

AMENDMENT C339GGEE

LARA, LOWER BARWON AND MOORABOOL RIVERS AND
BELLARINE PENINSULA – FLOOD OVERLAYS AND ZONES



FREQUENTLY ASKED QUESTIONS

1. What is an amendment?

The Planning Scheme controls how land is used and developed. Sometimes we need to change the Scheme to reflect new circumstances, or achieve new planning objectives. Changes to the Planning Scheme are known as 'amendments' and can include changes to zones, overlays and policies.

2. Why is Amendment C339ggee needed?

The Amendment is required to implement the findings of the *Lower Barwon and Lower Moorabool Flood Investigation* (Dec 2018), the *Lara Flood Study* (March 2020) and part of the *Bellarine Peninsula - Corio Bay Local Coastal Hazard Assessment* (Dec 2015) by updating the zone and flood overlay maps.

This will help ensure that all buildings and developments constructed in areas identified as flood prone are built to a standard that will protect them against future flooding.

The Amendment is also required to modify the schedules to the Land Subject to Inundation Overlay and Floodway Overlay currently contained within the Greater Geelong Planning Scheme as they do not conform with the Ministerial Direction.

3. What will the Amendment change?

The Amendment makes a variety of changes to planning controls in areas identified as flood prone. It changes planning scheme zone and overlay maps and also modifies the schedules (the written part of the planning scheme). The changes to the schedules include new exemptions which will reduce the need for planning permits for minor buildings and works.

In general, if a property is included in a flood overlay a planning permit will be required for significant buildings and works such as a new dwelling or a major extension to a dwelling.

The Amendment affects the three flood study areas differently as summarised below:

Lara Flood Study area

In the Lara and Avalon area a small number of properties will have zoning changes and several thousand properties are proposed to be included in one of the three flood overlays - the Floodway Overlay (FO1), Land Subject to Inundation Overlay (LSIO1) and Special Building Overlay (SBO). See the next page for a description of these overlays.

Lower Barwon and Moorabool River Flood Investigation Area

Along the lower Barwon River and lower Moorabool River many properties are already subject to flood overlays but the map extent of these is changing due to the new flood investigation which has re-modelled flooding in the catchment. In some cases properties will be completely removed from a flood overlay and in other cases the area subject to the overlays are increasing or decreasing depending on the results of the flood modelling undertaken.

Bellarine Peninsula Corio Bay Local Coastal Hazard Assessment area

In the lower reaches of Lake Connewarre and the Barwon River estuary the Land Subject to Inundation Overlay (LSIO2) is being applied. This overlay recognises properties that will be subject to inundation as a result of coastal storm surge and future sea level rise. The LSIO2 has already been applied to over 1600 properties around the Bellarine Peninsula by a previous amendment - C394ggee.

Other areas already covered by the FO and LSIO

There are a number of properties outside the three abovementioned flood study area where the flood overlay mapping will not change. However, they will be affected by changes to the LSIO and FO schedules (the written part of the scheme).

The changes to the schedules will greatly reduce the circumstances in which a permit is required for buildings and works.

4. How many properties are affected by Amendment C339ggee?

There is a total of 7744 properties affected by the Amendment.

5. How does Council decide which flood overlay or zone to apply?

Guidance is provided by the State Government in the document *Planning Practice Note 12 (PPN12) – Applying the Flood Provisions in Planning Schemes (June 2015)*, which includes the following information:

Which flood zone or overlay should apply?

The nature of the flood risk and the type of flood information available will determine how and to what extent the flood provisions are applied in the planning scheme.

The flood zone and overlay provisions ensure that the use and development of land subject to inundation is made compatible with the level of flood risk through the planning permit process.

The Urban Floodway Zone applies to urban areas where the potential flood risk is high and strict controls over land use are required. The three overlays (FO, LSIO and SBO) cover a range of situations in both urban and rural areas where the potential flood risk is less than in the UFZ, and where control over development (buildings, works and subdivision) and not land use, is sufficient.

One or more of these tools can be applied to cover a particular flooding situation.

Urban Floodway Zone

The UFZ applies to mainstream flooding in urban areas where the primary function of the land is to convey active flood flows. It applies to urban floodway areas where the potential flood risk is high due to the presence of existing development or to pressures for new or more intensive development.

The UFZ restricts the use of such land, as the risk associated with flooding renders it unsuitable for any further intensification of use or development. The land use is therefore restricted to activities such as apiculture, animal husbandry and recreational activities.

The UFZ is not widely used due to its restrictive nature. As an alternative, a flood overlay can be used in conjunction with an appropriate zone (such as the Floodway Overlay and the Public Park and Recreation Zone) to enable the primary use of the land to be recognised at the same time as acknowledging its flooding characteristics.

Floodway Overlay

The FO applies to mainstream flooding in both rural and urban areas. These areas convey active flood flows or store floodwater in a similar way to the UFZ, but with a lesser flood risk. The FO is suitable for areas where there is less need for control over land use, and the focus is more on control of development.

As with the UFZ, in some cases the FO can cover the full extent of land subject to inundation, for example, in situations where the floodplain is relatively narrow and deep.

Land Subject to Inundation Overlay

The LSIO applies to mainstream flooding in both rural and urban areas. In general, areas covered by the LSIO have a lower flood risk than UFZ or FO areas.

Special Building Overlay

The SBO applies to stormwater flooding in urban areas only.

Drainage systems were previously designed to a lower standard than those used today. Often they were designed for a five-year ARI storm capacity, and sometimes for a lesser standard. Usually no provision was made for overland flows, so land is often flooded when the capacity of the underground drainage system is exceeded.

With the redevelopment of existing urban areas and the proposed development of new areas, there will be pressure to develop within overland flow-path areas. The purpose of the SBO is to manage development in these areas.

6. How will planning controls help with flooding?

Flooding is a natural hazard but, unlike most other natural hazards, floods are to a great degree predictable in terms of their location, depth and extent. This means that appropriate measures can be developed to reduce flood damage. Land use planning is recognised as being the best means of avoiding future flooding problems. Through careful planning, flood risks to life, property and community infrastructure can be minimised and the environmental significance of our floodplains protected.

7. What flood levels and floor levels will apply to buildings?

This will be assessed on a case by case basis and be informed by advice from the Corangamite Catchment Management Authority (CCMA).

8. Will this overlay stop development or redevelopment of my property?

Generally not. The overlay will trigger the need for a planning permit. It will ensure that any future development or redevelopment of your property is carried out in a manner that recognises the location of areas that may be subject to flooding. Requirements for any proposed development will depend upon the flooding characteristics of the land such as water depth and flow velocity, and the nature of the development proposed. Typically new development will be allowed provided floor levels are above the flood level (including freeboard).

9. Is the overlay going to affect property values or saleability?

Designation of an area as 'subject to inundation' does not cause or change the likelihood of flooding but recognises the existing condition of land and its potential to be inundated in certain rainfall, storm or extreme high tide events.

The value of any property is determined by the complex interplay of many different factors such as location, streetscape and amenity, and it is difficult to assign what effect if any, the identification of land as liable to flooding may have on the value of a property. Properties are not uniformly affected by flooding and this may depend upon the frequency or severity of flooding, any implications for development or redevelopment, historical flood events, etc.

10. Will the flood overlay affect my property insurance?

Each insurance company has their own process for calculating their premiums, so it is best to speak directly with your insurance provider.

Individual insurers decide what criteria they use to determine flood risk and calculate premiums. This may include historical flood information, claims history and building type.