



**GOULBURN  
BROKEN**  
CATCHMENT  
MANAGEMENT  
AUTHORITY



**Mansfield  
Shire**

# Mansfield Flood Study

Mansfield Shire Council, with support from the Goulburn Broken Catchment Management Authority, has undertaken a flood study in Mansfield township to better understand how flooding affects the community.



## FAQs

### Why is Council doing this study?

Council has an obligation to facilitate orderly and proper planning, and a part of this is understanding how and where an area floods. The Mansfield Flood study is not creating a flood risk, but rather mapping the existing flood-prone areas to aid in emergency response planning and future development.

### How will this impact my property?

If your property has been identified as being flood-prone, additional planning controls may be recommended based on the potential flood depth. Details of the planning controls which may apply, and their impact on future development can be found on the following page.

### Will my insurance change?

The flood risk highlighted by insurance premiums is an existing risk insurance companies already know about. Planning overlays don't increase the flood risk and will not be the sole reason an insurance premium changes.

Flood study results are provided to insurance companies annually, via the Insurance Council of Australia, however, it is up to individual insurance companies as to whether they utilise the information to inform insurance premiums.

If the information the insurance companies need are not available for the assessment of flood risk, then they look to gain information about flood risk from other sources such a less accurate, broad-scale models.

You may wish to contact your individual insurance provider to discuss what data they use when calculating premiums.

## Project Steps

STAGE <b>1</b>	<b>Engagement</b> Community input received	
STAGE <b>2</b>	<b>Draft Study</b> Flood mapping	
STAGE <b>3</b>	<b>Engagement</b> Inform Landowners	
STAGE <b>4</b>	<b>Final Study</b> Mitigation options explored	
STAGE <b>5</b>	<b>Planning Scheme Amendment</b> Applies planning controls	

# Planning controls

The Mansfield Planning Scheme utilises three different types of planning controls depending on the severity of flood impact. As a result of the new study, one or more of the following planning controls may be recommended for your property.

## Land Subject to Inundation Overlay (LSIO)

### Impact

#### Lower flood risk

The LSIO is being applied to land identified as being inundated by 30cm or less water in a flood which has a 1-in-100 chance of occurring in any year.

This overlay applies additional controls to your property but does not impact the underlying zoning.

The LSIO still allows for development, however a planning permit may be required for buildings and works under this overlay. It typically applies to areas where flood waters pass through, but don't stay for long periods.

Future development will need to be considered so as to not impede the flow of water in a flood event and buildings may be required to be constructed above the expected flood level.

## Floodway Overlay (FO)

### Impact

#### Higher flood risk

The Floodway Overlay is being applied to land identified as being inundated by between 30 and 50cm of water in a flood which has a 1-in-100 chance of occurring in any year.

The FO does not prohibit development, however there are additional conditions around subdividing land affected by the FO and a planning permit may be required for buildings and works under this overlay.

Future development will need to be considered so as to not impede the flow of water in a flood event and buildings may be required to be constructed above the expected flood level.

## Urban Floodway Zone (UFZ)

### Impact

#### Significant flood risk

Unlike the LSIO and FO, The UFZ is a planning zone, and will replace any previous zoning such as a residential or commercial zone.

The UFZ is typically applied to land identified as being inundated by 50cm or more water in a flood which has a 1-in-100 chance of occurring in any year.

The UFZ applies strict planning controls and prohibits most development. For this reason, the UFZ is only applied where there is significant risk to life or property.

Rezoning to the UFZ will only be proposed on vacant blocks and undeveloped land. With consent from the GBCMA, Council will seek to instead apply the FO to land with existing development.

For more information on the difference between zones and overlays, and to view the Mansfield Planning Scheme visit <https://www.mansfield.vic.gov.au/Plan-Build/Strategic-Planning>

If you have questions about the Mansfield Flood Study or impact on you or your property please scan the QR code below, or contact the Strategic Planning team on (03) 5775 8555 or by emailing [strategic.planning@mansfield.vic.gov.au](mailto:strategic.planning@mansfield.vic.gov.au)



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