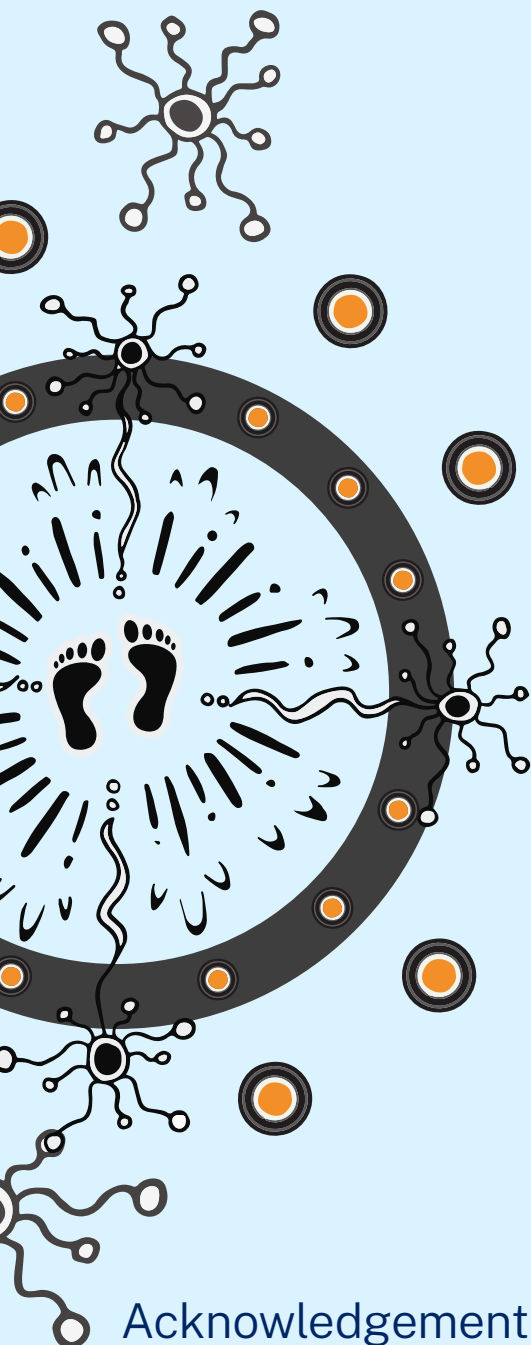

Adaptation Planning

Climate Risk Ready NSW | June 2026





Acknowledgement of Country

Department of Climate Change, Energy, the Environment and Water acknowledges the traditional custodians of the land and pays respect to Elders past, present and future.

We recognise Australian Aboriginal and Torres Strait Islander peoples' unique cultural and spiritual relationships to place and their rich contribution to society.

Artist and designer Nikita Ridgeway from Aboriginal design agency – Boss Lady Creative Designs, created the People and Community symbol.

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Preface

The Climate Risk Ready NSW Guide and supplementary guidance materials provide NSW Government organisations with a standard for assessing and acting on climate-related risks and opportunities. They provide clear, step-by-step guidance to help organisations take a consistent and practical approach, whether you're just starting out or building on existing work.

This Climate Risk Ready NSW Adaptation Planning guidance is designed as a supplementary resource to the Climate Risk Ready NSW Guide (2026).





Introduction

Planning for Climate Adaptation in NSW Government

Climate change is already influencing the way the NSW Government plans, delivers and maintains services and infrastructure. Rising temperatures, changing rainfall patterns, and more frequent and intense extreme weather events are affecting how we protect communities, manage assets and ensure service continuity. These changes can disrupt operations, increase costs and expose government to reputational and financial risks.

Adaptation planning is how government organisations prepare for and respond to these changes. It involves identifying and prioritising actions that reduce exposure to physical climate-related risks and strengthen resilience over time. Effective adaptation planning helps ensure that public assets and services continue to perform under changing climate conditions and that government investments deliver long-term public value.

For NSW Government entities, adaptation planning is an essential part of climate-related risk and opportunity management. It supports organisations to identify and implement actions that enhance resilience to climate hazards such as heat, flood, fire and drought. Adaptation planning sits within the broader climate-related risk and opportunity management process and is undertaken alongside planning for transition risks and opportunities associated with the shift to a low emissions economy.

Together, these responses inform an organisation's overall approach to climate risk management and may be integrated into broader planning instruments, such as a climate-related transition plan, where required. This approach supports alignment with the *Climate Change (Net Zero Future) Act 2023*, the *Net Zero Government Operations Policy*, and *NSW Treasury's climate-related financial disclosure framework (TPG2433)*.

Purpose of this Guide

This guide has been developed to assist NSW Government entities in undertaking adaptation planning as part of their climate risk management responsibilities. This expanded guidance is intended to be read alongside the Climate Risk Ready NSW Guide and the Climate-related Transition Planning Framework for NSW Organisations.

This guidance will help you to:

- translate your organisation's priority physical climate-related risks into practical adaptation actions
- prioritise and schedule those actions over time using adaptation pathways
- embed adaptation actions within existing business, asset and risk management processes
- align monitoring and evaluation with Step 4 of the *Climate Risk Ready NSW process*.

How this Guide links to the Climate Risk Ready NSW Guide

This Adaptation Planning Guide is a supplementary resource to the **Climate Risk Ready NSW Guide**, which sets the NSW Government standard for climate-related risk and opportunity management, supporting organisations to plan, assess and respond with confidence.

Climate Risk Ready NSW Guide

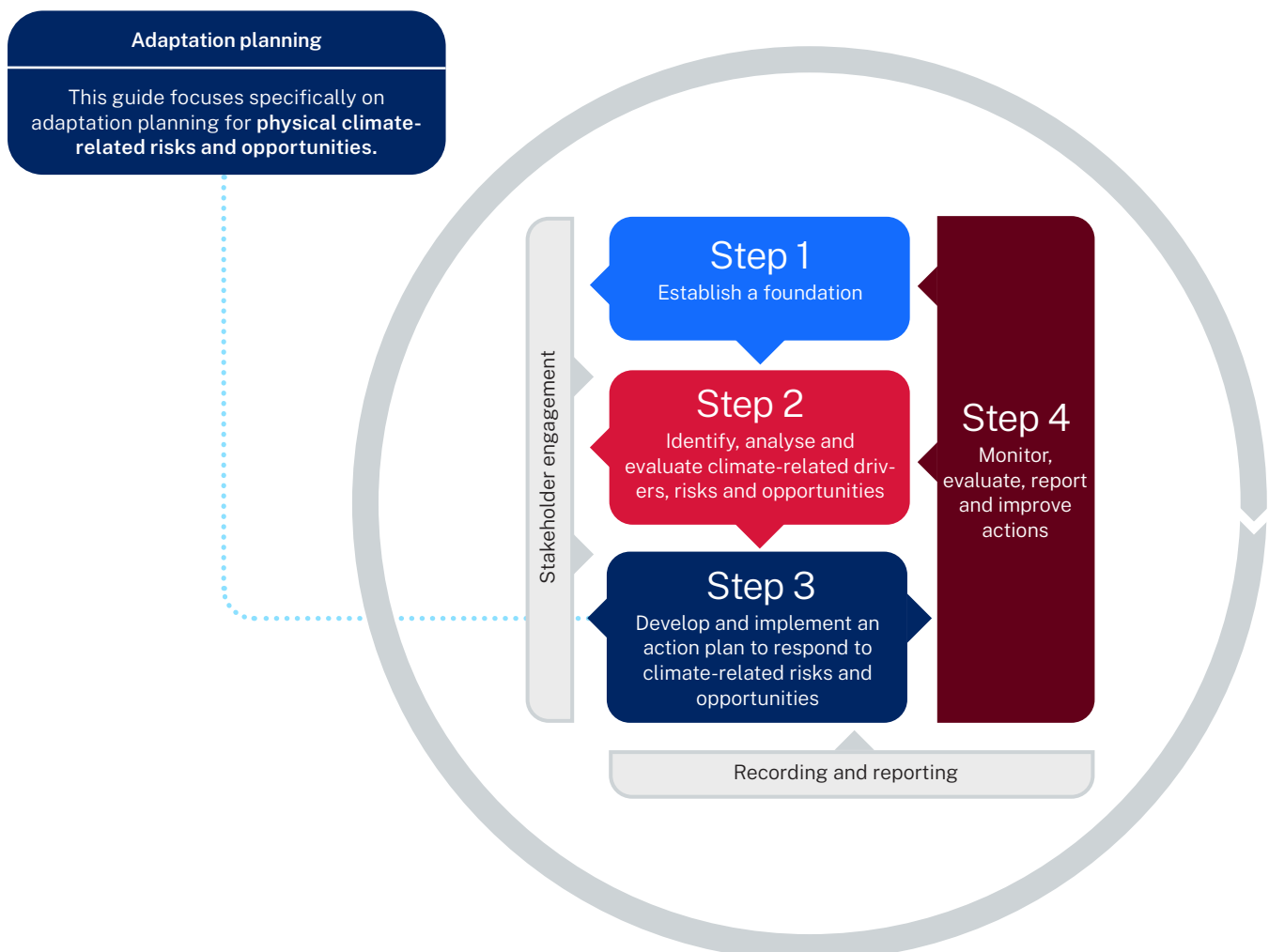
Climate Risk Ready NSW Guide is the main source of guidance for climate-risk management. It outlines the 4-step Climate Risk Ready NSW process and includes links to practical tools and resources.

The Climate Risk Ready NSW process informs your climate-related financial disclosures. See the Climate Disclosures page for further information.

Transition risks and opportunities

Refer to this guidance during Step 2 to appropriately identify and prioritise transition risks and opportunities.

Figure 1: Adaptation planning guidance links to Step 3 in the Climate Risk Ready NSW Guide





The Climate Risk Ready NSW Guide defines **Step 3** as the stage where organisations plan and document actions in response to the risks and opportunities identified in Step 2. These actions may address both:

- **physical climate-related risks and opportunities** (through adaptation actions), and
- **transition risks and opportunities** associated with policy, market, technological, legal or reputational change.

This guide is intended to be used alongside Step 3 of the Climate Risk Ready process to support deeper consideration of adaptation actions, sequencing, pathways, triggers and thresholds where appropriate.

This guide does not replace the broader Step 3 requirements of the Climate Risk Ready NSW Guide, nor does it provide guidance on planning responses to transition risks and opportunities. Together, adaptation actions and responses to transition risks may be integrated within an organisation's broader action plan or climate-related transition plan, depending on organisational context and obligations.



Before you begin

Adaptation planning involves some key concepts that will be helpful for you to know before you begin the process. If you're new to this space or want a refresher, see [Appendix A: Key concepts glossary of the Climate Risk Ready NSW Guide.](#)



What is Adaptation Planning?

Adaptation planning is the structured approach your organisation follows to identify, prioritise and implement actions that manage the physical impacts of climate change.

Consistent with the Climate Risk Ready Guide, the depth and complexity of adaptation planning should be **proportionate** to an organisation's risk exposure, decision-making context and climate risk management maturity. Not all adaptation actions require detailed pathways, triggers or long term sequencing. These tools are most valuable for decisions with high uncertainty, long lead times, significant investment, or potentially irreversible outcomes.

Adaptation planning translates priority physical climate-related risks and opportunities into a coordinated set of actions, supported by clear responsibilities, timeframes and arrangements for review. The process is designed to evolve over time as knowledge, data and circumstances change.

The key activities in this process are to:

- ✓ Identify and select stakeholders to be involved.
- ✓ Identify and categorise potential adaptation actions.
- ✓ Consider co-benefits, trade-offs and potential maladaptation.
- ✓ Prioritise adaptation actions.
- ✓ Apply a pathways approach for complex or uncertain actions.
- ✓ Document all outputs into an adaptation plan.
- ✓ Embed and implement.

What is an Adaptation Plan?

The adaptation plan is the main output of this process. It sets out how your organisation will manage climate risks, build resilience and capitalise on opportunities.

For NSW Government entities, an adaptation plan is part of your organisation's overall climate-related risk and opportunity management process. It forms a key output of Step 3 of the Climate Risk Ready process and links directly to your organisation's risk management framework, strategic planning, asset management and reporting frameworks. It should:

- summarise the priority climate-related risks and opportunities
- list agreed adaptation actions, timeframes and responsibilities
- include triggers and thresholds that guide future decisions
- identify how progress will be monitored and reported
- link to existing business, asset and risk management processes.

The following chapters will explain how to complete each stage of the adaptation planning process and develop a robust adaptation plan for your organisation to action.



Activity 1:

Identify and select stakeholders to be involved

Effective adaptation planning relies on the insights, experience and support of a diverse range of people. Adaptation planning works best when the right people are involved from the start. This activity helps you bring together those who understand the risks, influence decisions, and will ultimately deliver or support adaptation actions.

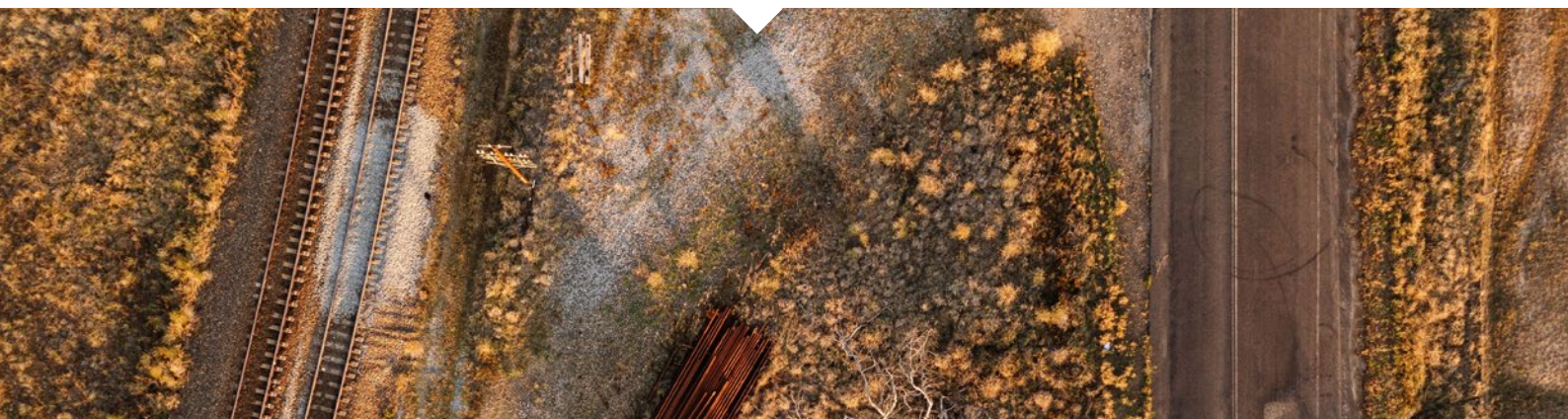
Begin by revisiting the stakeholder list developed in Step 1 of the Climate Risk Ready process. Expand it to include anyone who plays a role in turning assessment findings into action. This will usually include:

- staff responsible for planning, asset management, operations, finance and governance
- senior decision-makers who can endorse and resource actions
- technical specialists or data owners who can assess feasibility or monitor outcomes
- external delivery partners such as other agencies, councils or community organisations.

Clarify why each stakeholder is being engaged and what role they will play whether providing information, co-designing options, reviewing priorities or leading delivery. Tailor engagement methods to suit for example, short workshops, targeted interviews or regular check-ins through existing governance forums.

It's helpful to identify an executive sponsor or small steering group to maintain visibility and resolve issues as the process progresses.

Clear communication of expectations, timelines and decision-making responsibilities at the outset will make collaboration easier and help ensure actions are practical and supported



Activity 2:

Identify and categorise potential adaptation actions

Begin with your list of priority risks and opportunities

This activity helps your organisation develop a long list of potential adaptation actions to respond to the priority climate-related risks and opportunities identified in your climate change risk and opportunity assessment (CCROA). This is an output of step 2 of the Climate Risk Ready NSW Guide. You will refer to this list of prioritised risks and opportunities when developing your actions.

Adaptation actions can include policy, planning, operational, technical or behavioural measures. Some can be implemented immediately, while others may be scheduled for future delivery when certain conditions or trigger points are reached.

Generate ideas through research and engagement

Start by identifying a broad range of possible adaptation actions using a combination of desktop review and stakeholder input.

Desktop review: Search for relevant articles, programs or case studies similar to your context. Review your organisation's existing plans, strategies, business cases and past responses to climate or natural hazard events. Explore external sources such as the NSW Climate Change Adaptation Action Plan 2025–2029, other state agency case studies on the AdaptNSW website, and national or international references (for example, the IPCC's Adaptation Needs and Options or Australia's National Adaptation Plan).

Stakeholder input: Draw on the stakeholder group established in Activity 1 to identify practical and locally relevant adaptation actions. These participants understand your organisation's systems, assets and services, and can advise on what is feasible, cost-effective and aligned with existing plans or responsibilities. Use short workshops or discussions to test ideas and capture lessons from past events. This will help ensure your list of potential actions is realistic and supported by those who will be involved in delivery.

Categorise actions using your organisation's risk management framework

Once you've generated a list of possible actions use your organisation's existing risk management framework to structure and refine them. The NSW Treasury Risk Management Toolkit defines risk treatment as the process of selecting and implementing options to modify risk, which can include:

- taking action to change the likelihood of a risk occurring
- taking action to change the consequence if it occurs
- sharing the risk with another party (for example, through insurance or partnership)
- avoiding the risk altogether, or
- retaining or accepting the risk where it is consistent with the organisation's risk appetite.

Applying these treatment options helps ensure your adaptation planning is aligned with existing risk management processes and embedded in business-as-usual systems.

Table 1: Adaptation approaches and example actions for physical climate risks

Approach	How it works	Examples of adaptation actions for physical risks
Avoid (Eliminate)	Avoid the risk entirely by ceasing the activity, relocating, or changing the context that creates exposure.	Relocating a facility from a flood-prone area to higher ground; redesigning a service delivery model to avoid exposure to extreme heat.
Reduce likelihood	Take action to make the risk less likely to occur.	Upgrading drainage systems to cope with increased rainfall intensity; improving land management to reduce bushfire ignition risk; using reflective or heat-resistant materials in infrastructure upgrades.
Reduce consequence	Minimise the severity of impacts if the risk occurs.	Strengthening critical infrastructure; installing backup power systems for essential services; developing and testing heatwave or flood response procedures.
Transfer (Share)	Shift part of the risk to another party where feasible.	Purchasing insurance for key assets; establishing shared service arrangements with other government entities to support business continuity.
Accept (Retain)	Acknowledge and monitor the risk without further treatment, where the residual risk is within appetite or tolerance.	Continuing to monitor minor service disruptions due to extreme weather; accepting manageable increases in maintenance costs for assets exposed to heat.

Apply a recognised framework to ensure a balance of actions

Once you have identified and structured your potential adaptation actions using your organisation's risk management framework, the next step is to group them by type. Grouping helps you understand the range of adaptation measures available, identify any gaps or overlaps, and ensure your plan includes a balance of actions that address both short-term operational needs and long-term resilience.

You can use well-established frameworks, such as the Intergovernmental Panel on Climate Change (IPCC) categories, to guide this process.

By using both the Treasury risk treatment options and the IPCC categories it allows your organisation to view its adaptation actions through two complementary lenses:

- Treasury's framework shows how each action modifies risk and supports integration into enterprise risk management systems.

- The IPCC framework shows the types of actions being taken and highlights the diversity, coverage and balance of your adaptation portfolio.

This ensures your adaptation plan is not only well-structured and credible, but also strategically balanced and easy to communicate to internal and external audiences.

Applying the IPCC adaptation categories

The IPCC's report *Adaptation Needs and Options* provide a useful way to categorise adaptation options. It identifies three main types of adaptation actions structural/physical, social, and institutional, each with sub-categories that can help you identify and describe your actions. This system is widely recognised and can help decision-makers and stakeholders see the breadth of actions available and understand how they complement each other.

Table 2: Categories of adaptation options and examples relevant to NSW Government

Category	Sub-category	Description / Examples relevant to NSW Government
1. Structural / Physical adaptation options	Engineered and built environment	Modifying or retrofitting infrastructure to withstand projected climate conditions (e.g. flood-resilient transport or water infrastructure, raised floor levels, heat-resistant materials).
	Technological	Using new or improved technologies to reduce climate risk or enhance resilience (e.g. smart sensors for early-warning systems, energy-efficient HVAC systems, remote asset monitoring).
	Ecosystem-based	Protecting or restoring natural systems that provide resilience benefits (e.g. wetland restoration for flood attenuation, revegetation for slope stability, green corridors for cooling).
	Services	Maintaining or diversifying service delivery to ensure continuity during extreme events (e.g. distributed power generation, mobile health or emergency services).
2. Social adaptation options	Educational	Building climate awareness and capability through training, knowledge-sharing and communication programs.
	Informational	Collecting and sharing data on hazards, exposure and vulnerability (e.g. hazard mapping, climate dashboards, community alerts).
	Behavioural	Encouraging behaviour change to reduce risk (e.g. community preparedness programs, sustainable water use campaigns, flexible work practices during heatwaves).
3. Institutional adaptation options	Economic	Using financial instruments or incentives to influence adaptive behaviour (e.g. insurance reforms, grants for resilience upgrades, carbon-neutral procurement).
	Legal and regulatory	Updating standards, codes, and land-use planning instruments to reflect climate risk (e.g. flood-planning levels, building codes, coastal setback policies).
	Governmental / policy	Integrating climate risk into strategies, policies and reporting frameworks; establishing dedicated climate governance or coordination structures.

You can also use complementary framings such as incremental → transformational adaptation, or no-regret / low-regret options to help balance short-term feasibility with long-term transformation.

Incremental adaptation refers to adjustments that improve existing systems, assets or processes to cope with current or near-term climate impacts. For example, upgrading drainage or modifying maintenance schedules.

Transformational adaptation involves more fundamental or large-scale changes to how services are delivered or where assets are located. For example, relocating infrastructure out of high-risk areas or redesigning policies to support new ways of operating under future climate conditions.

No-regret options are adaptation actions that will be beneficial under both a changing climate, and for the current levels of climate variability. For example, reducing water pollution could improve potable water supplies. The pollution reductions may be more valuable should climate change reduce water supplies or degrade water quality.

Low-regret options are those made because of climate change, but at a minimal cost. For example, incorporating risks of climate change in design of infrastructure may offer improved protection against current extreme climate events, as well as potential future events under a changing climate.

Both no-regret and low-regret adaptation measures can be seen as win-win options when they reduce or mitigate climate risk and contribute to the achievement of other outcomes. If your adaptation planning priority is getting stakeholder agreement on adaptation actions, then focusing on no-regret or low-regret options can help and might also identify variations in business-as-usual approaches.





Activity 3:

Consider co-benefits, trade-offs and the potential for maladaptation

When reviewing potential adaptation actions, look beyond how well they address a single climate risk. Each option can create wider economic, environmental, social or operational effects both positive and negative. Understanding these helps you select actions that maximise overall public value and avoid unintended consequences.

Co-benefits are the additional advantages that arise from implementing an adaptation action. Examples include improved biodiversity, lower maintenance costs, enhanced community wellbeing, or better service reliability during extreme events. Recognising co-benefits can help strengthen the business case for investment and build support across teams.

Trade-offs occur when one objective improves while another may be reduced. For instance, increasing tree canopy may lower urban heat and improve amenity but increase maintenance costs or water use. Document these trade-offs so decision-makers understand the implications and can balance competing priorities.

Potential maladaptation happens when an action intended to reduce risk inadvertently increases vulnerability or limits future choices. To minimise this risk, check each proposed action against a few simple questions:

- Could it increase greenhouse gas emissions?
- Might it disadvantage vulnerable groups?
- Does it have high opportunity costs relative to the benefit achieved?
- Could it reduce incentives or capacity to adapt in the future?
- Might it lock the organisation into a pathway that limits flexibility later on?

Include notes on co-benefits, trade-offs and potential maladaptation in your adaptation actions table. This information will support transparent decision-making and help you refine or exclude options before moving to the prioritisation stage.



Activity 4:

Prioritise adaptation actions

Prioritising helps ensure that limited resources are directed toward the actions that will have the greatest impact on reducing risk, deliver the most co-benefits, or are most urgent given your organisation's operating environment. The approach you use to prioritise actions will depend on your organisation's maturity, capability, and information availability.

Option 1: Use your existing risk management framework

The simplest and most accessible approach is to use your organisation's existing risk management framework, applying the same likelihood and consequence matrix that you use to assess other business risks. This approach is suitable for organisations that are early in their climate risk management journey or wish to keep adaptation closely integrated with their existing risk management systems.

For each priority climate-related risk identified in Step 2, list the potential adaptation actions and consider how each might change the likelihood or consequence of that risk.

For example:

- Upgrading drainage may reduce the likelihood of flooding from *likely* to *unlikely*.
- Updating heatwave protocols may reduce the consequence of service disruption from *major* to *moderate*.

If several actions appear equally effective, consider their feasibility, cost, timeframe, or co-benefits such as improved service delivery, environmental performance, or staff safety.

Record your prioritised actions in your existing risk register or planning tools. This approach ensures that adaptation actions are embedded in business-as-usual processes and can be tracked through the same monitoring and reporting systems used for other organisational risks.



Option 2: Assess residual risk

As your organisation's climate risk management capability matures, you can move beyond qualitative judgements to assess or quantify residual risk which is the level of risk that remains after adaptation actions are implemented.

Residual risk assessment provides a more structured way to measure how effectively each adaptation action reduces overall risk exposure. It also helps demonstrate to decision-makers, auditors and regulators that your organisation is managing climate-related risks within its defined risk appetite and tolerance levels.

Residual risk represents the remaining level of exposure once existing or planned controls and adaptation actions are in place. It is determined by comparing:

- Inherent risk is the level of risk before any controls or actions; and
- Residual risk is the level that remains after controls are implemented and operating effectively.

This comparison helps you understand whether your current or planned adaptation measures are sufficient, or if additional action is needed to reduce the risk further.

How to assess residual risk

Identify the relevant risk: Start with the priority climate-related risks identified in Step 2.

1. Determine the inherent risk rating: Record the risk level before any adaptation actions are applied (e.g. *Extreme or High*).
2. Apply adaptation actions and re-rate the risk: Once actions are in place, use your organisation's likelihood and consequence matrix to reassess the risk.
3. Record the residual risk: Document the new rating (for example, *Extreme* → *Medium*) in your risk register. Include the actions taken, their expected effectiveness, and any assumptions or uncertainties.
4. Compare to appetite and tolerance levels: If the residual risk remains above your organisation's risk appetite, further treatment may be required. If it sits within appetite, monitor and review it through normal governance processes



Option 3: Apply multi-criteria analysis (MCA)

Multi-criteria analysis (MCA) is a structured method for comparing adaptation options against multiple decision factors. It is particularly useful when your organisation needs to balance considerations such as cost, urgency, feasibility, social and environmental impacts, and long-term flexibility. MCA helps decision-makers weigh these different factors transparently and collaboratively, usually through a simple spreadsheet-based tool.

Work with key stakeholders and decision-makers to agree on a short list of criteria, ideally five or six that reflect your organisation's objectives and context. Common criteria include:

- urgency
- early preparatory action (to avoid future damage costs)
- range of effect (options covering multiple risks)
- efficiency and effectiveness
- socioeconomic implications
- technical feasibility
- robustness under a range of future impacts
- flexibility
- political and cultural acceptability
- cost-benefit ratio.

Clear definitions for each criterion will help ensure consistent scoring and understanding across participants.

Each adaptation action is then scored and weighted against these criteria, typically on a 1–5 scale from low to high. Higher weightings can be applied to criteria that are particularly important to your organisation, such as safety, community impact, or cost efficiency.

In some cases, you may set 'gate' criteria to exclude options that are not feasible. For example, if an option isn't possible under current policies, it gets removed from the selection process before other criteria are considered.

Once scoring is complete, results can be reviewed to identify the highest-priority actions i.e. those that perform well across multiple objectives.

The advantage of an MCA-based approach is that it can be developed in collaboration with stakeholders, usually needing only simple software, and less training and background knowledge compared with more complex financial and economic analysis techniques. MCA promotes collaboration, transparency, and defensibility in decision-making. It also provides a clear record of how priorities were determined and can serve as a starting point for more detailed economic analysis, such as cost-benefit analysis (CBA) or a formal business case for higher-value investments.

Relevant NSW Government resources include:

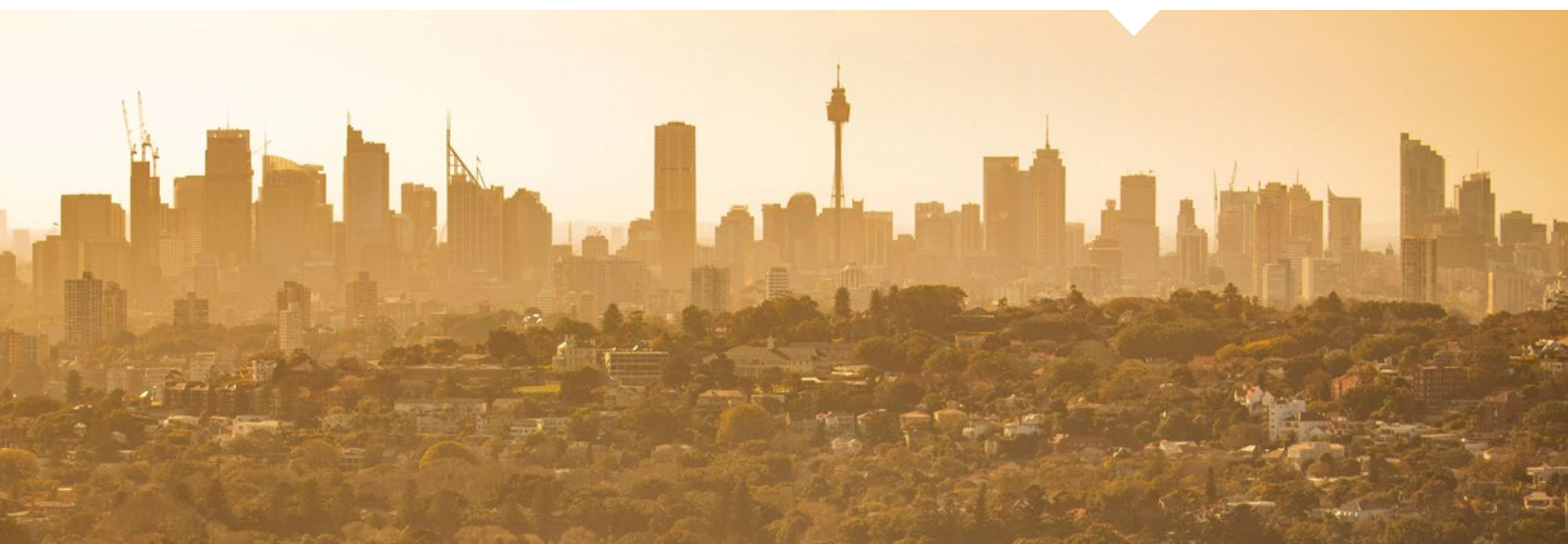
- the Rapid CBA Tool,
- the Disaster Cost-Benefit Framework (TPG23-17)
- the NSW Business Case Policy and Guidelines.

Choosing the right approach

The methods described above can be used independently or combined. For example, your organisation might:

- Start with a qualitative risk-based approach to identify quick wins and "no-regret" actions,
- Use residual risk analysis to evaluate the effectiveness of major or high-cost measures,
- Apply MCA to compare broader strategic options and secure investment approval.

Regardless of which approach you choose, the goal is the same: to ensure your adaptation actions are evidence-based, proportionate, and aligned with your organisation's governance framework.



Activity 5:

Apply a pathways approach for complex or uncertain actions

An adaptation pathway is a structured roadmap that helps your organisation understand when different adaptation options may need to be implemented, adjusted or replaced as climate risks evolve. It translates uncertainty about timing, magnitude and impact of future change into a sequence of responses, each linked by clear decision triggers and thresholds.

Pathways provide a structured way to plan for uncertainty and ensure flexibility, so that actions taken today do not limit future choices. They are particularly valuable when the timing or magnitude of climate impacts is uncertain, or when decisions have long-term consequences that are costly or difficult to reverse.

Why use an adaptation pathway?

- it offers flexibility: instead of locking into a single fixed solution, you map a suite of options along a timeline, with built-in decision points.
- it makes escalation explicit: you define what will trigger the next action or shift in strategy -eg, once a certain threshold is reached, you move to the next phase.
- it safeguards against premature investment or maladaptation by showing how current actions lead into future options and recognising that conditions might change.
- it supports accountability: when triggers are explicit, roles, monitoring responsibilities and decision-making become clearer.

Key features of an adaptation pathway

- **trigger/threshold indicators:** measurable signals (for example, a set number of heat-related hospital admissions, or sea-level rise of X cm) that prompt review or activation of the next phase.
- **lead-time mapping:** understanding how long it takes to plan, fund and deliver each option so triggers can be acted upon before risk escalates.
- **sequencing of actions:** showing how short-term 'no-regret' or foundational actions lead into medium- and long-term responses, with relationships and dependencies clearly defined.
- **alternative or contingent pathways:** recognising that if monitoring shows conditions are changing more rapidly (or slowly) than assumed, you may switch to an alternate pathway.
- **visualisation:** a diagram or table that lays out the timeline, actions, triggers, and decision nodes — making the pathway easy to understand for stakeholders and governance bodies.

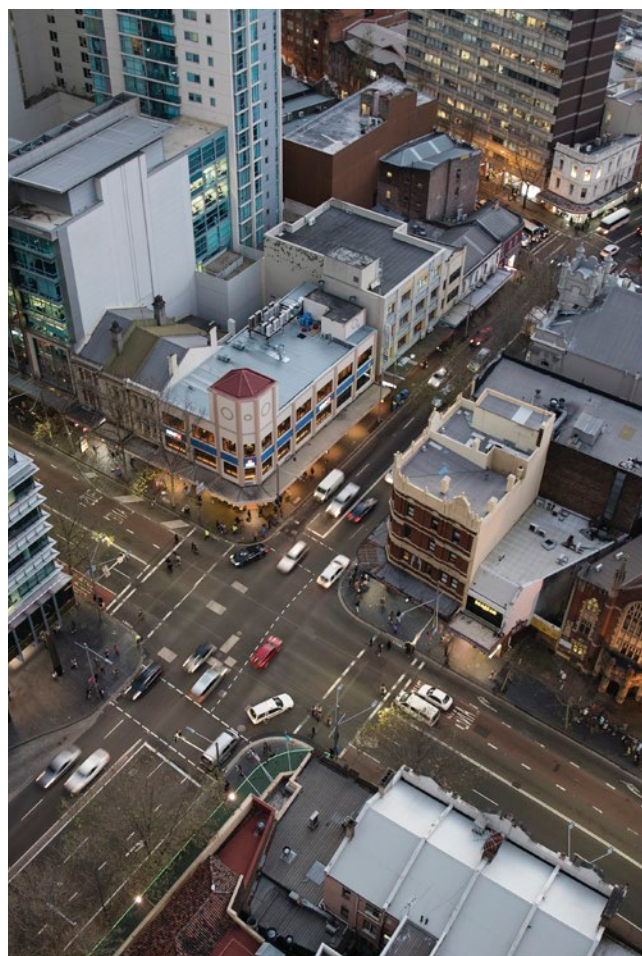


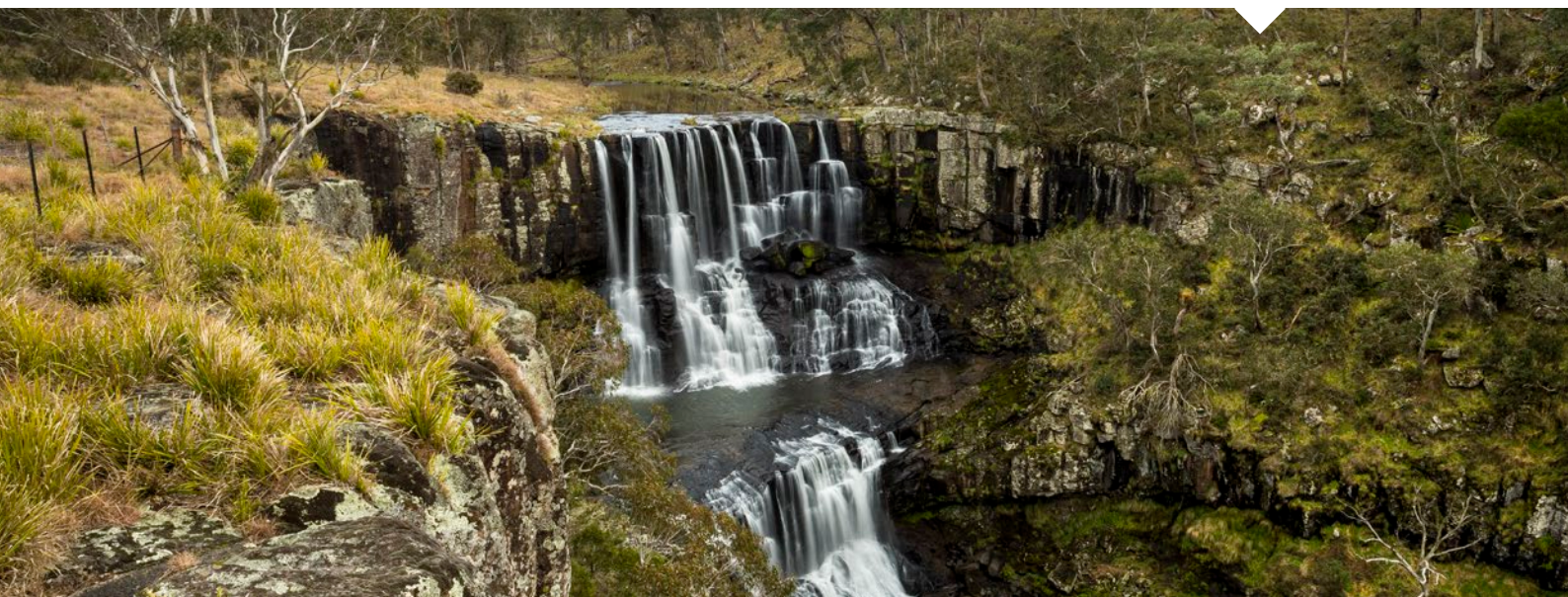
When to apply a pathways approach

Not every adaptation action requires a detailed pathway. Pathways are most useful for actions or clusters of actions that meet one or more of the following criteria:

- High uncertainty: where future climate impacts are difficult to predict, such as the rate of sea level rise, rainfall intensity, or drought frequency.
- Long lead times or large investments: where actions require substantial planning, funding, or infrastructure delivery.
- Interdependencies: where one action enables or constrains another (for example, a flood mitigation measure that depends on upstream catchment works).
- Threshold or trigger-based decisions: where action is required once an indicator or threshold is reached, such as a temperature limit, service disruption level, or financial exposure threshold.
- Transformational change: where the nature, location, or function of a service may fundamentally change over time (for example, managed retreat or system redesign).

For short-term or “no-regret” actions with immediate benefits and low uncertainty, it is sufficient to note implementation timeframes within your adaptation plan rather than creating a standalone pathway.





Activity 6:

Document all outputs into an adaptation plan

By this stage, your organisation will have identified, assessed and prioritised adaptation actions, considered co-benefits and trade-offs, and developed pathways for more complex or uncertain actions. The final step is to bring these outputs together into a single, accessible adaptation plan and embed it into existing governance and planning systems so it can be implemented and monitored over time.

Your adaptation plan is the central record of how your organisation intends to manage priority climate risks and build resilience. It does not need to be a standalone document, it can be incorporated into an existing strategy, corporate plan, asset management plan or sustainability framework. What matters most is that the actions are clearly documented, approved and resourced.

There is no single template for an adaptation plan, but most authoritative guidance agrees on several core elements.

Purpose and context

A short overview of why the plan was developed, its relationship to your organisation's climate change risk and opportunities assessment (Climate Risk Ready NSW Step 2), and how it will be used.

Summary of climate risks

Provide a concise summary of the key climate-related risks and opportunities identified through your climate risk assessment (Climate Risk Ready NSW Step 2). Highlight those risks rated as high or extreme, noting the expected timeframes, climate drivers, and potential organisational impacts.

Methodology

Summarise how actions were identified, assessed and prioritised. This could include the use of a qualitative assessment (likelihood and consequence), residual risk analysis, or multi-criteria analysis (MCA). Briefly describe the criteria used, stakeholder involvement, and how priorities were determined.

Prioritised actions

You could use a consolidated adaptation action table or register summarising:

- the risk or opportunity addressed
- the adaptation action and intended outcome
- timeframes (short-, medium- or long-term)
- responsible area or officer
- triggers or thresholds for review or escalation
- co-benefits, trade-offs and potential maladaptation notes
- description of how implementation will be tracked and reviewed (linking forward to Step 4 of the Climate Risk Ready NSW process).



Steps for Implementation

Provide a summary of how adaptation actions will be delivered including sequencing, dependencies, responsible owners, and expected timeframes. These could be presented in a simple table in your adaptation plan. For each adaptation action, you should include the following information at a minimum:

- **Adaptation action** - a description of the adaptation action, aligned with the prioritised adaptation actions listed in the plan.
- **Task** - a task describes in detail how the adaptation action will be delivered. For example, if 'improving the flood resilience of new properties' is the adaptation action, then the task might be 'develop a policy that ensures all new developments in a designated area have minimum floor heights of 1 metre above the 100-year average recurrence interval (ARI) flood level'.
- **Responsibility** - each task should have clear responsibility allocated. For cross-agency or multistakeholder processes, this could be at the level of the organisation. For an internal implementation plan, this could be the name of a role or individual, including the original risk owner, but it may be someone else. When assigning responsibility, also consider whether the adaptation plan owner is interested in or can influence the task.
- **Timeframe** - set the delivery date for the task and if it is tied to existing action plans and budgets timeframes (for example, financial year).
- **Resourcing** - this should include financial and human resources. How specific the costs are depends on whether the implementation plan is intended to support budgeting or if it is to support further discussion. Resourcing is commonly described as the number or fraction of full-time staff equivalents required to complete the task.

Integration and governance

Describe how the adaptation plan will be integrated into your organisation's existing risk management, planning, and governance frameworks. This could include links to risk registers, business or asset management plans, annual reporting, or relevant committee oversight (e.g. Audit and Risk Committee).

Monitoring, evaluation, and reporting

Outline how progress will be measured and reviewed. Specify indicators or milestones, responsibilities for reporting, and the review cycle (e.g. annual or biennial). This section links directly to Step 4 of the Climate Risk Ready process.



Activity 7:

Embed and Implement

Developing an adaptation plan is only the beginning. Real value comes from embedding the agreed actions into your organisation's day-to-day business and taking practical steps to deliver them. When implementation is integrated rather than treated as a separate project, adaptation becomes part of how your organisation plans, invests and reports.

Translate the plan into delivery

Start by turning each agreed action in your adaptation plan into a deliverable task within existing work programs or projects. Assign clear responsibility, timeframes and resources, just as you would for any other organisational priority.

For high-value or high-risk actions, prepare business cases or funding proposals using your agency's standard processes. For lower-cost or "no-regret" measures, integrate them directly into operational plans, maintenance schedules or staff training programs.

Build adaptation into governance and decision-making

Ensure climate considerations are reflected in your organisation's key governance forums. This may include:

- adding climate risk management, transition and adaptation action as standing items in board or executive papers
- integrating adaptation actions into risk registers, audit plans and performance dashboards
- linking adaptation progress to strategic, capital and asset planning cycles.

Strengthen capability, engagement and communication

Engage early, then build capability. Successful implementation starts long before actions are delivered and depends on people understanding why adaptation matters and how to act on it. Involve the people responsible for delivery from the beginning of the planning process so they help shape priorities and decisions. This creates ownership and commitment. Once the plan is in place, strengthen capability and communication by explaining why adaptation matters, highlighting early wins, and providing training and opportunities to share lessons across teams.

Monitor progress and adjust

Track progress using the monitoring and evaluation measures defined in your adaptation plan (see Step 4 of the Climate Risk Ready process). Document actions completed, identify barriers or delays, and update triggers, thresholds and priorities as new information emerges. Treat implementation as an iterative process – responsiveness and learning are part of adaptation.

Celebrate progress and embed a culture of adaptation

Recognise and share successes. Visible progress builds confidence and reinforces that adaptation is achievable, practical and valuable.

