Flood Planning at Waverley Council



What is Council doing to reduce or manage flood risk in the Waverley Local Government Area (LGA)?

In 2021, Waverley Council completed detailed flood modelling of the Local Government Area (Waverley LGA Flood Study). This was the first step in completing the Floodplain Risk Management process set by the NSW Government and provides Council and the community with up-to-date information to better manage flood risk.

Council then developed and exhibited proposed changes to Waverley Council's Development Control Plan (DCP). This included Low, Medium and High-risk areas, and updated planning controls to help ensure that the impacts of flooding associated with any new development or redevelopment are appropriately managed.

The next stage Council will undertake (Flood Risk Management Study and Plan) will involve additional investigations into areas of more frequent and problematic flooding, to identify ways of further mitigating or reducing flood impacts.

My property has been tagged as low, medium or high flood risk – how will this affect my insurance premium?

Most properties in the Waverley LGA would not be considered as needing additional flood insurance cover (under the definition of 'flood' used by all Australian insurers).

Insurance premiums for specific properties and addresses are determined by individual insurance companies assessment of risk and probability of damage – based on best available research, as well as historical events in an area – and are outside of Council's control. The Insurance Council of Australia advises to shop around if you are not satisfied by the premium or cover offered by your insurer.

Council has undertaken research to determine what impacts the draft DCP could have on insurance premiums, to ensure that any implications have been considered. The findings of the research concluded that there was no clear correlation between flood risk related planning controls and mapping and increased insurance premiums and that a variety of factors influence insurance premiums provided by insurers.

My property has been tagged as low, medium or high flood risk in the draft DCP amendment – how will this affect my property value?

Since the draft amendment was exhibited, Council has commissioned a review of potential property price impacts which concludes that adoption of new flood maps would unlikely have an impact on property prices and also that previous flood maps which were present in Council's Local Environment Plan had no impact on property values.

