



Draft Minutes South East

SMP Coastal Panel Meeting 11: Coastal Adaptation Pathways

Times & Dates: Southeast Coast 9:00am-12:00pm Tuesday 8/03/22

Venues: MS Teams

Chairperson: Coastal Panel Chair:
Amon Martin

Attendees: TCDC - Jamie Boyle, Karen Moffatt-McLeod

SMP Consultant (Royal HaskoningDHV) – Sian John, Nick Lewis
Via MS Teams

Coastal Panel Members: Jean McCann, Victoria Spence,
Eleanor Haughey, Kerry Gibb, Sharon Harvey

WRC: Alejandro Cifuentes

Waka Kotahi: David Grieg, David Speirs

Apologies: Callum Stewart, Paul Shanks, Chris New
Matthew Purdon, Christina Needham

Observers: Andrea Whitehead - TCDC

Meeting Objective

Southeast Coast 9:00am-12:00pm Tuesday 8/03/22

Agenda Items

1. Introduction

Acknowledgement of the resignation received from Bob Renton

2. Progress:

a. Minutes of Meeting 10 (January 2022)

Minutes from Meeting #10 adopted with no further changes

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.
- #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
- #40 Still in progress
- #41 presenting at this meeting
- #43 will progress when they understand what they need the tool to do and be user friendly
- #44 completed
- #45 need to update the Pauanui community – no targeted meeting yet (covid hold up)
- #46 on agenda for today’s meeting
- #47 Design will be presented in today’s meeting
- #48 Updated pathways and will be presented in today’s meeting
- #49 Whangamata South Targeted consultation – no meeting as yet (covid hold up)
- #50 in progress – will be documented in the environment report. Potential interactions between contamination sites and pathways, RHDHV have been looking at – none in this coastal panel area. One site in Tairua Harbour which is a good example and will be shown. Some may strengthen the need for a particular pathway.

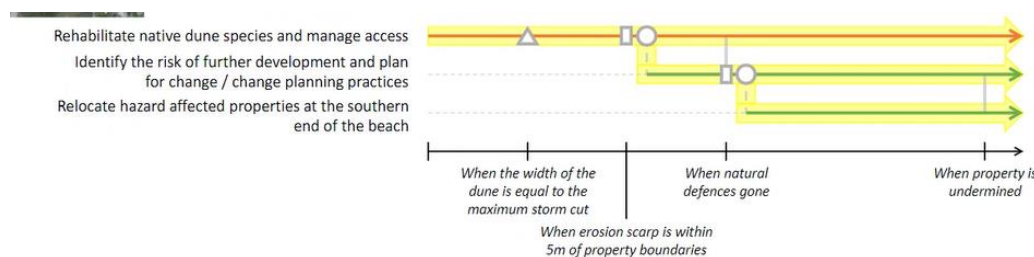
3. Review of updated Adaptation Pathways, Thresholds and Triggers

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.

PU116 Ocean Beach South, Tairua



Yellow line is no longer at the Threshold to change course (which was determined to be too late) – the posters have been changed to reflect the change of pathway when the Trigger is reached.

JB – maybe change wording to ‘fore’ dune rather than just ‘dune’ to be more specific

What happens when the maximum storm cut, and minimum dune width occur 5m from properties?

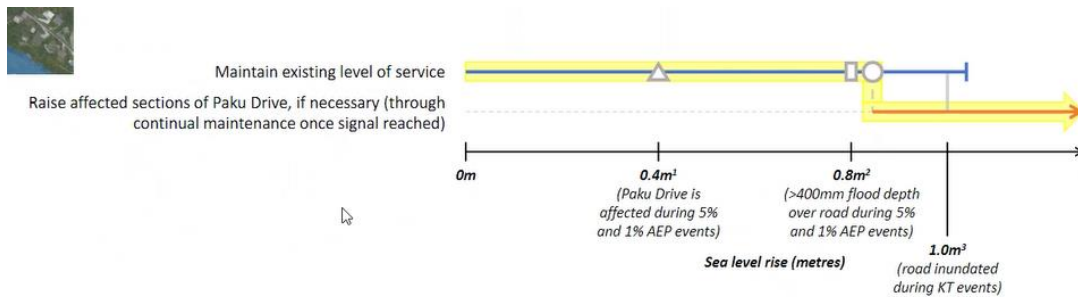
SJ – then signal and trigger will be at the same time. This may suggest that the signal may need to be something different.

AM – will there be a table or explanation of a Maximum Storm cut means

NL – could do a table for PU’s showing Maximum Storm Cut. Definition: the amount of beach & dune volume removed during a storm. (also known as a storm bite). The cut/bite moves the shoreline backwards to the dune, removes a wedge of material from the land as well. Storm clusters tend to cause a bigger impact.

SJ – asks if panel is happy for the posters to be updated as explained above. Panel is happy and is panel is happy with the proposed pathway of managed retreat for the southern end of this PU.

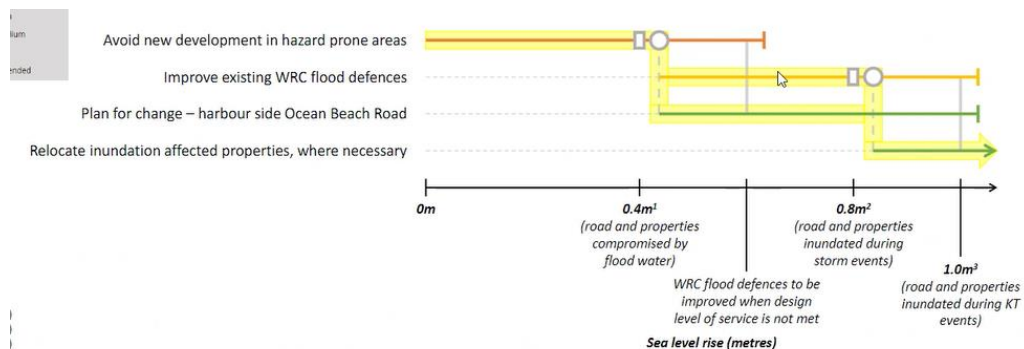
PU#118 Tairua Marina (Paku Dr)



Indications of when these may occur added as foot notes:

- ¹ Approx. 43 years into future based on RCP8.5 (83rd Percentile)
- ² Approx. 71 years into future based on RCP8.5 (83rd Percentile)
- ³ Approx. 84 years into future based on RCP8.5 (83rd Percentile)

PU#119 Grahams Creek



Recommendation to WRC – they will have their own process on this and make their own decision

AM – is it good to put a box to indicating a combined river/coastal analysis needs to be considered to refine the pathways?

AC – yes to AM’s suggestion, and the ‘decision’ is more of a ratepayer decision for WRC. There is analysis, consultation etc needed – so no guarantee that this would happen.

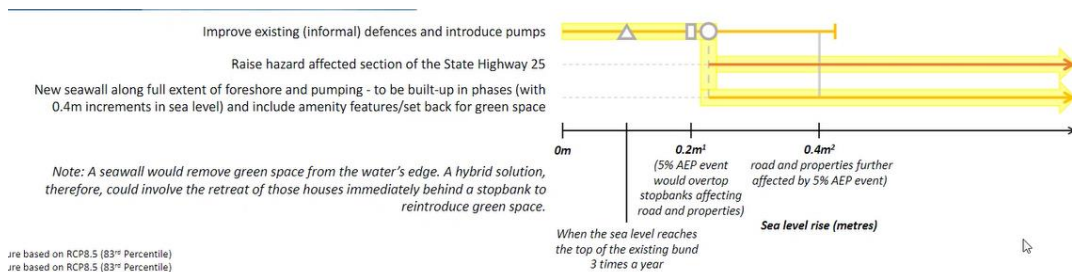
JM – WRC & TCDC need to be very clear on the targeted rates etc as the public will want to know how these things will be paid for.

AC – WRC planning for the future with the system they have, may not solely rely on rates. System is bound to change in the next 3 years.

EH – roads can be somewhat used for some type of protection – have we been moving too fast towards the retreat option. Road may delay the retreat.

SJ – it is okay if a road goes underwater a few times a year, but not the same for a house/property to do the same as it causes more damage. But will ensure they have taken this into account.

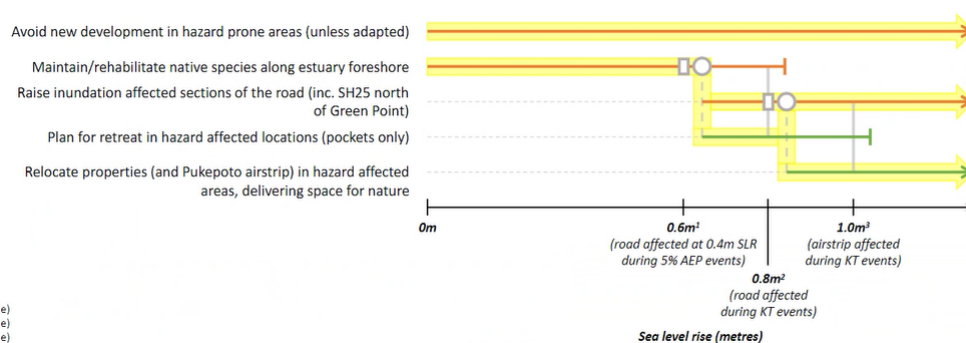
PU#120 Tairua



SJ – more thinking is needed going forward, but strategy is to defend.

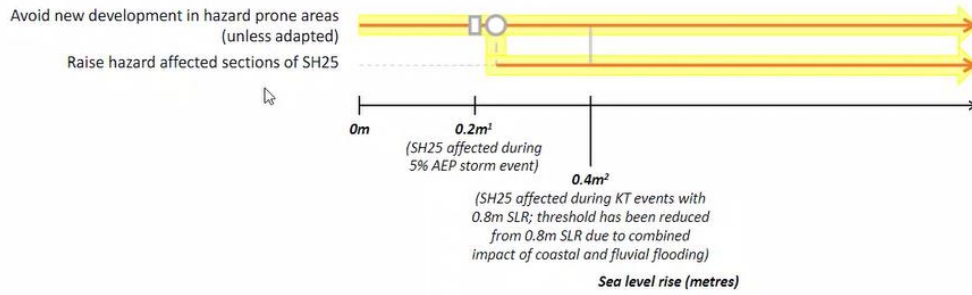
AM – the word ‘seawall’ may not be a certainty in all cases – maybe softer options such as a grass embankment etc, so swap the word seawall for ‘protect’

PU#123 Tairua River West

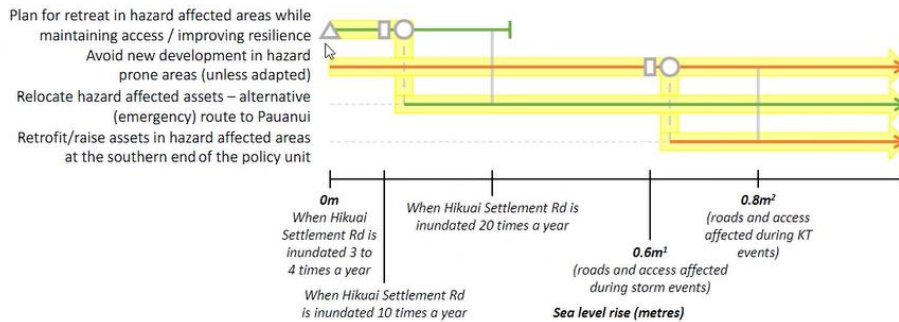


PU#124 Hikuai

Combined issue of coastal and river flooding. Already issues there now



PU#125 Tairua River East

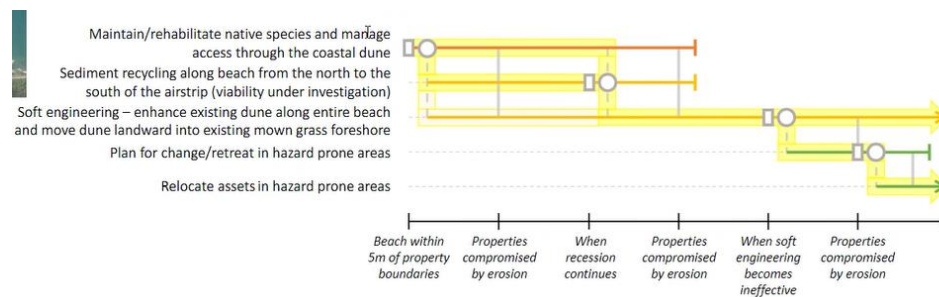


Signal has already been reached here, so planning needs to start now for alternative route into Pauanui

PU#126 Pauanui (Harbourside)



PU#127 Paunui Beach



Planting is an active thing that is currently happening.

AM – there are some things that need to happen prior to the sign off of the SMP Plan, but we understand that the work happening now aligns to the pathway shown.

JB – first trigger may be a little late for some of the options. Be more precise about the trigger location – e.g. top of dune. Beach is not within 5m to properties, closest point is about 28m. Signal would be loss of foredune and loss of native plants which has happened along 800m of the coast

SJ – adjust this PU's triggers

AM – no anticipated timeframes on this PU, soft engineering may change the timeframes if it works well

SJ – Tonkin & Taylor are investigating moving sand from the north to the south of the beach

PU#129 Opoutere & Wharekawa River



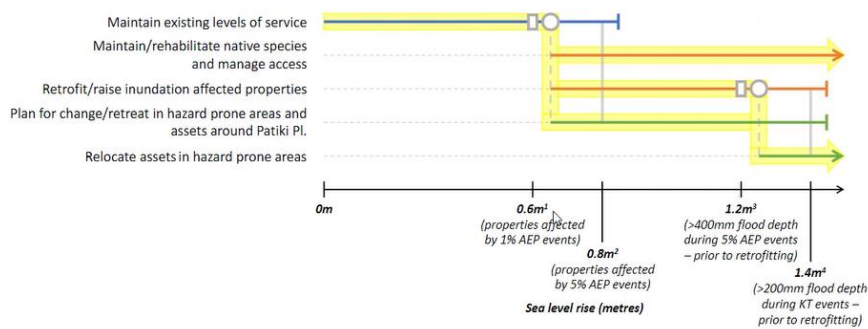
VS – last intact midden on the coromandel so needs protecting. Has anything happened with targeted consultation for that midden. Needs to involve DOV & Ngati Maru and the values for this area need to be recorded. Need to make it clear that some options such as rocks and recorded as to why they were discounted

AM – not yet, still needs to be done

PU#131 Onemana



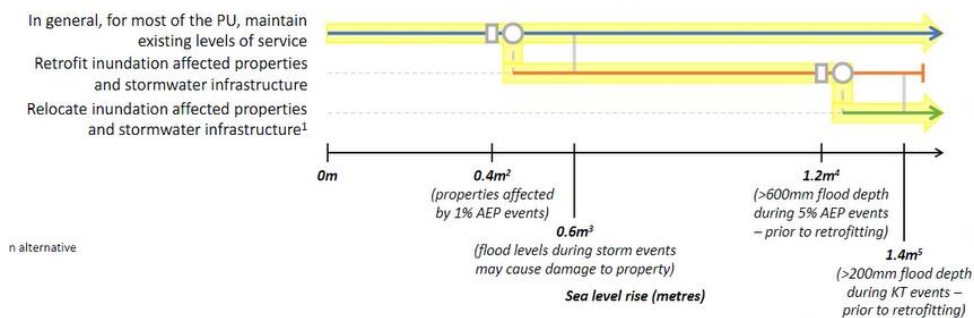
PU#134 Inner Whangamata Harbour



PU#135 Wentworth River West



PU#136 Wentworth River East

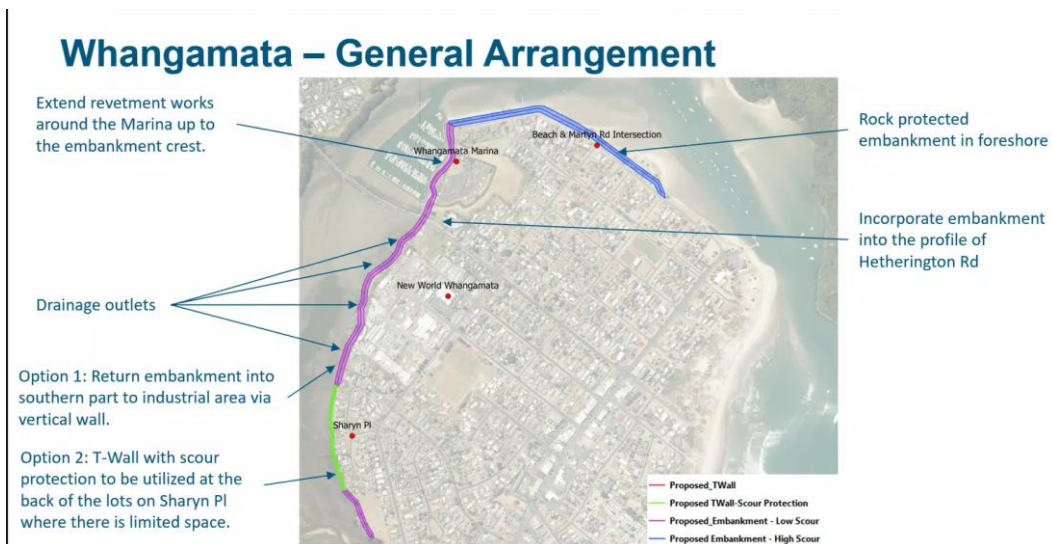
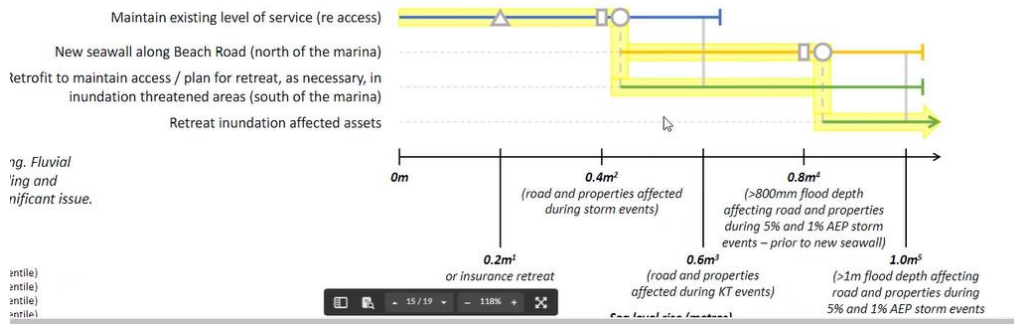


Combined flooding events will present more significant issues in this area

Looked at level of risk to industrial / retail area due to the value of assets located in that area. Not as easy to relocate these assets – relooked at risks to the area, and determined it was not a significant increase of risk to change the pathway. Will take an action to explain this more.

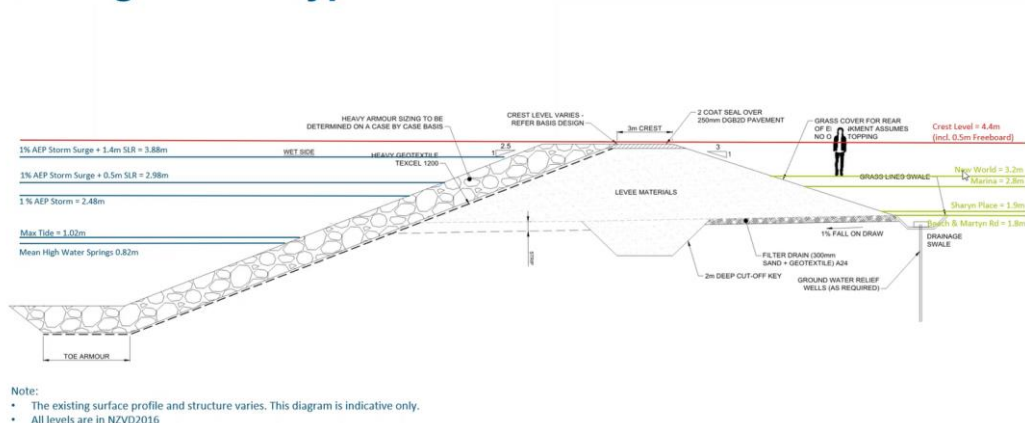
Will update poster to show longer term pathway more clearly

PU#137 Whangamata Marina



General arrangement plan – protection for larger extent than the inundation extent than

Whangamata – Typical Section



Embankment less than 2m

AM – extent of protection shown compared to risk seems to be quite significant. E.g. in Whitianga it is to protect all of Whitianga, while this is only a small part of Whangamata that is at risk.

NL – this is why there are the 2 options. The green and some of the purple area could be wrapped back, and termination area may be able to be moved. Looking at protection for 100 years in the future and a 1% AEP. So doesn't need to be implemented until well into the future

AM – tool to guide to inform rather than a proposed solution

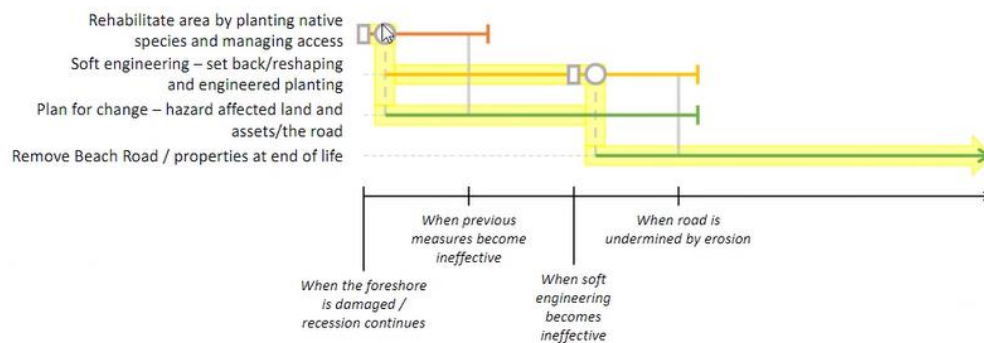
AC – if this is shown to people there will be a lot of questions about costs etc

SJ – when we present to the public we need to take off the defence aspect on the posters

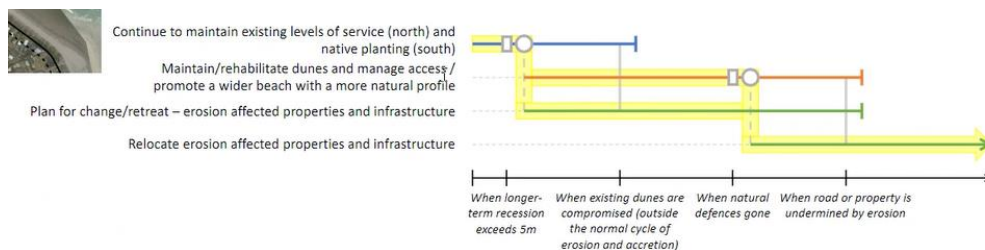
AM – could add a 'protection' option – not shown on a yellow pathway, but up to coastal panel to decide which is the preferred option

VS – is there a way we can help people understand how value was quantified? Not that we are devaluing certain properties, but that it is justified in some way of keeping the community running e.g. supermarket, petrol stations etc Show how we got to this point as well as the pathway. Without this area, people can't live there. Is there a way to add an amenity purpose to the wall e.g. pathway, river walk etc so that it has a purpose apart from as a defence option?

PU#138 Outer Whangamata Harbour

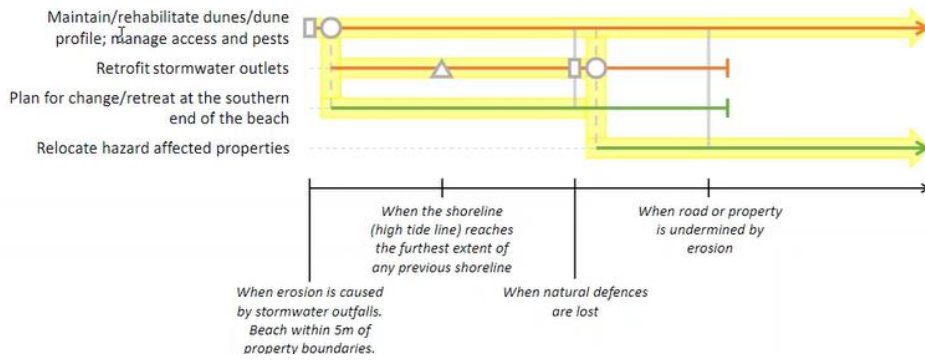


PU#139 Whangamata Beach North



Signals still need to be added to some PU's

PU#140 Whangamata Beach South



Trigger has already been reached with some properties at southern end of the beach

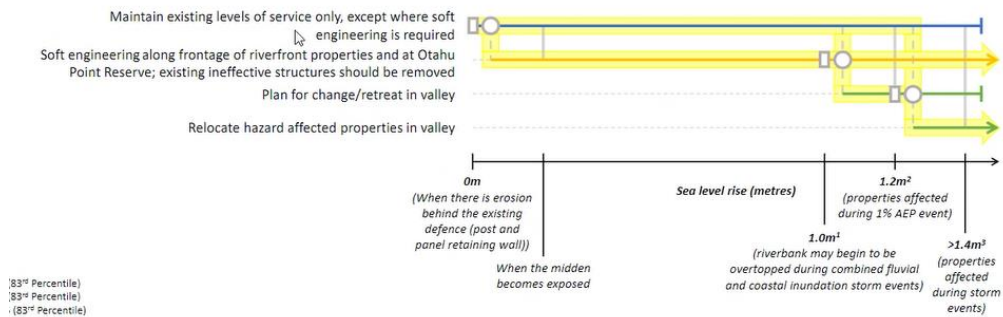
JB – doesn't agree that storm water outlet cause significant erosion issues. Would spend a lot of money to retrofit the outlets, that cause 3-5m erosion of the beach.

AM – had feedback that the retrofitting may not be needed

EH – current complaints about ponding on some properties in that area – not sure if connected to the storm water

SJ – will re-look at this trigger

PU#141 Otahu River



These are the pathways that will be taking out to the community for final feedback – will then bring back to the panel with comments to finalise.

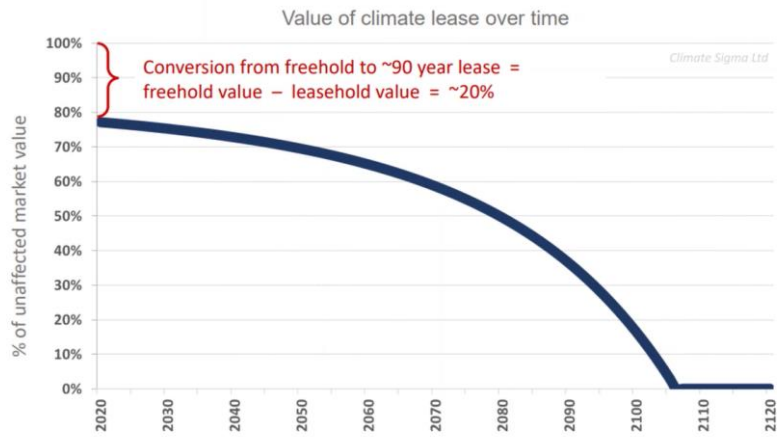
4. Update on options for retreat

CLIMATE LEASES – summary from Belinda Storey Presentation

Climate Leases – in principle

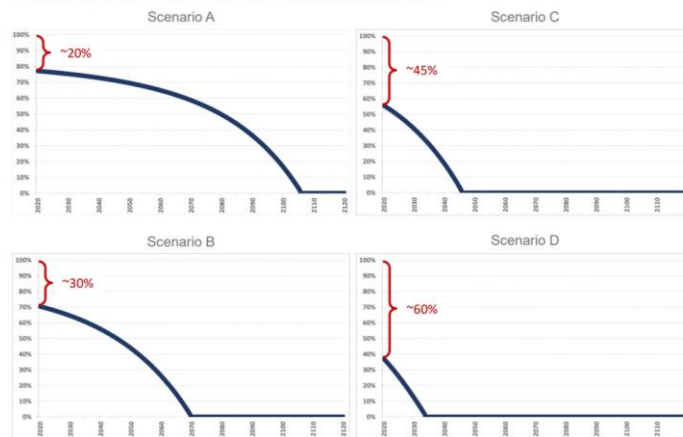
- Transition of existing properties from Freehold to Leasehold
- Freehold property bought by an 'entity' and leased back to the original property owner.
- The value of the property is determined by the length of time left before is impacted/lost.
- Concept at this stage, still a lot of detail to work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

Climate Leases



Pricing climate risk: conversion of freehold to leasehold (Belinda Storey, Climate Sigma Ltd)

Climate Leases: Scenarios



AC - <https://www.georgetownclimate.org/adaptation/toolkits/managed-retreat-toolkit/leasebacks.html> info on how lease back work in the USA

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

All risks approach by NZ insurers

Belinda Storey Presentation is found here:

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

Insurance transfers risk from the insured to the insurer - it 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

Will happen incrementally, not all at once

Data is the key

Risk for insurers is a financial sum based on:

Frequency x 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?

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

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)

Storey Research

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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't 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 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

2018 storm triggered Insurance retreat in Te Puru

VS – things are changing so we can't keep doing the same thing – this needs to be communicated to the public – no more 'business as usual'

5. 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.

Communications and Engagement

Topic	Jan 22	Feb 22	March 22	April 22	May 22	June 22	July 22
Outputs	Updated Comms Plan and Protection Feasibility Study	Draft Adaptation Plans	Draft SMP / Revised Adaptation Plans	Revised SMP / Adaptation Plans	Final draft SMP / Adaptation Plans	Asset pathways RPT / Report	Final SMP / Coastal Adaptation Plans
TAG meetings	TAG M11	TAG M12	TAG M13	TAG M14	TAG M15	TAG M16	
SMP Governance Meetings		SMP CoC M5 – 10 th February (cancelled)	SMP CoC M5 Presentation 1 to WRC Climate Change Committee – 10 th March		SMP CoC M6 – Draft Plan and commitments Presentation 1 to Regional Transport Committee		SMP CoC M7 - Adoption of the SMP Presentation 2 to WRC Climate Change Committee
Coastal Panels	M10: Thresholds and triggers; comms; 17 th – 20 th Jan		M11: Pathway wrap-up and preparation for community events; 8 th – 11 th March		M12: Draft Adaptation Plan review		
Wider Community involvement			On-line Targeted Public Consultation – Moanataiari, Hikuai & Ohuka	On-line Public Consultation – Thames, Te Puru, Colville, Kuaotunu, Kennedy Bay, Whitianga, Tairua, Pauanui & Whangamata		Face to face Public Consultation – various locations across the District – opportunity for written feedback	

Want to go out to targeted consultation asap Hikua and Moantairi in particular.

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

Or scarp the online and wait for the face to face and move the meeting #12 out

VS – can we have roving people with ipads in towns engaging with people for spot consultation on the streets?

AM – did some at markets with LTP consultations (had a stall) could consider

JM – how are you going to do the online consultations? Elder people are not as savvy with the online stuff. Needs to be as community friendly as possible, so community do engage. Feedback that they are often closed questions and feel their opinions are not taken onboard.

AM – 4 online consultations held prior went well (6 out of 10) not perfect and not as good as face to face consultations.

JM – presentation first was good rather than the drop in idea

VS – maps hard to read online – maybe a QR code to scan to look at more info

6. Presentation from Waka Kotahi – David Speirs

Adaptation and Land Transport

Commends TCDC and panels on the work and where they have go 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.



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.

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 – plan by end of 2022

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

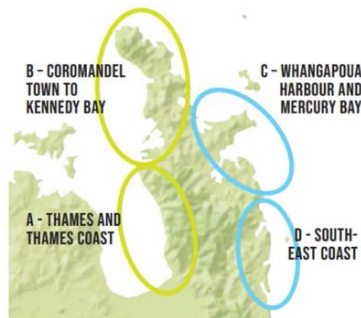
SH 25 has every example of a risk that could be found anywhere in the country

Will integrate TCDC work into their next NLTP. Money for maintenance, but not for the scope of raising / re-directing roads etc. So need to look at reallocation of money.

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



SJ – when is the next NLTP

DS – 2024 -2027 – will start working on it this year via the regional transport committee and will factor in the work TCDC is doing and the need for some works that are needed earlier. Already having discussions on bridges and bridge replacements e.g. 2 lane replacement for Pepe Bridge – but also need to look at other bottle necks etc that this may cause in other areas.

AM – there are some immediate issues, but most issues are long term issues and need to be planned for in that way.

AM – one of the main values was access to the coromandel.

Final Comments

SJ – thank you to the coastal panel members again – a lot of good detail on the posters, made good progress with the constant feedback and support

VS –

SH – thank you – very informative meeting, agrees with everything that has been said

7. Next Meeting (May 2022 TBC) and Close at 12 o'clock

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	AM	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	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	RHDHV	