

# Frequently Asked Questions



## Flooding Hazards Mapping Update Code Amendment

This Code Amendment seeks to update the extent of the **Hazard (Flooding – Evidence Required) Overlay** in the Planning and Design Code in 13 local government areas and several Outback Areas of the State, based on more recent flood hazard mapping.

This Code Amendment is the first step in a three-stage [Flood Hazard Mapping and Assessment Project](#) which is being undertaken to deliver more consistent and contemporary mapping of riverine and flash flood hazards across South Australia.

For additional information on this Code Amendment, please refer to the Community Fact Sheet and Flooding Hazards Mapping Update Code Amendment document which can be found on the Code Amendment webpage: [plan.sa.gov.au/en/ca/floodmappingstageone](http://plan.sa.gov.au/en/ca/floodmappingstageone)

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### **Q – What is a Code Amendment?**

**A** – The Planning and Design Code (the Code) contains the planning rules and policies that guide what can be developed in South Australia. Planning authorities use these planning rules to assess development proposals.

A Code Amendment is a proposal to change the policies, rules, or mapping within the Code, which can change the way that future developments are assessed. Code Amendments must be prepared according to certain processes set out by legislation (the *Planning, Development and Infrastructure Act 2016* and associated Regulations).

Code Amendments may be undertaken by a range of entities including the State Planning Commission, councils, state agencies, people who have an interest in land, or the Chief Executive of the Department for Trade and Investment. This Code Amendment is being undertaken by the Chief Executive of the Department for Trade and Investment.

### **Q – What is the Flooding Hazards Mapping Update Code Amendment?**

**A** – The Flooding Hazards Mapping Update Code Amendment is a proposed change to the Planning and Design Code (the Code).

The Flooding Hazards Mapping Update Code Amendment is focused exclusively on the **Hazards (Flooding – Evidence Required) Overlay** in the Code. This overlay was applied as a precautionary measure to areas where flood mapping was not available prior to the implementation of the Code in March 2021. It requires development to meet certain criteria relating to flood mitigation.

This Code Amendment proposes to:

- **reduce** the extent of Hazards (Flooding - Evidence Required) Overlay in 12 local government areas and several Outback Areas where more recent flood hazard mapping has demonstrated that there is minimal risk of flooding; and
- **apply** the Hazards (Flooding - Evidence Required) Overlay to a portion of the Port Adelaide Enfield Council area, as a precaution, where the level of flood hazard has not yet been determined and until the new flood hazard mapping can be prepared and implemented in future stages of the wider flooding project.

The local government areas where the Hazards (Flooding – Evidence Required) Overlay will be reduced are:

- Burnside, Coober Pedy, Clare and Gilbert Valleys, Mitcham, Marion, Mount Gambier, Naracoorte Lucindale, Onkaparinga, Playford, Port Adelaide Enfield, Port Lincoln, Roxby Downs, and Salisbury.

The Outback Areas where the Hazards (Flooding – Evidence Required) Overlay will be reduced are:

- Andamooka, Arkaroola, Beltana, Blinman, Bookabie, Coober Pedy, Copley, Fowlers Bay, Innamincka, Leigh Creek, Lyndhurst, Marree, Nepabunna, Oak Valley, Olympic Dam, Oodnadatta, Parachilna, Roxby Downs, Woomera, Yalata; and nine APY Lands sites - Amata, Fregon, Indulkana, Kalka, Mimili, Mintabie, Pipalyatjara, Pukatja/Ernabella, Watarru.

This Code Amendment is the first step in a three-stage [Flood Hazard Mapping and Assessment Project](#) which is being undertaken to deliver more consistent and contemporary mapping of riverine and flash flood hazards across South Australia.

**Q – What is the ‘Hazards (Flooding – Evidence Required) Overlay’ and how do flood overlays affect my property?**

**A –** It is important for the Code to identify areas that are likely to flood to minimise impacts on people, property, infrastructure, and the environment. The Code’s policies aim to avoid new development in high-risk areas and seek suitable design responses in lower risk areas.

These policies are applied in the Code via ‘overlays’. An overlay contains the planning policy relevant to that area.

If a flood overlay is applied to your property, or a portion of your property, then the policies within that overlay may apply to future development applications. These policies determine how new developments must be designed and where they should be located to avoid or minimise the impacts of flood on people, property, and the environment.

The Code currently contains three flood hazard overlays:

- **Hazards (Flooding – Evidence Required) Overlay**  
This overlay is applied as a precautionary measure to mitigate impacts from potential flood risk
- **Hazards (Flooding – General) Overlay** *(not included in this Code Amendment)*  
This overlay applies to areas identified as being of low to medium flood hazard.
- **Hazards (Flooding) Overlay** *(not included in this Code Amendment)*  
This Overlay applies to areas identified as being of high flood hazard.

No flood hazard overlay mapping applies to areas where evidence shows no risk of flooding.

The Hazard (Flooding-Evidence Required) Overlay is applied as a precaution to areas where there is no flood hazard data, making the flood risk unknown. It requires buildings to have a finished floor level at least 300mm above the highest point of the top of kerb of the primary street, or the highest point of natural ground level at the primary street boundary where there is no kerb. It also requires any buildings or structures storing hazardous materials to be designed to prevent spills or leaks leaving the building.

Reducing this overlay where evidence shows it is not required will mean that flood hazard policies will not be unnecessarily applied to properties or allotments which have a minimal risk of flooding.

More information on flood overlays and the policies contained within them, can be found in the [online Planning and Design Code](#) and also by visiting the Flooding Hazards Mapping Update Code Amendment webpage: [plan.sa.gov.au/en/ca/floodmappingstageone](http://plan.sa.gov.au/en/ca/floodmappingstageone)

**Q – How do I know if my property is affected by this Code Amendment? Which areas will be impacted?**

**A –** An ‘online map viewer’ showing the extent of the proposed changes to flood mapping in the affected areas can be accessed via the Code Amendment webpage: [plan.sa.gov.au/en/ca/floodmappingstageone](http://plan.sa.gov.au/en/ca/floodmappingstageone)

The map viewer has an ‘address search’ on the top left side of the screen which you can use to find out whether your property is affected by the proposed changes:

## Flooding Hazards Mapping Update Code Amendment

**SWIPE LEFT** to view the current Flood Hazard Overlays in the Code and **SWIPE RIGHT** to view the proposed update to the 'Hazard (Flooding - Evidence Required) Overlay', **Code Amendment**.

Use the legend at the top right to differentiate Overlays. Use the search tool at the top left to search for your property.



### **Q – How do flooding overlays affect home insurance?**

**A –** It's important to know that the insurance industry uses a range of flood maps and studies from local, state, Commonwealth and private sources to set insurance premiums for properties. In South Australia, the Insurance Council of Australia advises that 'flood prone addresses' for insurance purposes are located near the River Murray, Torrens River, Gawler River and Light River.

Insurers, due to solvency regulation and need for business sustainability, tend to be more conservative in their assessment of the risk.

Updated hazard mapping will provide greater certainty and may assist in generating more accurate insurance costs.

For more information refer to: [insurancecouncil.com.au/resource/flood-insurance-explained](https://insurancecouncil.com.au/resource/flood-insurance-explained)

### **Q – How many properties across SA will be affected by this Code Amendment?**

**A –** The Flooding Hazards Mapping Update Code Amendment will affect approximately 128,000 properties throughout SA.

The amendment is proposing to remove the **Hazard (Flooding-Evidence Required) Overlay** from approximately 115,000 properties in 12 local government areas and outback area townships, and apply the overlay to approximately 13,000 properties in the Port Adelaide Enfield Council Area.

An 'online map viewer' showing the extent of the proposed changes to flood mapping in the affected areas can be accessed via the Code Amendment webpage. The map viewer has an 'address search' which you can use to find out if your property is affected: [plan.sa.gov.au/en/ca/floodmappingstageone](https://plan.sa.gov.au/en/ca/floodmappingstageone)

### **Q – Will this Code Amendment apply to townships along the River Murray?**

**A –** No, there will be no change to existing flood mapping along the River Murray in this Code Amendment because the Hazard (Flooding – Evidence Required) Overlay does not currently apply in these areas.

The future State-wide Flooding Hazards Code Amendment however, will include a review of all the flood hazard policies and mapping that apply throughout the State, including the flood mapping that currently applies to properties along the River Murray, such as the River Murray Flood Plain Protection Area Overlay. Given the complexities, multiple council areas and the extent of the geographical area involved with modelling the River Murray, a dedicated program is being undertaken to review the mapping in this area.

The State-wide Flooding Code Amendment will be progressed in 2023 with information to be provided on the [Flood Hazards webpage](#) once available.

**Q – How have councils been involved in the Code Amendment?**

**A –** All councils affected by this Code Amendment have been involved in the initial investigations when preparing the Code Amendment and have been given the opportunity to provide information relating to their local government areas. A majority of the new flood studies have been provided and prepared by councils and their consultants.

**Q – Why do we need the Flooding Hazards Mapping Update Code Amendment? What are the benefits?**

**A –** Reducing the Hazards (Flooding - Evidence Required) Overlay where new evidence shows it is not required will mean that flood hazard policies will not be unnecessarily applied to properties or allotments which have a minimal risk of flooding.

Conversely, applying the Hazards (Flooding - Evidence Required) Overlay to the portion of the Port Adelaide Enfield Council area where the level of flood hazard has not yet been determined, is a necessary precaution until new flood hazard mapping can be implemented in future stages of the wider flooding project.

Removing flood policies from properties which have been identified as having a minimal risk of flooding, will help to reduce application costs and assessment timeframes by providing a more streamlined assessment pathway for a larger number of development types.

The Flooding Hazards Mapping Update Code Amendment is an important first step in a three-stage [Flood Hazard Mapping and Assessment Project](#).

**Q – What is the Flood Hazard Mapping and Assessment Project?**

**A –** The [Flood Hazard Mapping and Assessment Project](#) (the Project) being undertaken to deliver more consistent and contemporary mapping of riverine and flash flood hazards across South Australia.

The Project will address the potential impacts to our safety and natural and built environments in South Australia by investigating how hazards arising from flood risk can be minimised.

New detailed flood studies and flood hazard mapping is proposed for inclusion in the Code to help assess the flood hazards for new development proposals.

Flood data from this Project will provide greater certainty when assessing new developments and will be used to inform proposed rezonings, regional planning and emergency management.

The Project will be delivered in three stages and requires two Code Amendments:

- Stage 1 – Flood Hazards Mapping Update Code Amendment (this Code Amendment)
- Stage 2 – Procurement, and review of new flood studies which will inform new flood hazard mapping for the entire State
- Stage 3 – State-wide Flooding Hazards Code Amendment (second Code Amendment)

The State-wide Flooding Hazards Code Amendment will be initiated and progressed in 2023.

**Q – Will my property be affected by the future State-wide Flooding Hazard Code Amendment?**

**A** – Stage 3 of the [Flood Hazard Mapping and Assessment Project](#) will require a second Code Amendment - the State-wide Flooding Hazards Code Amendment - to be undertaken. This Code Amendment will be progressed in 2023 and will seek to update flood mapping and flood hazard policies throughout South Australia.

The second Code Amendment may introduce new or revised flooding hazard policy that will apply to development. You will be able to comment on this policy change during future public consultation on the second Code Amendment which is expected later in 2023.

Some properties owners affected by the first Code Amendment may have a further change to which Hazard Overlay (if any) applies to their property as result of new or enhanced mapping being prepared.

**Q – Where can I find more information about flood hazards overlays, flood risk in South Australia and the science behind flood mapping?**

**A** – For more information about flood hazard overlays, flood risk in South Australia and the science behind flood mapping visit the Flood Hazard Mapping and Assessment Project webpage: [plan.sa.gov.au/our\\_planning\\_system/programs\\_and\\_initiatives/hazard\\_mapping\\_project](http://plan.sa.gov.au/our_planning_system/programs_and_initiatives/hazard_mapping_project)

Information on this webpage includes:

- Brochure: Flood Hazard Mapping and Assessment Project
- FAQ: Understanding and using flood maps
- FAQ: Understanding the flood hazard overlays in the Planning and Design Code

**Q – Where can I find more information about the Flooding Hazards Mapping Update Code Amendment?**

**A** – More information on the Flooding Hazards Mapping Update Code Amendment, including a fact sheet, the online map viewer and feedback form can be found on the Code Amendment webpage which can be accessed via the following url or QR code: [plan.sa.gov.au/en/ca/floodmappingstageone](http://plan.sa.gov.au/en/ca/floodmappingstageone)



During public consultation, the Department's Planning and Land Use Services team will also be hosting a series of 'drop-in' public information sessions about the Code Amendment. These sessions are your opportunity to meet the Code Amendment team and ask questions.

Visit the PlanSA Eventbrite page for session times and to register your attendance. There are options to attend an online session or a face-to-face session in your area. The sessions will be free, but registration is required: [planSAevents.eventbrite.com](http://planSAevents.eventbrite.com)

**Q – How can I provide feedback on the Flooding Hazards Mapping Update Code Amendment and how will my feedback be used?**

**A** – The Flooding Hazards Mapping Update Code Amendment will be on public consultation for 8 weeks from 22 February until 21 April 2023.

We invite the community – especially those in affected areas – to view the proposed changes and provide feedback. Feedback can help shape how this Code Amendment is finalised and implemented, if approved.

Written feedback can be submitted until 5:00 pm on Friday, 21 April via:

- the online submission form: [plan.sa.gov.au/en/ca/floodmappingstageone](https://plan.sa.gov.au/en/ca/floodmappingstageone)
- Email: [plansasubmissions@sa.gov.au](mailto:plansasubmissions@sa.gov.au) (subject: Submission – Flooding Hazards Mapping Update Code Amendment)
- Post:  
Attention: Code Amendment Team, Planning and Land Use Services  
Department for Trade and Investment  
GPO Box 1815, Adelaide SA 5001

All written submissions received will be made publicly available on the PlanSA portal when the Engagement Report is released following the conclusion of the consultation period. Names and organisations will be included with published submissions but addresses, email addresses and phone numbers will be redacted.

**Q – Where can I direct enquiries about this Code Amendment?**

**A** – The Planning and Land Use Services Code Amendment team are available to answer any questions and can be contacted via the PlanSA Service Desk:

- Contact: PlanSA
- Telephone: 1800 752 664
- Email: [plansa@sa.gov.au](mailto:plansa@sa.gov.au)