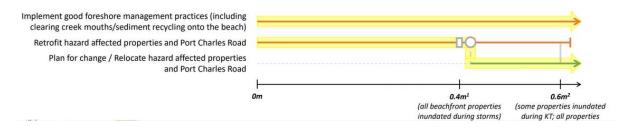
PU#51 Otautu Bay



PU#53 & 54 Waiaro to Goat Bay



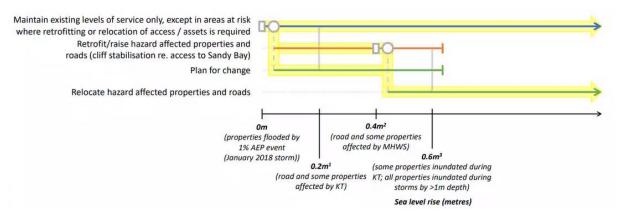
PU#59 Sandy Bay



JB - Are options for using natural bunds etc which reduce costs. Raise banks along river & beach front

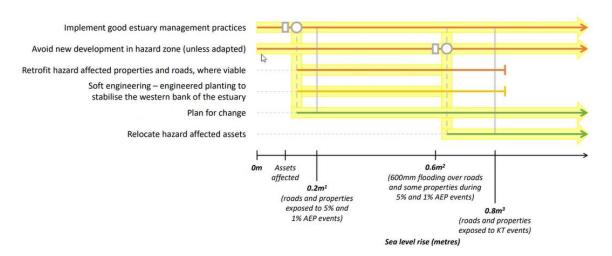
JA – flooding issue caused by water & debris coming down from the hills – not coming in from the sea

PU#60 Port Charles

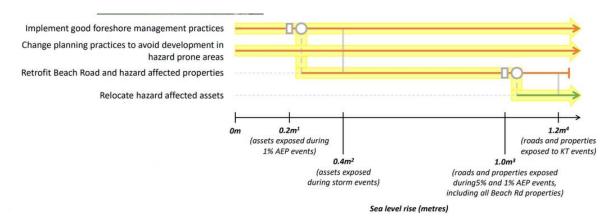


PU#63 Waikawau Bay Maintain existing levels of service, including access to the Ecovillage Retrofit Waikawau Bay Campground / reinstate coastal wetland Reinstate paper road to Colville (Old Colville Road) om 0.6m² (some properties affected during KTs; >200mm flooding offecting access during KTs) 0.4m¹ (access is offected during KTs) Sea level rise (metres)

PU#68 Kennedy Bay Estuary



PU#69 Kennedy Bay Beach



Will be a targeted conversation with the community here

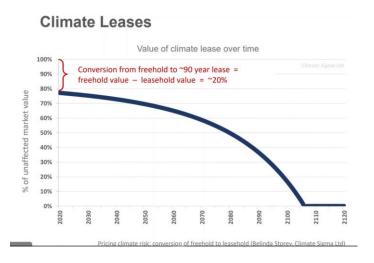
High risk area opposite island is where main development happening (30 house?) plus more development going on around that area. Also Hauraki Housing Collective in early stages of proposed housing developments and the Beach properties need to also be represented in consultation.

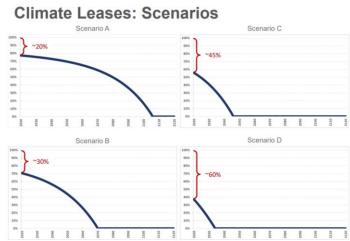
4. Update on options for retreat

CLIMATE LEASES – summary from Belinda Storey Presentation

Climate Leases – in principle

- Transition of existing properties from Freehold to Leasehold
- Freehold property bought by an 'entity' and leased back to the original property owner.
- The value of the property is determined by the length of time left before is impacted/lost.
- Concept at this stage, still a lot of detail to work through!





Belinda Storey Presentation is found here:

https://www.waikatoregion.govt.nz/community/whats-happening/council-meetings/climate-action-committee-agendas-and-minutes/#e9608

AC - info on how lease back work in the USA

https://coastadapt.com.au/sites/default/files/case studies/SS2 UK Pathfinder programme.p

JB:Here is a series of YouTube videos that capture a global conference on managed retreat. , apparently very useful discussions in there and in what might be future directions for NZ

- https://www.youtube.com/playlist?list=PLPmPmV9ZCh-j4kDmg0qGUOaBQ0kUEPb83

Wharekawa Coast Community Meeting – project is very similar to our project, but a smaller stretch of coastline

All risks approach by NZ insurers

Three fundamentals



Insurance transfers risk from the insured to the insurer - it $\underline{\text{does}}$ $\underline{\text{not reduce the risk}}$

Unless climate change risks are reduced, insurers will respond through price, increasing excesses, exclusions or refusals, so reducing the availability and accessibility of insurance, but this will occur incrementally

Banks rely on insurance to underwrite their mortgage lending risk; if there is no insurance, all the risk falls on homeowners - this will likely significantly depress asset values

Will happen incrementally, not all at once

Data is the key



Risk for insurers is a financial sum based on:

Frequency × Severity = Average Annual Damage (AAD)

Frequency based probability of event in any one year

Severity is a measure of actual damage incurred due to any given event; this can be estimated by models using historic events, house type and age

Traditionally, risk rated on historic losses

Data is changing the game

Multiple sources – councils, NZGD (geo-technical database), GNS, LINZ, mix of open source/specialist suppliers, e.g. CoreLogic or models

Type of data – flood maps, hydrology, topography, Lidar, coastlines, landslips, fault lines

Insurers' own models – some larger insurers have their own models

Move from community to risk-based pricing or a mix of the two

Community based - all pay the same regardless of likelihood of risk, e.g. EQC levy

Risk-based - differentiated pricing reflecting risk + financial incentive to manage it

What is Insurance Retreat?



(1) Retreat

- will occur incrementally, but pick up pace if climate impacts accelerate
- first steps will involve premium increases/increases in excess, then limits to cover, e.g. flood exclusion
- there will be signals from other sources too, e.g. local council
- Climate Change Adaptation Bill/Act (2024?) will empower councils to manage retreat regardless of insurance signals

(2) When?

- depends on the local impacts of climate change
- because it is incremental and each insurer has a different risk appetite and commercial responses it will not happen uniformly
- academics have tried to estimate when this might occur using basic assumptions

Storey Research



Reviewed international patterns to see when insurers start to partially retreat (apply higher excesses/premiums) and when they fully retreat from flood cover

Concluded that

- the 1:50 year flood recurrence triggers partial retreat
- the 1:25 year flood recurrence triggers withdrawal of cover

Reviewed climate change scenarios (RCP 2.6, 4.5 and 8.5) and concluded

- · until 2040 little difference in sea-level rise impact
- but a small sea-level change (e.g. 5-7 cm) can double flood recurrence, e.g. 1:100 year event becomes a 1:50 year event (NB this is just SLR and does not account for storm surges)

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Do resilience measures affect insurability?

What affect do climate change adaptation strategies have on insurance?

Impact of resilience measures

Yes, risk reduction measures can reduce premiums/excesses – examples being Flockton Basin in Christchurch, Roma in Queensland, but remember though:

- house insurance is based on all perils, so premium is not just about flood
- premiums will reflect how granular the risk is assessed property, suburb, post code or regional level
- what level of resilience are we talking about? How affordable is this, specially for small communities and low rateable base? How much will central government contribute?
- what will a cost-benefit analysis conclude?
- there are many other much better reasons to become resilient than insurance - socio-economic disruption, asset value decline, loss of amenity values

What do we do if increasing risk is the "new norm"?



- (1) Apply a risk management framework control, avoid, transfer or accept
- (2) Accept climate change requires a paradigm shift in thinking we can' continually react, clean up and stay put
- (3) If we protect what are the limits to this approach, acknowledging some risk will always exist?
- (4) Anticipate and adapt build back better or somewhere else
- (5) Take an adaptive pathway work with uncertainty, think about timely interventions and investment (not too soon nor too late)
- (6) Rethink land use planning reduce, hold or avoid the increasing risk

Three fundamentals



Insurance transfers risk from the insured to the insurer - it \underline{does} not reduce the risk

Unless climate change risks are reduced, insurers will respond through price, increasing excesses, exclusions or refusals, so reducing the availability and accessibility of insurance, but this will occur incrementally

Banks rely on insurance to underwrite their mortgage lending risk; if there is no insurance, all the risk falls on homeowners - this will likely significantly depress asset values

AM – Insurance retreat could occur prior to an event occurring

AC - https://www.rnz.co.nz/news/business/455339/tower-insurance-changes-flood-risk-pricing-reduces-part-of-premium another side of the insurance retreat story

- 1. More granular understanding of risk on property may be charged less (as less risk) or more (for more risk)
- 2. Large Insurance companies in NZ are aware of the higher risks in NZ

5. Presentation from Waka Kotahi – David Speirs

Adaptation and Land Transport

Waka Kotahi commends TCDC and panels on the work and where they have got to. Well ahead of anyone else including Waka Kotahi, so are taking the lead & learnings from TCDC

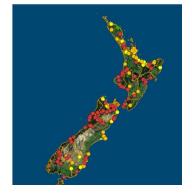
Today

Climate change is changing the risk to New Zealand's transport networks

We recognise the importance of **access** for communities

We know climate change will increasingly challenge some parts of the transport system and the fitness of current approaches in Waka Kotahi

National Resilience Programme Business Case - June 2020
• An evidence base and risk prioritisation methodology that identified and rated nationally important natural hazards risks (including climate change-related) in the New Zealand land transport system.



Over 11,000km of road to manage. Much of the road is coastal and can suffer from flooding/slips etc

Today

Maintain level of service on SH25

We will continue to maintain the current level of service on SH25

We will:

- respond to events as they occur
- reinstate SH25 access to current levels of service.

We won't be able to commit to a long term pathway for some time.



Currently can't commit to what a long-term pathway looks like (10yr horizon). Funded in 3 year cycles we are in 21 – 24 NLTF (over-committed) next funding cycle is 24-27

Looking to change ahead

Legislative, planning and policy changes

We're in the middle of many changing systems

This includes a **new Natural and Built Environments Act** and a new **Strategic Planning Act**

These Acts will encourage adaptation pathways planning over a 100-year timeframe, across the range of adaptation options to reflect different community needs

New requirements under the Zero Carbon Act

- Emissions Reduction Plan
- National Adaptation Plan

Looking to change ahead

Assessing transport network risk from climate change hazards

Need our own detailed understanding of local risks

We are currently developing our Risk Assessment Framework to assess climate change risk

We're building our adaptation capability



Very broad look at the issues – National Climate Adaption Action plan by end of 2022 (will be at a high level, rather than specific issues)

Building evidence - SH25

Looking to learn

How the SMP is helping us

The SMP is valuable to help guide our potential options for climate change nationally

Need to work closely with and through WRC and TCDC to:

- integrate the work and insights in our own assessment process to ensure we are all aligned
- engage with iwi and communities

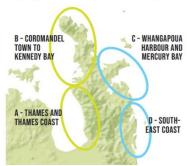
SH 25 has every example of a risk that could be found anywhere in the country

Money for maintenance, but not for the scope of raising / re-directing roads etc in the current cycle. Need to look at reallocation of money for future cycles. Will integrate TCDC work into their next NLTP.

Working together

Specific risks identified through SMP

Both Waka Kotahi and local government have a critical role in planning and developing the land transport system to keep everyone moving





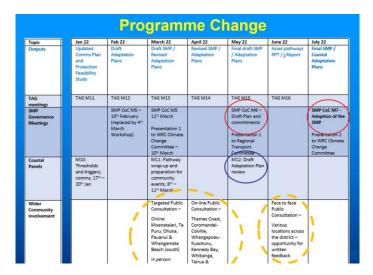
JA – SH25 is south of most of the Coromandel / Colville Ward which is where this coastal panel area has issues.

DS – don't only work on the SH network – and substantially funds the work which TCDC completes on the local roading network. Very involved and interested in these roads.

6. Proposed approach to community consultation events - March/April and June 2022

Committee meeting on Friday – 4 items, Feasibility study, pathways, progress update and comms & engagement strategy update (which is the key one)

Challenging with Covid situation.



Want to go out to targeted consultation asap Hikuai, Moantairi, Te Puru, Pauanui, Whangamata South & Kennedy Bay in particular, plus Brophy's Beach.

Will do an online presentation for public - Then go out to Public - Face to Face in June

JA – wants to be involved in the Kennedy Bay online consultation.

AM – would the preference be to wait a bit longer and have it in person?

SP - online interaction is fine

7. Next Meeting (May 2022) and Meeting Closed 12.35pm

Actions Table - SMP 11 March 2022

No.	Action	Responsible	Status
13	Awareness of the SMP Project to be raised with WRC / the Regional Transport Committee	TCDC/WRC officers	In progress - presentation to be provided to the WRC Climate Action Committee first (10 March 2022). Presentation to the Regional Transport Committee to follow.
34	Further work required re. combined flooding events in Kuaotunu West (Kennedy Bay and Hikuai)	RHDHV AM	For Kuaotuna West and Kennedy Bay, see Agenda re. updated adaptation pathways. Targeted consultation planned for Hikuai in February 2022 and Kennedy Bay in March 2022. – delayed due to Covid
40	WRC to provide a frequency assessment for Whitianga Tide Gauge (to be assessed by NIWA)	RL (WRC)/JB	Still to come. Waiting to hear back from WRC.

43	Look at adding filter to online comment tool to group by age/location etc.	Project Office	Not progressed (to date) due to the aspiration to keep the tool simple. Could be revised for March 2022 consultation events.
45	Need to inform Pauanui of the re- analysis of data prior to any specific meeting. Pauanui Post & rate payers Association. URGENT	АМ	New hazard lines to be made available to community ahead of the March/April on-line meeting for Pauanui.
47	Concept design to be produced for Whangamata	RHDHV	Concept to be presented as part of SE CP Meeting
49	PU# 140 Whangamata South – may need to engage with specific property owners	Project Team	Held up due to covid
50	Review contaminated site data to determine influence on adaptation pathways (e.g., PU#29 – Wharf Rd Coromandel, regarding mullock from the mines)	RHDHV	In progress - will be documented in the environment report
51	Add a box indicating a combined river/coastal analysis needs to be considered to refine the pathways	RHDHV/WRC	
52	Change wording from 'seawall' to protection to better reflect all of the options available	RHDHV	
53	Adjust PU#127 Pauanui Beach trigger as signal has been reached (SE)	RHDHV	
54	PU#136 Wentworth River East Will update poster to show longer term pathway more clearly (SE)	RHDHV	
55	PU#140 Whangamata Beach South. Re-look at the retrofit storm water trigger (SE)	RHDHV	
56	PU#1 in brackets (unless adapted) needs to be better defined	RHDHV	
57	PU#2 Need to add 'in appropriate places' after Maintain/Rehabilitate mangrove (Thames)	RHDHV	
58	PU#3 SJ – will look specially if A & G Price building is at risk (Thames)	RHDHV	

59	PU#15 look at why improving the revetment was suggested and if it has to do with the road (Thames)	RHDHV	
60	PU#110 need another line added as need to deal with southern end of the beach differently than the northern/carpark end. (MB)	RHDHV	
61	*Note MB area description should be New Chums to Hot Water Beach on all posters	RHDHV	
62	PU#102 'avoid development in Hazard prone areas' should be now – will be adjusted – make trigger restriction of access e.g. flooded 4 times a year	RHDHV	
63	PU#99 Change to show alternatives (MB)	RHDHV	
64	PU#98 reflect it is a 'live' situation in terms of the resident's rock wall (MB)	RHDHV	
65	Meeting to confirm approach at Kennedy Bay & plan going forward	AM/JA/SP	
66	Follow up on Patukirikiri work with contamination team (Coro)	JB	
67	PU#26 another layer of info from Geo Tech maps has identified there is a slip risk in this area. Will look to see if this has been overlayed on this PU & Review this area and look at raise the road being added to pathway. (Coro)	RHDHV	
68	PU#30 update pathway to add issues as discussed (Ruffin's Bay access is private rd) (Coro)	RHDHV	
69	PU#31 update pathway regarding the Campground and inundation, overlay Geo Tech erosion map & consider that pathway looks like we can maintain the defences to longer than we can (Coro)	RHDHV	

70	PU#32 update pathway we are missing 'maintain natural defences' here as well (Coro)	RHDHV	
71	PU#36 update pathway to reflect relocation strategy – and Urupa inundation (Coro)	RHDHV	
72	PU#38 plan for change when signal is reached' doesn't mean anything - update wording (Coro)	RHDHV	