



Flood Hazard Area Amendments

Why has Council undertaken the flood studies?

In line with recommendations and outcomes from the Queensland Flood Commission of Inquiry, which was undertaken in response to the significant flood events of 2011, Council is committed to undertaking an ongoing strategic programme to:

- Improve the detail and accuracy of existing flood modelling; and
- Undertake flood modelling for areas which have no existing flood risk information.

Flood studies utilising industry best practice and the latest flood modelling techniques have recently been completed for the following catchments:

- Eli Creek;
- Glenwood;
- Pulgul Creek; and
- Tooan Tooan Creek, including Lowlands Lagoons

Additionally, revisions to incorporate extra detail to the mapped flood extents are being pursued for:

- Aldershot; and
- Bunya Creek

The attached catchment information sheet has further information on the flood study relevant to the catchment in which your property is located.

What is a flood study?

A flood study is a technical investigation of flood behaviour for a particular catchment, river or creek. The aim of a flood study is to identify and define flood risk, including depths, extents and velocities. This information helps inform practices such as building, land use planning, community awareness and disaster management, with the aim of minimising risk and protecting people, property and infrastructure.

The flood studies recently adopted by Council have informed changes to the Flood Hazard Area and Defined Flood Levels. These changes have been incorporated into an amendment to the current Fraser Coast Planning Scheme 2014 (version 10).

Why have I received a letter?

Council proposes to amend the Fraser Coast Planning Scheme 2014 Flood Hazard Overlay maps to reflect the flood hazard area identified in the flood studies. Planning legislation requires Council to follow a specific process to change the planning scheme including notifying all affected property owners.

Over 11,500 properties are affected by the new flood studies and their owners will receive notification.

What does the change mean to me?

If you have received a Planning Scheme notification letter and information package, then you have been identified as being impacted by a change to the Flood Hazard Area, which the new studies help to inform.

How you have been impacted is outlined in your notification letter and the associated Property Flood Search Report. The report includes a detailed map which shows where flooding may occur on your property and the Defined Flood Level.

Properties may be impacted in a number of ways:

- A. Added to the Flood Hazard Area;
 - B. Removed from the Flood Hazard Area; or
 - C. Change in the Flood Hazard Area Impact
- A. Properties added to the Flood Hazard area were not previously included in the mapped Flood Hazard Area, but, as a result of improved flood risk detail for this catchment, the property is now identified as being located within the new Flood Hazard Area.
 - B. Properties removed from the Flood Hazard Area were previously included in the mapped Flood Hazard Area, but as a result of improved flood risk detail for this catchment, the property is now identified as being located outside of the new Flood Hazard Area.
 - C. Properties impacted by a change in Flood Hazard Area were previously identified in the mapped Flood Hazard Area and remain identified in the new Flood Hazard Area, but the property impact has been revised (either flood depth, flood level, flood extents impacting the property).

For most people, changes to the Planning Scheme to identify the revised Flood Hazard Area will have little to no impact because the Planning Scheme only applies to new development.

Existing, lawfully established dwellings do not require alteration to address changes to the Flood Hazard Area mapping. The planning scheme does not affect development that has been lawfully established.

New development in the Flood Hazard Area, including building, extending, changing a use, subdividing, filling or excavating needs to address, avoid or mitigate the potential adverse impacts of flood. For example, the finished floor level of all new houses, including house extensions for a habitable room need to be a minimum 300mm above the Defined Flood Level.

What is the “Flood Hazard Area”?

The “Flood Hazard Area” means an area identified as being impacted by flood risk. The adopted Flood Hazard Area mapping represents the highest detail flood risk information available to Council. This includes detailed flood modelling for locations where a detailed catchment flood model has been completed and adopted by Council and State Government issued Flood Plain Mapping for locations where no detailed flood risk information is available.

The detailed flood risk information represents a defined flood event for the 100 Year Average Recurrence Interval (ARI) and is the probability of experiencing a flood of a particular magnitude interpreted in terms of years (frequency). A 100 year ARI flood event corresponds to a 1% Annual Exceedance Probability (AEP) or a Q100 Flood Event.

My property has never flooded before so why has it been identified in a flood hazard area?

Although you may not have been affected by historical flood events, this does not mean that your property is not subject to flood risk in future or larger flood events than those experienced to date. Being inside or outside the adopted Flood Hazard Area does not guarantee that your property will or will not flood.

It is important to note that the risk that a property might flood existed before the risk was identified and confirmed in any detailed flood study.

How will this affect my insurance?

Questions regarding how your insurance provider calculates property flood risk should be directed to your insurance provider.

Insurance companies spend time and resources researching areas of Australia to map flood prone areas and assign risk estimates to each area. Insurance companies use data from a range of sources, including flood mapping, terrain data and independent hydrologist reports.

Industry bodies such as the Insurance Council of Australia often complete this on behalf of insurance companies, and then each company considers how to adjust premiums to reflect how likely it is that an individual property might flood.

Need further information?

Please refer to the other documents in the notification package to learn more about the project and what it means to you:

Catchment Flood Risk Factsheet - Information on the flood study relevant to the catchment in which your property is located.

Flood Search Report - To view the revised flood impact to your property.

Visit www.frasercoast.qld.gov.au and go to the Amendments to Flood Hazard Area Mapping page to view a range of information on the Flood Hazard Area. You will be able to find information on:

- Answers to frequently asked questions;
- Interactive flood maps (which show the differences between the existing and proposed flood hazard area extents and flood depths);
- Information on the flood studies; and
- Building and planning requirements in a flood area



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