Government of South Australia
Department for Housing and Urban Development

Frequently Asked Questions

Draft State-Wide Flood Hazard Code Amendment

Learn more about proposed changes to flood hazard mapping and planning rules across the state as part of the draft State-Wide Flood Hazard Code Amendment.

Q – How are the flood hazard mapping and planning rules included in the Planning and Design Code?

The Planning and Design Code contains three 'overlays' that set out planning rules to guide new development in areas with flooding hazard:

- the Hazards (Flooding) Overlay, which applies to areas that can be subject to an intolerable flood risk, where development should generally be avoided
- the Hazards (Flooding – General) Overlay, which applies to areas with tolerable flood risk and seeks actions such as raising floor levels to mitigate flood risk
- Hazards (Flooding – Evidence Required) Overlay, which applies to areas where there is no suitable flood study data so precautionary actions are required, such as ensuring the floor levels of new homes are raised above the kerb.

The draft State-Wide Flood Hazard Code Amendment proposes to update these overlays, focussing on updating mapping and making this more consistent across catchments, improved planning rules for development in the areas of the three overlays and a process for efficient future overlay mapping updates.

Q – What are the benefits and impacts of these proposed changes for homeowners?

A – The draft State-Wide Flood Hazard Code Amendment proposes to update flood hazard overlay mapping using new and enhanced flood studies and coarse-scale data based on river and surface water flood information to better reflect flood hazard for new development.

More accurate overlay mapping means that new developments, such as building new homes or extending/adding to existing homes, are located and designed to minimise potential flood exposure to property damage or people.

Currently, precautionary planning rules are in place across large areas of the state where there is no suitable flood study data, such as requiring the floor level of homes to be raised above the kerb.

An important benefit of the proposed overlay mapping updates is that the area where these precautionary actions are required is to be significantly reduced.

Overall, there are more than 280,000 properties where these precautionary measures are no longer considered necessary, due to the more accurate overlay mapping.

Where these precautionary rules are no longer considered necessary, people will no longer need to raise their house levels or provide a flood study to rule out flood risk when applying for new development.

This will reduce planning rules, increase design opportunities, and cut costs involved in raising the floor level.

Q – What are the proposed changes to the Hazards (Flooding) Overlay?

A – The Hazards (Flooding) Overlay applies to areas that can be subject to an intolerable flood risk. Proposed updates to the mapping are based on new and enhanced flood studies and mapping products. Typically, this Overlay applies to creek and riverbeds and channels and areas that rivers and creeks that are known to break during significant storm events. The associated planning rules seek to:

- avoid development where subject to an intolerable flood risk
- account for future flood hazard to 2050
- account for extreme events for key infrastructure, emergency services facilities, community facilities and buildings related to vulnerable communities such as schools and aged care facilities
- use more consistent terminology.

Q – What are the proposed changes to the Hazards (Flooding – General) Overlay?

A – The Hazards (Flooding – General) Overlay applies to areas with tolerable flood risk and seeks actions such as raising floor levels of new buildings to mitigate flood risk. Proposed updates to the mapping are based on new and enhanced flood studies and mapping products.

The associated planning rules seek to:

- mitigate flood hazard where subject to a tolerable risk
- account for future hazard to 2050
- account for extreme events for buildings for vulnerable communities, community facilities, key infrastructure and emergency services facilities
- use more consistent terminology
- remove Technical Numeric Variations (TNVs) that are outdated in light of the new and enhanced flood studies and mapping.

Q – What are the proposed changes to the planning rules for the Hazards (Flooding – Evidence Required) Overlay?

A – The Hazards (Flooding – Evidence Required) Overlay applies to areas where there is no suitable flood study data and precautionary actions are consequently appropriate, such as ensuring the floor level of homes are raised above the kerb.

The Hazards (Flooding – Evidence Required) Overlay mapping is proposed be significantly reduced using new flood studies or coarse-scale data, and retained in certain zones and areas with insufficient flood data to rule out the potential for flood risk.

No changes are proposed to the planning rules in this overlay.

Q – What is coarse scale data?

A – Coarse-scale flood data is generalized, low-resolution flood modelling used for regional planning, broad-level risk screening, and emergency management. It covers large areas quickly and inexpensively but does not provide fine-grained information gained through detailed flood studies

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Q – What kind of flooding does the draft State-Wide Flood Hazard Code Amendment address?

A – Proposed updates to mapping and planning rules in the flood hazard overlays address flooding along water courses, such as creeks and rivers (riverine flooding) and surface water (pluvial flooding).

Q – Do the draft State-Wide Flood Hazards Code Amendment planning rules impact development along the River Murray?

A – No, there are separate planning rules that support flood-resilient development along the River Murray, which were updated in 2024.

The River Murray Flood Resilience Code Amendment was undertaken to assist the rebuilding process following the 2022-23 flood and mitigate the impacts of future River Murray flood events.

These amendments were informed by the extent and levels of floodwaters during the 2022-2023 flood and aim to minimise the impact of future River Murray floods on permanent residents, shack owners and tourist parks.

Q – Do the State-wide Flood Hazards Code Amendment planning rules address coastal flooding?

A – No, the Coastal Areas Overlay outlines specific planning rules that address development in coastal areas and where the rules apply.

It includes rules to minimise coastal flood risk on development, including due to tidal water and sea level rise, as well as rules to protect the coastal environment from impacts due to development.

Examples of planning rules to minimise coastal flood impacts include requiring minimum floor heights above the standard level of sea flood risk and 1 metre of sea level rise, and ensuring buildings are set back far enough to allow for coastal retreat.

Q – How is climate change projected to impact the frequency of flood events in South Australia?

A – While climate trends projected to 2050 and beyond indicate that rainfall will decline, more intense rainfall events are expected, resulting in more frequent flooding events.

For more information about how projected climate conditions are affecting South Australia, visit the Department for Environment and Water's website.

Q – How does the draft State-Wide Flood Hazard Code Amendment help mitigate the impacts of projected climate conditions?

A – The draft State-Wide Flood Hazard Code Amendment aims to protect people, property and the environment from the impact of flood events, now and in the future, by avoiding development in intolerable flood-risk areas and ensuring suitable building designs in tolerable flood-risk areas.

New, detailed flood studies have been undertaken to update and enhance flood hazard mapping across the state as part of this draft State-Wide Flood Hazard Code Amendment. The flood studies cover a range of flood events (including modelling of a 2050 scenario with projected climate conditions and development growth).

Updating the flood hazard mapping and policies using modelling to 2050 supports climate resilient development and design and reducing projected climate risks to infrastructure.

This delivers on the action to 'Integrate future climate change risk into hazard mapping and information' outlined in the South Australian Government Climate Change Resilience and Adaption Actions.

The draft State-Wide Flood Hazard Code Amendment also reviews the process for updating flood mapping in the Planning and Design Code to ensure it can be updated regularly and consistently to reflect contemporary flood studies and data as they are undertaken and produced.

In the context of the current urgent need for more homes to be built in South Australia, the draft State-Wide Flood Hazard Code Amendment will help identify areas where development should be avoided due to intolerable flood risk, and where there is tolerable flood risk and new homes can be built safely with mitigation measures in place to minimise flood risk, now and in the future.

Q – Why is the new and enhanced flood hazard mapping based on modelling for the year 2050?

A – Regional plans set the direction for future planning and development for each planning region across South Australia.

Recent updates to the state's regional plans, including development and population projections, plan for a growing South Australia to the year 2050.

Flood hazard modelling to the year 2050 has been used as a basis for the new and enhanced flood studies and mapping to account for future hazard and align this projection with the regional plans.

Q – How does the draft State-Wide Flood Hazard Code Amendment relate to the State Emergency Management Plan?

A – Delivering a state-wide update of the flood hazard overlays in the Planning and Design Code is one of the short-term priorities for flood management in South Australia, outlined in the State Emergency Management Plan: Flood Hazard Risk Reduction Plan 2024.

It aims to protect people and property from the impacts of floods through generally avoiding development in areas of intolerable flood risk and enabling development with measures in place to mitigate tolerable flood risk. It also aims to remove unnecessary restrictions on building in areas where flood mitigation is not necessary.

Q – How do the proposed changes help protect facilities for our most vulnerable community members and infrastructure for critical services from the impacts of floods?

A – The draft State-Wide Flood Hazard Code Amendment includes new and updated planning rules to provide greater consistency and protection to buildings for vulnerable communities, such as schools, hospitals and aged care facilities, from extreme flood events (0.2% AEP or the 1 in 500-year flood event in a 2050 scenario).

It also provides greater consistency and protection to community and emergency services facilities and infrastructure for critical services, such as the supply of electricity.

The draft State-Wide Flood Hazard Code Amendment includes introducing a new land use definition for 'buildings for vulnerable communities' to provide greater consistency and clarity in assessing these land uses against the planning rules in the flood hazard overlays.

It also strengthens planning rules so that buildings for vulnerable communities, community facilities, key infrastructure and emergency services facilities are not located in the Hazards (Flooding) Overlay, unless:

- there is an overriding need for the planning use
- there is no alternative site outside of the overlay that would address the identified need
- the development enables the uninterrupted operation of services and reduces the likelihood of entrapment during an extreme flood event.

These proposed changes means that the design and operation of these buildings during an extreme flood event are to be taken into account, as well as where they are located.

Q – What council areas would have the greatest changes in flood hazard mapping?

A – Council areas experiencing the greatest changes in flood hazard mapping are generally those areas where new detailed flood studies have been undertaken, such as the City of Adelaide, Copper Coast Council, and City of Port Lincoln.

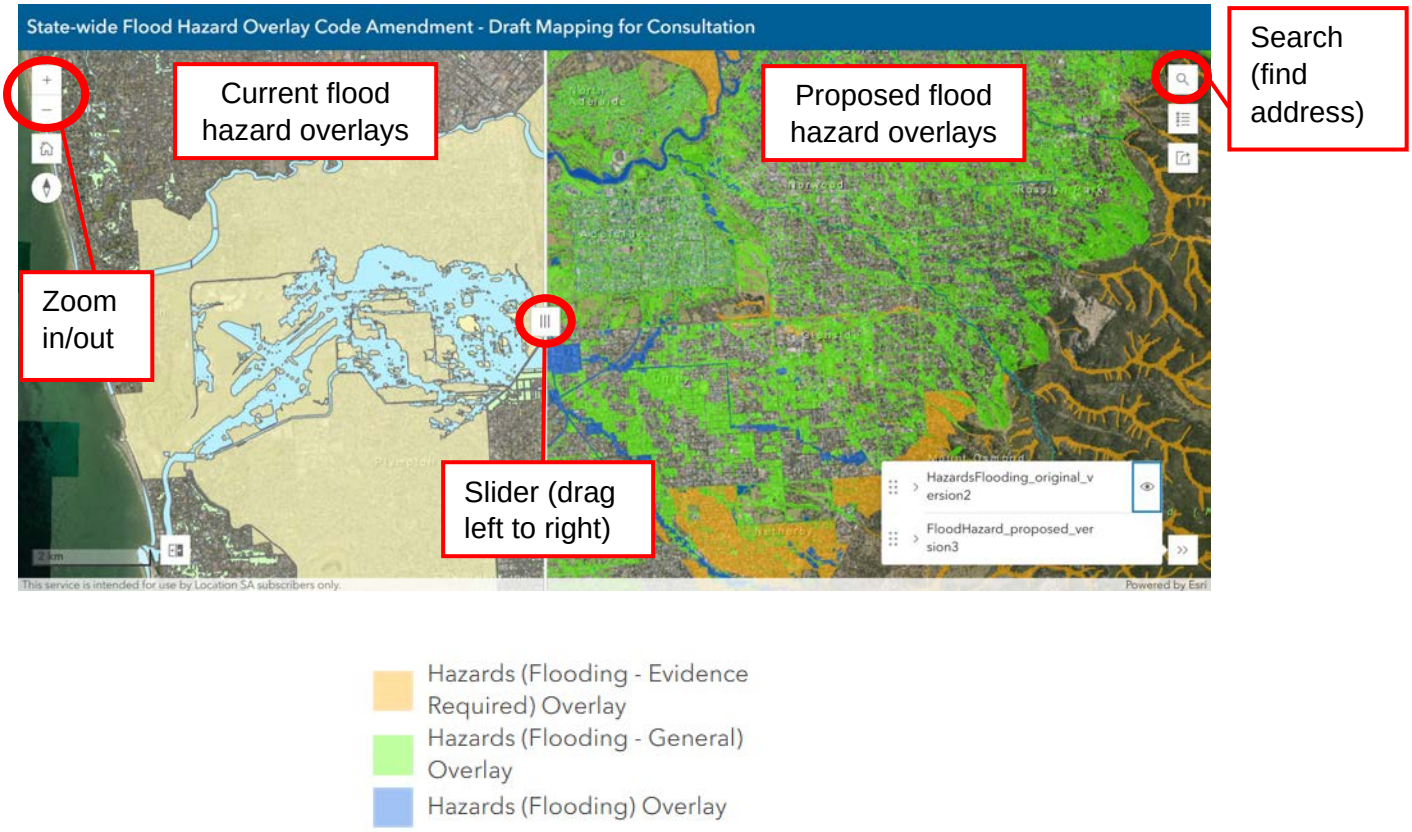
The draft State-Wide Flood Hazard Code Amendment proposes to remove the Hazard (Flooding – Evidence Required) Overlay from large areas of the state, reducing the requirements for new development in these areas.

You can compare the existing flood hazard mapping against the proposed flood hazard mapping online using the Map Viewer tool.

Q – How do I know which overlays would apply to my property under the proposed draft State-Wide Flood Hazard Code Amendment and whether they would change?

A – You can view the draft flood hazard mapping online and zoom into the map or search for an address to see which overlays apply to your allotment.

You can then move the slider across the screen to compare the existing flood hazard overlays (left side of the screen) with the proposed updated flood hazard overlays (right side of the screen) to see if there is a change proposed to your property.



Q – How might the draft State-Wide Flood Hazard Code Amendment impact building insurance?

A – Flood insurance is often built into insurance policies, including home and contents, strata title, motor vehicle and business insurance policies.

The risk of a flood occurring is reflected in the cost of the premium – property owners with a high risk of flood will pay a higher premium than other property owners.

Insurers treat floods in different ways in their policies:

- many insurers include flood cover as a compulsory part of taking out a household policy
- some insurers include flood as a standard inclusion but allow the policy holder to remove it – this is known as opt-out flood cover
- some insurers will cover flood in policies only up to very low defined values – for instance, damage of $15,000 or less
- some insurers will not cover flood under any circumstances.

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. The insurance industry currently uses maps that show the present-day river-related flood hazard for properties to determine flood risk.

The draft State-Wide Flood Hazard Code Amendment seeks to minimise the potential impacts for river-related and surface water flood impacts in areas identified as having an intolerable flood risk, generally by retaining areas free from development.

In areas with a tolerable flood risk, the draft State-Wide Flood Hazard Code Amendment seeks actions such as raising floor levels to minimise any impacts.

Further, the draft State-Wide Flood Hazard Code Amendment proposes approximately 280,000 properties be removed from a flood hazard overlay, due to enhanced flood hazard mapping.

When released, this flood data can be used by authorities to plan and build flood mitigation works, which in turn could assist with flood hazard mitigation and insurance costs.

In short, insurers use a variety of sources and flood maps to set insurance premiums for properties. The updated flood hazard mapping is proposed to provide greater certainty in the assessment of development.

For more information refer to:

- understandinsurance.com.au/types-of-insurance/flood-insurance
- insurancecouncil.com.au/articles/flood-insurance-explained

Q – Why does the mapping look different in my area compared to the surrounding areas?

A – The updated flood hazard overlays have been informed by a range of mapping data from different sources.

The most contemporary hazard mapping comes from the 30 new and enhanced flood studies procured by the department in 2022**.** Other areas may have updated mapping from previous council flood studies.

In less built-up areas or areas without sufficient flood data to rule out the potential for flood risk, coarse-scale data based on flooding of watercourses such as creeks and rivers, and surface water information, informed mapping updates.

For example, the parcel-based mapping from the Unley Urban Floodplain Mapping 2019 council data would look different the refined mapping in Marion which used the commissioned 2022 Sturt River (Lower) flood study.

These different data sources mean the flood hazard overlays may look different but still represent the best available data for use today.

The draft State-Wide Flood Hazard Code Amendment also proposes to enable a streamlined way to update flood hazard overlays in the future, as more up-to-date flood studies become available.

Q – How do the proposed changes help ensure the flood hazard mapping can be updated more easily and regularly?

A – The draft State-Wide Flood Hazard Code Amendment proposes to enable the Minister for Planning to update the flood hazard overlays as new flood studies become available without the need for a full Code Amendment process of initiation, investigations, consultation and engagement reporting.

This would allow more timely and efficient updates to better reflect flood hazard, relating to development assessments across the state.

Because the proposed process for the Minister to update the overlays does not involve community engagement, it is intended that this process be limited to:

- updating the area of a flood hazard overlay to reflect flood information in a stormwater management plan that has been consulted on and approved by the Stormwater Management Authority
- reducing the area of a flood hazard overlay to reflect flood information obtained through a legislated process, such as flood investigations that have informed a development application approved under the *Planning, Development and Infrastructure Act, 2016*.

It is intended that the State Planning Commission will prepare a practice direction to outline standard requirements for the flood studies and information, so they can be incorporated into the flood hazard overlays consistently.

The practice direction is proposed to complement the upcoming flood study guidelines for South Australia (being developed by Department for Environment and Water) to specify requirements, including flood study circumstances, minimum parameters, documentation and submission method.

Q – There are other flood related projects currently underway – what are they and how do they relate to the draft State-wide Flood Hazard Code Amendment?

A – There are several complementary projects underway in parallel to the draft State-Wide Flood Hazard Code Amendment, which are led by the Department for Environment and Water and the Department for Housing and Urban Development.

Flood Awareness Map

The Department for Environment and Water is developing a new and improved online resource to collect, manage and provide flood risk information to South Australians. Public consultation was undertaken to understand community needs and preferences in accessing flood risk information to help guide the online resource in late-2024. The Flood Awareness Map is expected to be published mid-2026.

Flood study guidelines for South Australia

Department for Environment and Water is developing flood study guidelines for South Australia, in response to national guidelines, to enable more consistent flood studies being prepared across the state for future projects, including the potential for future mapping updates in the Planning and Design Code. These guidelines are expected to be published in mid-2026.

Flood development guidelines

The Department for Housing and Urban Development is preparing flood development guidelines, providing guidance on developing in floodplain areas in a way that keeps people and property safe. South Australian Fire and Emergency Services Commission (SAFECOM) funding has been secured to deliver the guidelines, which will complement the final code amendment. These guidelines are expected to be published in late-2026.

Q – A stormwater management plan was released for consultation in my area recently. How and why is this different from the draft State-Wide Flood Hazard Code Amendment?

A – Stormwater management plans are broad, long-term plans that guide how stormwater is managed across a council or multiple council areas to minimise flood risk and enhance water quality. These plans can be used by councils to identify infrastructure works to address these issues.

The Planning and Design Code sets out rules used to avoid, minimise and mitigate flood hazard impact on new property development, for example, needing to raise the floor level of a home above the flood level to mitigate against potential flood risks.

Draft updates to the flood hazard mapping and planning rules within the code proposed by the draft State-Wide Flood Hazard Code Amendment use data and methods that address potential flood risk related to property development across South Australia.

Therefore, the flood hazard mapping in a stormwater management plan and the draft State-Wide Flood Hazard Code Amendment may look different for the same area, as each serve a different purpose and may use different data or methods to determine flood risks for their specific use. The Code Amendment's proposal to enable updates the area of a flood hazard overlay to reflect flood information in a stormwater management plan may over time result in enhanced alignment between flood overlay mapping in the Planning and Design Code and approved stormwater management plans.

Q – What is the difference between the flood hazard mapping in the Planning and Design Code and Department for Environment and Water's Flood Awareness Map?

A – Flood hazard mapping in the Planning and Design Code is used by planners to assess development against the flood hazard overlays to avoid, minimise, and mitigate the impact of flooding on new development.

Policies in the overlays consider whether the potential flood risk is intolerable and development should be avoided, or areas where there is a tolerable level of flood risk which can be mitigated through location and development design.

The Department for Environment and Water's Flood Awareness Map allows the public to learn about flood risk for a property or an area using flood study maps commissioned by local and state government for a variety of purposes. This detailed mapping is also used by emergency services and flood management organisations to develop flood management plans and for emergency planning and response relating to flood events.

In short, the flood hazard mapping in the Planning and Design Code is specifically used to assess development, whereas the Flood Awareness Map is used for emergency planning and response, as well as a general tool to learn about potential flood hazard in an area.

Q – Where can I find out more information about the draft State-Wide Flood Hazard Code Amendment?

A – Visit the YourSAy website for further details about the draft State-Wide Flood Hazard Code Amendment and how to share your feedback at yoursay.sa.gov.au/state-wide-flood-hazard-code-amendment.

You can also learn more about the draft State-Wide Flood Hazard Code Amendment at one of our online or in-person information sessions. Details are available on the YourSAy website.

Q – How can I share my feedback on the draft State-Wide Flood Hazard Code Amendment?

A – You can share your feedback on the draft State-Wide Flood Hazard Code Amendment by:

- visiting the YourSAy website and completing our survey at yoursay.sa.gov.au/state-wide-flood-hazard-code-amendment
- emailing your submission to PlanSASubmissions@sa.gov.au (Subject: Submission – State-Wide Flood Hazard Code Amendment)
- posting your submission to: State-Wide Flood Hazard Code Amendment, State Planning Commission, GPO Box 1815, Adelaide, SA 5001.