



# **Attachment 1 to Item 10.3.3.**

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Table Matters raised in submissions and Council Officer responses to the submissions

Date of meeting: 11 March 2025

Location: Council Chambers

Time: 6:30pm



Submission No.		Matters Raised in Submission	Officer Comment
1	Comment	<p>See attached submission</p> <p>Road Improvements - road raising, drainage</p> <p>Currency Creek diversion support Regional flood mitigation - Warragamba Dam advocacy</p> <p>Regional evacuation traffic flow</p> <p>Legacy development</p> <p>Buyback or Land swap &amp; House raising</p> <p>Future risk - supports new 0.5% FPL, but not freeboard for areas which are not flood islands</p>	<p>This submission provides a number of suggestions (numbered A to I) in relation to road improvements:</p> <ul style="list-style-type: none"> <li>A. Wolseley Road, McGraths Hill – road raising</li> <li>B. Pitt Town Dural Road, Pitt Town – road raising, road widening and realignment</li> <li>C. Railway Road South, Windsor – road widening and drainage improvements</li> <li>D. Colith Avenue- Sirius Road – designate as evacuation route</li> <li>E. Colith Avenue, south Windsor – road raising</li> <li>F. Colonial Drive, Bligh Park – left turn ramp</li> <li>G. George Street, South Windsor – drainage improvements</li> <li>H. Thorley Street, Bligh Park – reconfigure/widen</li> <li>I. Thorley Street, Bligh Park – emergency left turn bypass</li> </ul> <p>Following a review of these suggestions by the consultant, it is recommended that Suggestions B, C, D &amp; E have merit and that further investigations be included within the Floodplain Risk Management Plan as a future action.</p> <p>Suggestion A is cost prohibitive, whilst suggestion F would not provide the expected benefits. Suggestions G, H and I, involving improvements to evacuation routes or state roads are outside the scope of this Project. Improvements to evacuation routes are currently being considered by Transport for NSW's Road Resilience program.</p> <p>Regional evacuation routes and traffic flow on these is the responsibility of State Emergency Services.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>The draft Study and Plan recommends the review of, and changes to, Council's planning framework, including raising the Flood Planning Level, the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>The draft Study and Plan recommends further investigations in relation to house raising and voluntary house purchase.</p> <p>A freeboard is applied to the flood planning level as a factor of safety expressed as the height above the flood level. The freeboard compensates for uncertainties in the estimation of flood level, such as wave action, localised hydraulic behaviours and impacts that are specific event related, such as levee and embankment settlement, and other effects such as climate change.</p> <p>The typical freeboard for residential development due to flooding from waterways, such as rivers or creeks, is 0.5m, and the draft Study and Plan recommends the adoption of a 0.5m freeboard. The freeboard should apply to the whole of the floodplain as it addresses the uncertainties in the estimation of flood levels throughout.</p>
2	Comment	<p><i>Identify and be able to call upon a Drone vendor to complete deliveries of food and medicine to stranded people during high flood events.</i></p>	<p>The supply of food and medicine to isolated communities/people is the responsibility of NSW State Emergency Services.</p>
3	Supports	<p>I live in Windsor and would love my house to be raised out of the flood zone</p>	<p>Supports the house raising option recommended in the draft Study and Plan.</p>

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4	Comment	<p><i>The planning needs to be done accurately. Most parts of South Windsor don't even go close to flooding, the whole suburb shouldn't be lumped in with the lower lying parts. Existing residents shouldn't be punished with more insurance and property value decline when it doesn't flood in their area. Future development applications should also not be affected in these areas.</i></p>	<p>Recent floods were approximately a 5% AEP event or less and therefore would not have impacted most of South Windsor. Whether or not a property was flooded in recent events is not an indication that a property is not flood liable/located on a floodplain.</p> <p>Much of the township of South Windsor is located above the 1% AEP, however, is also below the Probable Maximum Flood and therefore considered to be flood prone.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
5	Object	<p><i>The levees are a crucial part of floodplain management and need to be maintained and replaced immediately if damaged.</i></p> <p><i>The 1:200 flood level planning guide is too general. We need to support existing residents in dealing with their existing flood risk. The effect of this proposal will be to kill off the community and local business.</i></p>	<p>The draft Study and Plan does not support the implementation of levees, however it does recommend the maintenance, repair, replacement, and overall management of other existing flood mitigating infrastructure.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
6	Object	<p><i>With the raising of the maximum flood height, it will affect the value of properties insurance will go up and also banks will be less likely to lend money as it is more of a risk. I do not agree with this and should not go ahead. This will kill the Hawkesbury and will affect first home buyers who have bought into the Hawkesbury making their properties worth less than they paid for it. This must not go ahead.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
7	Object	<p><i>This will ruin people financially. Please stop building on floodplains.</i></p>	<p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties.</p>
8	Comment	<p><i>Thank you for this opportunity. Simplified, my submission is around a review of flood management by various new suburban developments and the impact they have on local creeks such as Marsden Park on South Creek and Rickaby's creek as well as Redbank on the Nepean.</i></p> <p><i>A second submission is based on reviewing the straightening of the Hawkesbury River by the use of canals. Bends near Windsor, Cattai, Ebenezer and Cattai regions in particular. These issues with restricted water flow have been managed in the past by many European countries with great success. Thank you.</i></p>	<p>Local Creek flooding is outside the scope of this draft Floodplain Risk Management Study and Plan.</p> <p>The Currency Creek Bypass option creates a diversion with similar outcomes to those suggestions in this submission, however as demonstrated in the draft Study, this option does not have an acceptable cost benefit ratio.</p>
9	Comment	<p><i>The Council used to have an advisory community Flood Committee, which included experts in flood management. The Council abolished it some years ago. The effect of this has been that Council and its staff no longer have the advantage of expert community advice and perspectives in this crucial and challenging issue for the district. If the Council is serious about seeking feedback, it needs to put in place authentic community structures and systems that give the community an ongoing voice, in addition to these one-off opportunities to "have your say".</i></p>	<p>This Project has been overseen by Council's Floodplain Management Committee. The Committee has been formed in accordance with the NSW Government's Floodplain Risk Management Manual and Guidelines and included 7 community representatives.</p>
10	Object	<p><i>I am completely opposed to this decision as my partner and I have worked hard to own our own home. I agree that this plan should be made for new developments only but not existing homes. My insurance premium would go through the roof while our house price would plummet if I was ever to sell. Not happy!!!</i></p>	<p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>

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11	Object	<i>Making this change will drastically affect the current residents of the Hawkesbury and surrounding areas. Doing this will increase our insurance costs and make most properties surrounding the river in the Hawkesbury uninsurable. Doing this, will decrease value on residents' properties substantially, potential buyers may not be able to insure Making the properties harder to sell. Current landowners may not be able to develop or change their land - which under the normal conditions would be possible. I would strongly suggest to keep the current measurements as they are. Not to make any changes that will affect the livelihood, incomes and potential future value of our land and property. I am strongly against this as our family have been residents of the Hawkesbury for the past 39 years. We cannot afford for our property to be subject to change in value or flood risk because of councils' decision to change the plan.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
12	Object	<p><i>You cannot raise the level.</i></p> <p><i>That high! Our properties will become worthless. Please look at lowering the level of the dam and keeping it there and use the expensive desalination plant as backup for water.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including raising the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
13	Object	<p><i>If council were to dredge the river (it hasn't been done in about 20 years because of the greenies).</i></p> <p><i>Flood mitigate the dam. Not put up the building requirement of 19.5 meters and leave at 17.5.</i></p> <p><i>The dredging and flood migration would alleviate major flooding in the Hawkesbury basin.</i></p> <p><i>Council needs to use commonsense and work for the people of the Hawkesbury.</i></p>	<p>Dredging of rivers have legislative implications and approvals, as well as environmental and biodiversity impacts.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
14	Support	Yes	Noted.
15	Object	<i>I oppose the proposed change in the flood level for the Hawkesbury. This change would mean I would not be able to insure my home, and the value of my property would severely decrease.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
16	Object	<i>I oppose the proposed change in the flood level for the Hawkesbury. This change would mean I would not be able to insure my home, and the value of my property would severely decrease.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
17	Object	<i>I oppose the proposed change in the flood level for the Hawkesbury. This change would mean I would not be able to insure my home, and the value of my property would severely decrease.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>

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18	Object	<p><i>I disagree with the updates to the 2025 flood planning document of raising the flood planning at Windsor to 19.3 meters. This will do more harm than good for residents as a flood can still be mitigated at this level if the unlikely event it was to occur. However, it will make it even harder to get flood insurance, affect the property values and make it difficult for banks to lend to owners in this new zone.</i></p> <p><i>It is just like the PFAS issue which has the potential to have a negative impact on house prices in the Hawkesbury. There are articles in the works highlighting how the PFAS issue was swept under the rug and homeowners in the Hawkesbury were kept in the dark when purchasing their property that these manmade substances were in our local drinking water which was coming from the river. Now this has come to light and will continue to, it's another thing against Hawkesbury homeowners.</i></p> <p><i>Adjusting the ranges are unnecessary and will do more harm than good. Please consider this when finalising your flood planning document.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p>
19	Object	<p><i>Council had always controlled Development's and should compensate property owners for extremely poor planning. Class action to sue council will be likely unless they raise Dam wall.</i></p> <p><i>Hawkesbury council needs to protect Hawkesbury residents they have failed, by mitigating the flood issues or buying out residents at market prices.</i></p>	<p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>The draft Study and Plan recommends Voluntary Purchase for houses located in extreme flood hazard/risk areas as a mitigation option.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
20	Comment	<p><i>Hawkesbury Councillors made decisions that affect where developers can build since the start of councils control of McGrath's Hill.</i></p> <p><i>Their poor decisions are now being reviewed by this flood report and council has to protect residents they have failed by buying out properties affected by flood levels due to higher insurance premiums and how banks view borrowings on new "prone land" according to this report.</i></p> <p><i>Putting funds into increasing the dam wall would be much cheaper than buying out residents or council being sued due to liability and poor planning.</i></p>	<p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Flood related development controls have been applied throughout time based on the flood information available at that time.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
21	Object	<p><i>I write to oppose the planned changes to the flood levels. I believe the current classifications met residential safety requirements. Any lifting of the flood levels will have adverse implications for local residents and businesses.</i></p>	<p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
22	Comment	<p><i>Please make it very clear that the proposed bypass at Pitt Town is not included in the same breath at flood evacuation. That Hortons Bridge area goes many metres underwater.</i></p>	<p>The draft Study provides the following in respect to the Pitt Town Bypass:</p> <p>The Pitt Town Bypass aims to reduce traffic through the town centre, improve safety for road users and enhance flood resilience for local residents. The Pitt Town Bypass is currently planning for construction. The Bypass crosses an overflow path from Pitt Town lagoon to Long Neck Lagoon that activates in 5% AEP events. Crossings in this area should be carefully designed to result in minimal impact in the regional flood events not just local events. The Pitt Town levee modelling discussed in Section 8.3 does not consider the Pitt Town bypass, which is also not included in the 2024 Hawkesbury-Nepean Flood Study.</p>
23	Object	<p><i>Against this idea - would cause further economic heartache for so many businesses and households. Insurance is already through the roof in Pitt Town even in areas that don't flood.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p>
24	Object	<p><i>I do not agree with this proposal.</i></p>	<p>Noted.</p>
25	Object	<p><i>This is unnecessary and unfair</i></p>	<p>Noted.</p>
26	Object	<p><i>Leave it as is please.</i></p>	<p>Noted.</p>

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27	Comment	<p><i>Having lived and resurrected my home through multiple floods it is concerning to see no real plan is in place to cover issues such as:</i></p> <ol style="list-style-type: none"> <li><i>1. Dam levels.</i></li> <li><i>2. Rivers silting up</i></li> <li><i>3. Diversion of rising water</i></li> <li><i>4. Insurance policies being different things for different areas</i></li> <li><i>5. Road repairs and mitigation.</i></li> </ol> <p><i>With no action being taken the ongoing cost to the wider community to restore life and property is unbelievably high and should be dealt with so this cost is minimised as far as possible. Why we don't keep the Warragamba dam at 90% especially with weather warning systems more accurate is beyond anyone. We need to stop getting hung up on words like "Flood mitigation" or water restrictions because the best way to stop billion in \$\$ being spent on clean-up is keeping the level at 90%. That way the Hawkesbury has a chance to escape to the coast and not create the bathtub effect along the estuaries. Will it fix the heavy rains? We don't know but it used to when dam was below 90% (check your records)</i></p> <p><i>Next point is to keep dredging the river system and use the valuable silt for builders and get income for this and at same time keep rivers flowing properly. Please don't respond by saying environmental concerns as the rivers were deeper in the early 2000 and now they are not so they should be taken back to what they were. Remember when barges went all the way to St Albans?? No chance now.</i></p> <p><i>Lastly create a diversion river further down the Hawkesbury which allows rainfall to be swept into massive drainage pipes before Wisemans Ferry and re-emerges further down so the town and surrounds are spared. This would save enormous costs. It's all rural land so easily approved.</i></p> <p><i>The insurance issue is a real worry so the councils and NSW government need to establish a Flood pool for insurance that residents can put into each month and builds up to a level that can help with insurance cover. Right now homeowners can't afford flood insurance and no one can get finance for homes without flood cover so its stalemate but we all suffer.</i></p> <p><i>Repairs of roads etc should consider tunnel roads much like Switzerland where mud slides and the like go over the road into the river causing no further damage or disruption to the roads. Yes, its more expensive initially but imagine the ultimate cost saving.</i></p> <p><i>The council needs to work with locals to get smart solutions.</i></p>	<p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p> <p>Dredging of rivers have legislative implications and approvals, as well as environmental and biodiversity impacts.</p> <p>The Currency Creek Bypass option creates a diversion similar to that suggested, however as demonstrated in the draft Study, this option does not have an acceptable cost benefit ratio.</p> <p>Investigations into the use of tunnels is not within the scope of this Project.</p>
28	Comment	<p><i>Stop progressing and building upon a well-known floodplain! History has not changed, nor will it and your need to keep building upon a lot of old swamp lands is only making it worse! You are responsible for putting our homes and lives at risk!</i></p>	Noted.
29	Object	<p><i>Undoubtedly flooding is an ongoing issue in the Hawkesbury. I do not agree with that the current plan should be adopted. I believe a less severe flood target should be adopted. Property values will plummet, and insurance will sky rocket or be unobtainable for a much larger community than is necessary. Scale it back please!</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>

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30	Comment	<p><i>Hi there, I tried to make a submission on the 'your feedback will make a difference have your say' site but it would not send me the 4-digit code I needed to register to make a comment. Typical. I have been severely impacted by 3 major floods that ruined my business in Windsor each time. Despite being only 2 km from the RAAF base no help was offered from our defence force. The only help I got throughout each flood was from a few volunteers bagging sand in the local park. We had to go get the bags ourselves. Otherwise, the Red Cross and Rotary both laundered donations back into their vast coffers and no-one saw any money from those groups. The Recovery centre was a complete waste of everyone's time and efforts. Mostly a lot of board government bureaucrats (many flown in and accommodated at the government's expense) sitting around behind computers twiddling their fingers. The government compensation grants (mostly only loans for farmers) and compensation were the most difficult and humiliating scheme anyone could get through. I had to resubmit information many times, was interrogated for my personal details and evidence and found that the experience of dealing with them was worse than the actual flood. I know many people that gave up on this process and fled the area. Volunteers from the fire brigades helped a bit moving out ruined furniture. Council was useless; they left flood rubbish for weeks and I had to contact them many times because other people were dumping rubbish onto my flood rubbish pile (council said sorry they forgot) but they did offer mental health service directions and aerobic classes for us at the local hub - like we need that! They still expected the rates to be paid on time of cause. There was no investigation as to the cause of the flood related to government cloud seeding and geoengineering. Mr Pettitt was an independent at council and had a flood engineer plan nobody wanted to look at because he was not in one of the major parties. They decided to pour our money into better roads so we can escape better. Ha. Politicians flew over in helicopters and visited volunteer hubs with their new crews trying to look sad. So useless.</i></p> <p><i>We need investigations into government geoengineering and trucks crews and secure storage areas to get our stuff out and store it until the flood is over, then we need help with cleaning up and moving stuff back in, simple really. Yes, that means getting dirty hands. We need the major erosion sites fixed quickly otherwise there is going to be landslides.</i></p>	Noted.
31	Comment	<p><i>The solution to the flooding in the Hawkesbury is to change the legislation so Warragamba Dam can be mitigated BEFORE these very well forecast rain systems arrive. After all we do have desalination plants that supply water as well.</i></p>	<p>Noted.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
32	Object	<p><i>I disagree with the 2025 flood risk management study and proposed mitigations. Further expenditure for flood management is simply justification for council to continue to approve development in a known flood plain. As a resident of the Hawkesbury for over 50 years, more than the majority of bureaucrats using theoretical models to predict floods, it is an insult. What a waste of rate / taxpayer's money. It is an appeasement to those who relied on council to provide them with accurate information. Blaming Warragamba Dam for the large floods is simply a demonstration of the lack of accountability for councils planning decisions. Levees are insanity and denial of the root cause.</i></p> <p><i>Implementing the proposed strategy and reclassifying areas after people have invested, will devalue properties. No consideration has been given to the resulting costs of insurance for all properties in the same postcode which will never be impacted by flood e.g. 2756 which is a significant area. There should be a class action against council - lobbyists are already commencing this motion. The days of council accountability are getting closer.</i></p>	<p>Noted.</p> <p>The study doesn't support levees with the reasons why discussed in the draft Study.</p> <p>Warragamba dam is not blamed for floods, and the raising of the dam wall is supported by the Draft Study. Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>
33	Comment	<p><i>Penrith Lake could be a secondary dam with a levee around it. Raising the Warragamba Dam would also create more water reserves for the dry years ahead. It should also be managed as a flood mitigation dam.</i></p>	<p>Noted.</p> <p>Raising the Warragamba Dam wall or lowering the water level in the dam is a State Government matter. Council's role in this respect is in advocacy.</p>



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34	Object	<p><i>A review of the mapping would highlight that the impact to the Hawkesbury residents is massive with loss of value of these properties and residents may find it impossible to sell or even be able to insure. The basis of the mapping I believe is incorrect as some areas shown have never flooded or been impacted by flooding. I would question the value of these statistics and their accuracy for future planning.</i></p>	<p>Flood frequency analysis has been undertaken in the Hawkesbury-Nepean River Flood Study (prepared by NSW Reconstruction Authority) using very long historic records, and the modelling has been calibrated to these numerous historical flood events giving confidence to the calculation of defined flood events.</p> <p>Recent floods were approximately a 5% AEP event or less and therefore would not have impacted most of South Windsor. Whether or not a property was flooded in recent events, or even past events, is not an indication that a property is not flood liable/located on a floodplain.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
35	Comment	<p>See Submission</p> <p>Learning from other Councils - Elevating homes and driveways; flood resilient design</p> <p>Promoting Resilience and Adaptability - flood resilient design and materials for new builds and retrofits; incentives for retrofits</p> <p>Strategic Rezoning and Buy-Back Schemes</p> <p>Comprehensive Community Support Programs - clear, accessible information; financial assistance</p> <p>Concerns with Proposed Flood Level Adjustments</p>	<p>The draft Study and Plan recommends flood proofing of buildings, which can include the retrofitting of existing development where feasible. Council's existing and future flood related development controls include requirements for the use of flood resilient design and material.</p> <p>The use of Flood Planning Constraint Categories (or similar) identifies different areas within the floodplain for the identification of appropriate planning controls relating to land use type and building construction.</p> <p>The draft Study and Plan uses existing flood level data from the Hawkesbury-Nepean River Flood Study 2024 (NSW Reconstruction Authority). The draft Study and Plan proposes to change the Flood Planning Level, which will enable the imposition of flood related development controls on more properties thereby improving the resilience of more development into the future.</p> <p>The management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p>
36	Comment	<p>See Submission</p> <p>Resilience – Transport for NSW to fast-track Richmond Bridge Project and to raise bridges along Springwood Road to 1% AEP level in time with the opening of the Grose River Bridge.</p> <p>Essential Services Protection - Electrical Substations, sewer and water infrastructure to 1% AEP level</p> <p>Planning Certificates and Insurance - Flood Planning Level rise - impact on existing development, impact on insurance.</p> <p>Flood Planning Level and Exempt and Complying Development - effect on complying development approvals</p> <p>Resilient Lands Strategy - Revised Housing Strategy</p>	<p>The timeframe of Transport for NSW projects is subject to State Government priorities. Council's role is only one of advocacy.</p> <p>Whilst the location of essential services above the 1% AEP flood level or higher is desirable, this is not always practical when providing services on existing floodplains. Business continuity planning for essential services is the responsibility of the providers. Council's role is one of advocacy.</p> <p>The draft Study and Plan uses existing flood level data from the Hawkesbury-Nepean River Flood Study 2024 (NSW Reconstruction Authority). The draft Study and Plan proposes to change the Flood Planning Level, which will enable the imposition of flood related development controls on more properties thereby improving the resilience of more development into the future.</p> <p>The management options identified in the proposed Plan will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in additional properties being identified as 'flood control lots' for the purposes of undertaking Complying Development. If these properties cannot meet the requirements for 'flood control lots', complying development will not be able to be undertaken, and the proponent will be required to seek approval through the development application pathway. In this case, development consent will ensure that the development is appropriate and is carried out in such a manner that minimises and/or mitigates the impact of flooding.</p>

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37	Comment	<p>See Submission</p> <p>Adoption of Clause 5.22 - implications for evacuation capacity of Pitt Town (Hawkesbury-Nepean Valley Flood Evacuation Model)</p> <p>Flood Planning Constraint Categorisation - further details/clarity provided in regard to types of development controls for each category.</p> <p>Development of a Flood Chapter for the Hawkesbury DCP - further details/clarity provided in regard to types of development controls for each category.</p> <p>Impacts on Flood Insurance, Financing and Land Values - Options to mitigate the impacts of Council adopting the revised flood level from the Hawkesbury-Nepean River Flood Study and higher flood planning level.</p>	<p>The draft Study and Plan recommends the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>The change in flood levels including the Probable Maximum Flood is the result of better techniques and specifically the impact of global warming to date. It is not a result of this study. Broad scale mitigation options have been extensively assessed by state government studies and this study has looked at more localised options. It is apparent that no option other than the Warragamba raising can address the increase in flood levels due to climate change. For this reason, it is important that planning levels address this increase in risk. Insurance companies use their own methods to assess premiums, and these are not directly linked to planning levels. Though insurance companies do withdraw from certain suburbs if they believe the planning levels are too low.</p> <p>It is important that existing and future land holders understand the flood risk.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
38	Object	<p>See Submission</p> <p>Object to raising the Flood Planning Level - negative impacts on property values, saleability, insurance, access to loans, ability to improve property and ability to change use of property. This change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</p> <p>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</p>	<p>It is important that any major new development or redevelopment account for current flood risk. And that new purchases properly understand the flood risk.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
39	Object	<p>See Submission</p> <p>Proposed change to the flood control level to 0.5% AEP plus 0.5m.</p> <p>In my view Council should not adopt the report recommendation to raise the flood control level.</p> <p>Raising the flood control level won't change the situation for the towns that are already developed and won't make any difference to a major flood event.</p> <p>It also makes no difference to most of the flood plain that's sitting below the existing 1 in 100 flood level.</p> <p>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</p> <p>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</p> <p>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</p>	<p>It is important that any major new development or redevelopment account for current flood risk. And that new purchases properly understand the flood risk.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>

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40	Object	<p>See Submission</p> <p>I urge Council to not adopt the report recommendation to raise the flood control level – and to maintain the flood control level at the existing and conventional 1% AEP level. The stated benefits of the muted change are illusory – raising the flood control level will do nothing to protect the developed townships and will have no relevance to a catastrophic flood event.</p> <p>The economic consequences for the townships of this measure have not been considered. A key component of flood resilience is the financial resilience of the affected homes and businesses.</p> <p>This proposed measure will erode that resilience.</p> <p>I urge Council to recognise and work with the existing historic footprint of development, to continue to promote flood awareness and preparedness, and to work with State bodies on a comprehensive flood evacuation policy.</p>	<p>Council has an obligation to use the best available information and to properly account for future flood risk. The proposed changes will make new development and large-scale redevelopment much more flood resilient. People investing in renovations or purchasing properties need to understand the risks they are taking on board.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p>
41	Object	<p><i>Although I understand why there may be a need to raise the flood level from 1:100 to 1:200 to control future development on the floodplain there is another side to this scenario - existing residential properties and businesses and there are no positives for this sector.</i></p> <p><i>I was notified by insurance companies that for home and contents they would no longer be insuring properties in Windsor Downs as they have changed underwriters. Even though my land is above the current 1:100. I can only imagine the issues if it becomes 1:200. How many more companies won't offer insurance in some suburbs in the Hawkesbury.</i></p> <p><i>Residents living in affected suburbs would be unable to get any insurance forcing them to sell and move out or risk being uninsured.</i></p> <p><i>For any insurance companies still offering coverage it would most likely be far more expensive. In the first instance uninsured properties may become a financial burden to both local and state governments during flooding or fires and secondly if residents leave the area because they can't get insurance or can't afford the extremely high costs then revenue from rates etc may decline simply because of falling property values when the flood level becomes 1:200 and more properties are now classed as being below the new flood level. Raising the level to 1:200 will obviously decrease the value of residences in the area even if they were above the 1:100 flood level but are now below the new 1:200 level.</i></p> <p><i>In these circumstances to finance a knock down and rebuild, renovations, additions etc for premises below the 1:200 the lender may require flood cover insurance if finance is required. If that is not possible then none of the above can proceed unless finance from a lender is not required. Lenders may also only lend an amount for the value of the land thus requiring the owner to have a far greater deposit (possibly up to 50%) Overall properties will be worth less in a flood zone - cheaper to purchase and have a lower selling price.</i></p> <p><i>There are absolutely no positives for existing residents in some suburbs of the Hawkesbury with the change to 1:200.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>

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42	Object	<p><i>One can understand why there may be a need to raise the flood level from 1:100 to 1:200 to control future development on the floodplain but there is another side to this scenario - existing residential properties and businesses and there are no positives for this sector.</i></p> <p><i>I was notified by my insurance company for home and contents (Coles) that they would no longer be insuring properties in Pitt Town as they have changed underwriters. APIA is just another insurer who has also decided not to offer insurance to residents in Pitt Town.</i></p> <p><i>Even though my land is 23m AHD that was immaterial as the new underwriter looked at suburbs, not individual properties - and this was at 1:100! Heaven help us if it becomes 1:200! How many more companies won't offer insurance in some suburbs in the Hawkesbury.</i></p> <p><i>Residents thus living in particular suburbs and unable to get any insurance may have to sell and move out or risk being uninsured. Those companies still offering coverage would most likely be far more expensive.</i></p> <p><i>In the first instance uninsured properties may become a financial burden to both local and state governments during flooding or fires and secondly if residents leave the area because they can't get insurance or can't afford the extremely high costs then revenue from rates etc may decline simply because of falling property values when the flood level becomes 1:200 and more properties are now classed as being below the new flood level.</i></p> <p><i>Raising the level to 1:200 will obviously decrease the value of residences in the area even if they were above the 1:100 flood level but are now below the new 1:200 level.</i></p> <p><i>In these circumstances to finance a knock down and rebuild, renovations, additions etc for premises below the 1:200 the lender may require flood cover insurance if finance is required. If that is not possible then none of the above can proceed unless finance from a lender is not required.</i></p> <p><i>Lenders may also only lend an amount for the value of the land thus requiring the owner to have a far greater deposit (possibly up to 50%)</i></p> <p><i>Overall properties will be worth less in a flood zone - cheaper to purchase and have a lower selling price.</i></p> <p><i>There are absolutely no positives for existing residents in some suburbs of the Hawkesbury with the change to 1:200.</i></p>	<p>Noted.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
43	Object	<p><i>I believe the Council should not adopt the report's recommendation to raise the flood control level.</i></p> <p><i>Raising the flood control level will not change the situation for the towns that are already developed and will not make any difference in a major flood event.</i></p> <p><i>It also makes no difference to most of the floodplains that sit below the existing 1 in 100 flood level.</i></p> <p><i>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</i></p> <p><i>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long-established 1 in 100 flood levels.</i></p> <p><i>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>

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46	Object	<p><b>SUBMISSION TO:</b>  <i>Draft Hawkesbury Floodplain Risk Management Study and Plan 2025</i>  <i>Proposed change to the flood control level to 0.5% AEP plus 0.5m.</i></p> <p><i>In my view Council should not adopt the report recommendation to raise the flood control level.</i></p> <p><i>Raising the flood control level won't change the situation for the towns that are already developed and won't make any difference to a major flood event.</i></p> <p><i>It also makes no difference to most of the flood plain that's sitting below the existing 1 in 100 flood level.</i></p> <p><i>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</i></p> <p><i>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</i></p> <p><i>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>

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47	Object	<p><i>Draft Hawkesbury Floodplain Risk Management Study and Plan 2025 Proposed change to the flood control level to 0.5% AEP plus 0.5m.</i></p> <p><i>In my view Council should not adopt the report recommendation to raise the flood control level.</i></p> <p><i>Raising the flood control level won't change the situation for the towns that are already developed and won't make any difference to a major flood event.</i></p> <p><i>It also makes no difference to most of the flood plain that's sitting below the existing 1 in 100 flood level.</i></p> <p><i>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</i></p> <p><i>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</i></p> <p><i>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
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49	Object	<p><i>In my view as a local, home occupant, employee and business owner in the Hawkesbury, our Council should NOT adopt the report recommendation to raise the flood control level.</i></p> <p><i>Raising the flood control level won't change the situation for the towns that are already developed and won't make any difference to a major flood event.</i></p> <p><i>It also makes no difference to most of the flood plain that's sitting below the existing 1 in 100 flood level.</i></p> <p><i>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</i></p> <p><i>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</i></p> <p><i>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
50	Comment	<p><i>To Whom It May Concern.</i></p> <p><i>I write to provide feedback on the Draft Hawkesbury Floodplain Risk Management Study and Plan 2025, with a focus on the critical importance of revisiting the proposed flood level measures.</i></p>	

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	<p><i>While the plan acknowledges significant challenges and proposes valuable solutions, there are key areas requiring reconsideration to ensure equitable and sustainable outcomes for all affected communities.</i></p> <p><i>Revising Flood Levels to Avoid Widespread Impact:</i></p> <p><i>The current proposal to increase the flood level may directly impact approximately 300 properties. However, it will disproportionately adversely affect over 15,000 properties already burdened by frequent flooding. This approach risks exacerbating vulnerabilities for a large portion of the population, including financial, social, and economic disadvantages.</i></p> <p><i>Residents in areas such as South Windsor and McGrath's Hill are particularly at risk:</i></p> <p><i>Without proper support and planning, these towns could devolve into economically depressed areas, where property owners—overwhelmed by repeated flooding and insufficient recovery options—are unable to maintain or improve their homes. This could lead to the creation of ghettos and amplify existing inequalities, leaving residents with fewer opportunities to rebuild or relocate.</i></p> <p><i>Promoting Resilient and Adaptive Solutions:</i></p> <p><i>Rather than increasing the flood level, the plan should prioritize measures that enhance resilience and enable quicker recovery for flood-affected residents:</i></p> <ol style="list-style-type: none"> <li>1. <i>Encouraging Resilient Buildings:</i> <p><i>Introducing planning controls that require existing buildings to be rebuilt to higher flood resilience standards will reduce the long-term impact of flooding. Strengthened infrastructure is key to supporting families and businesses in returning to normalcy more swiftly.</i></p> </li> <li>2. <i>Rebuilding and Retrofitting:</i> <p><i>Providing incentives and guidance for retrofitting existing homes with flood-resistant materials or designs will ensure that affected residents have the tools to protect their properties and livelihoods.</i></p> </li> <li>3. <i>Rezoning for Long-Term Safety and Sustainability:</i> <p><i>Rezoning properties in high-risk areas to more suitable uses, such as open spaces or commercial flood-tolerant activities, would address safety concerns while reducing the economic strain on individual households. Coupled with a buy-back scheme, rezoning can help residents transition to safer living environments without suffering financial losses.</i></p> </li> </ol> <p><i>Recommendations for Inclusion in the Plan:</i></p> <ul style="list-style-type: none"> <li>• <i>Introduce targeted buy-back schemes for the most vulnerable properties, supported by rezoning efforts.</i></li> </ul>	<p>The draft Study and Plan 2025 has identified the number of properties affected by flood events and has calculated the tangible flood damages for each defined flood event. In this regard it is noted that:</p> <ul style="list-style-type: none"> <li>• In a 1% (1 in 100) AEP flood event there are 5,388 properties affected (4,766 above floor) with total damages of \$1,985,984,728.</li> <li>• In a 0.5% (1 in 200) AEP flood event 7,211 properties (6,263 above floor level) are affected with total damages of \$2,920,302,887.</li> </ul> <p>This highlights that an additional 1,823 properties are affected in a 0.5% (1 in 200) AEP flood event compared to the 1% (1 in 100) AEP event resulting in an additional cost of \$934,318,159 in damages. This equates to \$512,517 per property, which is significant compared to the average cost of damages for other flood events. Only the 1% AEP event has higher damages; being \$602,533 per property.</p> <p>In addition, it is noted that whilst an additional 1,823 properties be affected by an increase in the Flood Planning Level, only 116 of these lots are vacant commercial and industrial lots and 65 are vacant residential lots.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>The draft Study and Plan recommends the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>Current development controls support all developments, including rebuilding of existing structures, to high flood resilient standards. Future development controls will also support this philosophy.</p> <p>Noted.</p> <p>Rezoning land would involve reducing land use potential of the land and therefore also land values. As a result, Council would be open to having to provide compensation. The draft Study and Plan has reviewed the current zonings within the floodplain, and do not propose any changes. Council's current Local Environmental Plan and Flood Policy provides suitable considerations/requirements to appropriately regulate development based on flood risk. The buy-back scheme adequately works without the necessity for rezoning first.</p> <p>See above comment.</p>

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		<ul style="list-style-type: none"> <li>• <i>Rezoning flood affected properties to more suitable resilient uses would give the current owners uplift in value which may reduce the need for Government assistance in the form of buy back schemes.</i></li> <li>• <i>Implement mandatory rebuilding standards that prioritize resilience and adaptability in high-risk areas. Rebuilding existing homes should be encouraged to improve resilience. Encouraging the rebuilding of homes affected by flood could improve recovery time and resilience of communities.</i></li> <li>• <i>Focus on community support programs to help residents transition effectively, including financial assistance and clear communication of options.</i></li> <li>• <i>Re-evaluate flood level adjustments to prevent undue burden on the existing 15,000 properties already facing challenges. Focus on the improvement of the resilience of homes by way of building standards that could be developed with the collaboration of Government and the Insurance Council of Australia. This should be a priority, rather than just increase the flood planning level.</i></li> </ul> <p><i>Conclusion</i></p> <p><i>The Hawkesbury region requires a flood risk management strategy that balances safety, equity, and economic sustainability. Increasing the flood level as proposed risks leaving thousands of residents more vulnerable, financially strained, and socially disadvantaged.</i></p> <p><i>Instead, we must focus on building resilience through strategic planning, modernized infrastructure, and rezoning that aligns with long-term safety goals.</i></p> <p><i>Thank you for considering this submission.</i></p> <p><i>I urge the Council to adopt an approach that minimizes harm while fostering a stronger, more resilient Hawkesbury for all.</i></p>	<p>See above comment.</p> <p>Current development controls support all developments, including rebuilding of existing structures, to high flood resilient standards. Future development controls will also support this philosophy.</p> <p>Noted.</p> <p>See above comments.</p>
51	Object	<p><i>Draft Hawkesbury Floodplain Risk Management Study and Plan 2025</i></p> <p><i>Proposed change to the flood control level to 0.5% AEP plus 0.5m.</i></p> <p><i>In my view Council should not adopt the report recommendation to raise the flood control level.</i></p> <p><i>Raising the flood control level won't change the situation for the towns that are already developed and won't make any difference to a major flood event.</i></p> <p><i>It also makes no difference to most of the flood plain that's sitting below the existing 1 in 100 flood level.</i></p> <p><i>Raising the flood control level will have a major negative impact on property values, saleability, insurance, access to loans, ability to improve property, and ability to change use of a property.</i></p> <p><i>I believe this change would be unfair to those affected who bought or developed properties in areas subject to the long established 1 in 100 flood levels.</i></p> <p><i>The proposed change will lead to the neglect of properties and financial hardship, without achieving any real improvement in managing the flooding risk.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
52	Object	<p><i>There will be negative results to existing property owners and small businesses with this change to flood levels.</i></p>	Noted



Submission No.		Matters Raised in Submission	Officer Comment
53	Comment	<p><i>The Hawkesbury Business Group (HBG) represents the interests of businesses across the Hawkesbury Local Government Area, advocating for sustainable economic growth and resilience.</i></p> <p><i>With the forthcoming Western Sydney Airport and the associated economic opportunities, it is critical that the Floodplain Risk Management Study and Plan 2025 considers the unique needs of businesses operating within the floodplain.</i></p> <p><i>The floodplain encompasses industries uniquely positioned to adapt to periodic inundation, such as agriculture, logistics, and production. These industries are not only integral to the Hawkesbury economy but also support broader regional growth. To ensure their continued viability, the plan must prioritize retrofitting existing premises with flood-resilient infrastructure and allow for adaptive construction methods tailored to floodplain conditions.</i></p> <p><i>Retrofitting measures, including elevated building designs, the use of flood-resistant materials, and the protection of critical operational systems, would enable businesses to recover swiftly after flood events. Equally, varying the criteria for future construction by integrating adaptive techniques—such as elevated platforms, modular designs, and water-tolerant structures—will allow floodplain industries to maintain productivity while effectively managing risk.</i></p> <p><i>A one-size-fits-all approach to flood management could inadvertently stifle businesses that are better suited to operate on flood-prone land. The plan must acknowledge and support these industries' adaptive capacities by incorporating targeted strategies that balance flood mitigation with economic sustainability.</i></p> <p><i>The Hawkesbury floodplain is a cornerstone of regional growth, and the businesses that operate within it are vital to Western Sydney's expansion. By focusing on retrofitting and adaptive construction, the Hawkesbury City Council can ensure these industries continue to thrive, contributing to the local economy and enhancing the region's resilience to future challenges.</i></p>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
54	Comment	<p><i>Adopted Terminology</i>  <i>Whilst a great deal of effort has been put into trying to clarify flood frequency terminology, it seems to have made describing a level of expected flooding more confusing. For example, a flood may start as a very frequent event and then change to a frequent/rare or very rare event. Why not just stick to AEP (%) for consistency.</i></p> <p><i>Table 1 - what is Design Flood Level - include in glossary</i></p> <p><i>Page xvi - refers to rising of Warragamba Dam - should be raising</i></p> <p><i>Table 3 - FM5 - survey of levels should include review of reports leading up to implementation of existing levels and associated plans (available within council) to compare with existing structures and current level of service - including flood gates</i></p> <p><i>PM6 - more vulnerable uses - should be users</i></p> <p><i>2.6.1 Land Use</i>  <i>I would have thought the majority of flood affected land is primary production/recreation with the remainder being residential/industrial.</i></p> <p><i>2.6.3 Local Council policy - 2nd para, 3rd last line - local environmental plan should be "plans"</i></p> <p><i>3. Available Data</i>  <i>3.1 Flood Model - what are GPU cards</i></p> <p><i>4. Community Consultation</i>  <i>4.1 Hawkesbury Floodplain Management Committee - does the committee not have any elected representatives anymore or are they included as Council management?</i></p> <p><i>5. Existing Flood Behaviour</i>  <i>5.1 Design Flood Behaviour - I do not understand why there are significant increases in flood levels in extreme events caused by "bend losses" in the "tightest bends"- I would have imagined that most bend losses would have occurred whilst the flow was within the channel - once the flood had exceeded the channel, particularly at larger events, flow would be almost linear from Camden to Sackville</i></p>	<p>The rationale for the terminology used has been outlined in the draft Study and Plan and is consistent with current industry practice.</p> <p>Included.</p> <p>Amended.</p> <p>The draft Study and Plan recommends the maintenance, repair, replacement, and overall management of existing flood mitigating infrastructure. This will be included in the final Plan as an action.</p> <p>Amended to clarify the intent of this option.</p> <p>Noted.</p> <p>Noted.</p> <p>Amended.</p> <p>Revised.</p> <p>Noted. This information sourced from the Hawkesbury-Nepean River Flood Study (2024) prepared by NSW Reconstruction Authority.</p>

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		<p><i>Table 9 - Floodway - 3rd dot point "flood flow, which my" should be may</i></p> <p><i>Flood Fringe - 2nd dot point - one would think cumulative development in flood fringe areas, if allowed would ultimately impact the pattern of flood flows, storage and/or flood levels.</i></p> <p><b>6.0 Consequences of Flooding on the Community</b>  <i>The first paragraph lends itself for the reader to think that all "flooding affects the Hawkesbury Community much worse than in most locations in NSW", however the remainder of the paragraph relates to PMF and 1% AEP. Perhaps the paragraph should commence by saying "Major flooding affects _____"</i></p> <p><b>6.1 Hawkesbury-Nepean Flood Evacuation Modelling</b>  <i>Again, the extreme risk to life in the Hawkesbury-Nepean occurs in major flood events. The paragraph should perhaps read "Due to the extreme risk to life during major flood events in the _____"</i></p> <p><b>6.2 Road Overtopping and length of inundation</b>  <i>1st para. 2nd sentence - "Due to the extent and depth____" should read "subject to the extent and depth____" (obviously depending on the severity of the event)</i></p> <p><i>1st para. last sentence - should refer to Ferry Services, not just Ferrys being cut</i></p> <p><i>Table 10: Low level crossings and their typical period of closure in a 1% AEP event should read typical "estimated" period as there is no typical period.</i></p> <p><i>Table 11: 3rd column should read Flood levels for "estimated" 1% AEP at ____</i></p> <p><i>Table 12: Inundation Times of Road Low points During Typical "Estimated" 1% AEP Flood Event</i></p> <p><i>Why is Kurmond Road not identified as an evacuation route (for Wilberforce/Ebenezer etc.)</i></p> <p><i>Diagram 2 Locations on identified roads should be added</i></p> <p><b>6.4 Economic Impact of Flooding</b>  <i>Diagram 3 - Serious injury/loss of life should have a tangible cost</i>  <i>- Residential opportunity - grant availability to move out of flood plain</i></p> <p><b>6.4.1</b> - <i>I don't see the value that could be achieved by doing a further detailed survey of properties.</i></p> <p><b>6.4.2.1</b> - <i>Internal damages were assumed (add "to") follow____</i>  <i>Considering the variability of assets provided at caravan parks, toilet blocks, administration, games rooms etc. this figure seems low</i></p> <p><b>6.4.2.2</b> - <i>Structural damages were assumed (add "to") follow____</i>  <i>- if it has been identified that some buildings may have to be demolished in a 1% AEP event, there should be a cost attributed to make the numbers realistic.</i></p> <p><b>6.4.2.3</b> - <i>Direct External Damages - seems low when considering the likely quality of the buildings affected and the fact that they will likely need replacement along with fencing etc.</i></p> <p><b>6.4.2.4</b> <i>Indirect Damages - again estimated costs seem low - additional accommodation and loss of rent would probably equate to less than 1 month at the amount identified.</i></p> <p><b>6.4.3.1</b> - <i>Non-residential Properties Damages - there could be significant costs to primary production properties due to clean-up, erosion repairs, re-planting etc.</i></p> <p><b>6.4.3.2</b> - <i>Similarly, caravan parks may have damage to boat ramps, septic systems, roads, swimming pools, tennis courts etc.</i></p>	<p>Amended.</p> <p>Development does have an impact on flows and flood levels, however it is not significant and therefore not prohibitive for future land use.</p> <p>Noted.</p> <p>Noted.</p> <p>Noted.</p> <p>Amended.</p> <p>Amended to clarify that the period of closure is given for a 1% AEP design event.</p> <p>Table 11 shows 'Design Flood Levels at Low Points in Roads', therefore there is no need for this amendment.</p> <p>Amend to refer to 1% AEP design flood event.</p> <p>The roads listed are formal evacuation routes identified by NSW State Emergency Services.</p> <p>The roads identified in Table 12 that are impacted in a 1% AEP design flood event are labelled on Diagram 2.</p> <p>The methodology for determining the costs associated will flooding is outlined in Section 6.4, including consideration of both tangible and intangible factors in the determination of costs.</p> <p>Noted. Detailed survey is suggested for future studies and the value of such a survey can be considered at that time.</p> <p>Amended.</p> <p>Amended.</p> <p>External damages (laundry/garage/yard/vehicle) were assumed to \$13,860 for houses on the basis that the majority of vehicles and items are moved by residents. The methodology used to determine the costs of flooding is in accordance with industry best practice.</p> <p>Noted. The methodology used to determine the costs of flooding is in accordance with industry best practice.</p> <p>Noted. The methodology used to determine the costs of flooding is in accordance with industry best practice.</p> <p>Noted. The methodology used to determine the costs of flooding is in accordance with industry best practice.</p>

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		<p>6.4.4 - Summary of Damages - 3rd line this flood damage estimates - should be "these" flood damage estimates__</p> <p>Table 14 - how are the Average Annual Damages (AAD) estimated/defined?</p> <p>8.4.1 Flood Access - Transport for NSW is currently undertaking concept design for a higher-level bridge for North Richmond.</p> <p>There is a major opportunity lost with this project in not taking into account additional traffic generating development with the proposed extension of Redbank to the west and the proposed development of Hambledon Park on Terrace Road at North Richmond.</p> <p>The alternative route identified as an extension of The Driftway through to Grose Vale Road (NOT EXTENDING THROUGH THE CURRENT REDBANK DEVELOPMENT) at a 1% AEP level west of Castlereagh Road would give the opportunity to split traffic demand from the North Richmond/ Grose Vale/Grose Wold/Bowen Mountain/Kurrajong areas from other traffic generated from the west and northwest of North Richmond. It would also give additional access to residents west of the river in flood events greater than the 1 in 20 AEP and also provide an alternate evacuation route for Richmond residents in an event up to the 1% AEP event if required.</p> <p>8.4.4.1 Flood Planning Levels It is a huge jump, with little justification to jump from a 1% AEP with freeboard to a 0.5% AEP level with freeboard. The consequences of such a decision are far reaching, particularly to residents who over the years have built to floor levels adopted/imposed by Council over time. The implications in relation to insurance costs and property values of those residents are enormous. This recommendation should not be supported.</p> <p>8.5.1 Flood warning (RM1) Whilst continual education/reminders of flood danger/warnings are supported, it has to be done in a manner where it is retained in the community otherwise the impetus and knowledge trying to be conveyed will be ignored/lost. Fridge magnets specific to identified areas showing evacuation routes would be worth considering.</p> <p>Table 32 PM6 - concerns - more vulnerable uses (should be users)</p> <p>Finally - The Breakaway, Freemans Reach I have observed over the past few floods that the river at, and to the west of The Breakaway appears to be silting. This will, if not addressed cause increased water levels upstream of this area in flood events and ultimately, as the name suggests will cause the river to break its banks, and possibly once again gouge its way across farmland to attempt to rejoin the main channel downstream of Windsor causing significant damage. The buildup in the bed needs to be investigated and addressed.</p>	<p>Amended.</p> <p>The methodology for determining the Average Annual Damages is outlined in Section 6.4.</p> <p>Amended.</p> <p>Noted. These proposals have not been determined. If approved, the impacts of these development on flooding and flood evacuation will be considered with nay future studies.</p> <p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p> <p>Noted. Will be considered when implementing these actions.</p> <p>Amended to clarify the intent of this option.</p> <p>Noted.</p>
55	Object	<p>See Submission</p> <p><u>Raising Flood Planning Level</u> (Current FPL 17.4mAHD. Proposed FPL 18.5 mAHD. Increase of 1.6m)</p> <p>Council should clarify whether flood-related development controls and the method for determining the applicability of these controls will be updated and, if so, identify how they will be updated.</p>	<p>The draft Study and Plan recommends:</p> <ul style="list-style-type: none"> <li>○ a Flood Chapter in the DCP</li> <li>○ development controls based on Flood Planning Constraint Categories</li> </ul>

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		<p><u>Flood-Related Development Controls</u></p> <p><i>Requests that further details and clarity be provided regarding the types of development controls that would be proposed for each of the FPCCs</i></p> <p><u>Adoption of Clause 5.22</u></p> <p><i>Council provide further details and clarity regarding the types of development controls that would be proposed for areas above the FPL</i></p> <p><i>Clarification on the implications for the evacuation capacity of Richmond based on FEM</i></p> <p><u>Voluntary Purchase</u></p> <p><i>Supported.</i></p> <p><u>Development of Flood Chapter</u></p> <p><i>Further details and clarity be provided regarding the types of development controls that would be proposed and how they would differ from the existing development controls set out in the Flood Policy.</i></p> <p><u>Infill residential development</u></p> <p><i>Impacts of infill development (particularly residential) on evacuation capacity</i></p> <p><u>Transition Arrangements</u></p> <p>Transition arrangements for existing development.</p>	<p>The draft Study and Plan recommends the review of, and changes to, Council's planning framework, including raising the Flood Planning Level, the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>Clause 5.22 (standard wording) relates to controlling 'sensitive and hazardous' uses and 'particular risk to life' where evacuation/safety considerations are required. The adoption of Clause 5.22 into Hawkesbury Local Environmental Plan 2012 is discussed in detail in the Report, with a recommendation not to incorporate it into the Plan.</p> <p>The Flood Evacuation Model is not available for use outside of the NSW Reconstruction Authority. The Flood Evacuation Model outcomes will be considered in the NSW Reconstruction Authority's development of the Disaster Adaptation Plan for the Hawkesbury-Nepean Valley. Council will be reliant on State Government guidance/direction in this matter.</p> <p>NSW State Emergency Services has reviewed the document and have raised no concerns in relation to evacuation capacity/matters.</p> <p>Evacuation capability is based on design flood event/Flood Planning Level which includes considerations for climate change. The current condition for an evacuation capability assessment under Council's Flood Policy, and its practicality will be reviewed with the development of the Development Control Plan Flood Chapter.</p> <p>Noted.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding. Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>The draft Study and Plan recommends the review of, and changes to, Council's planning framework, including raising the Flood Planning Level, the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>See Previous Comments under Clause 5.22 re: evacuation.</p> <p>Development controls for existing development will be based on practicality in meeting floor height standards and improvements in flood resilience.</p>
56	Comment	<p>It is recommended that Council assess the implications of the new flood planning level in collaboration with NSW floodplain management guidelines to determine suitable adaptations or exemptions for waste management infrastructure.</p> <p>We advise conducting further analysis of development controls and considering options for flood mitigation to support sustainable operations at the Hawkesbury City Waste Management Facility and adjacent areas.</p>	<p>The draft Study and Plan recommends the review of, and changes to, Council's planning framework, including raising the Flood Planning Level, the use of Flood Planning Constraint Areas and the development of appropriate development controls. However, should Council adopt the Hawkesbury Floodplain Risk Management Study and Plan 2025 including these recommendations, planning controls will not change immediately in a statutory sense. Rather, there is a process to develop, publicly exhibit and adopt flood related development controls to bring these recommendations into effect.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, type of development, and its vulnerability to flooding thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties/uses, including allowances for existing lawful development.</p>

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57	Object	<i>Adding my property into the flood planning area even though it is &gt;20 metres well above the Hawkesbury City Council flood planning floor level will significantly affect my property value. We purchased a 1/4-acre block in Bligh Park with R3 zoning for the potential increase in land value. All this will do is reduce my property value and make insurance prohibitive. Perhaps the Council and NSW State Government should look into flood resilience in the Hawkesbury Nepean and flood proof evacuation routes and consider levies to the 1% AEP to protect the majority of properties from the more likely flood events.</i>	<p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding. Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>It is noted that if the respondent's property is above 20m AHD and located in Bligh Park, then it is unlikely that they are within the proposed flood planning area. Regardless, the property would be located below the Probable Maximum Flood and therefore has always been located on the floodplain and considered to be flood liable.</p> <p>The NSW State Government, including Transport for NSW and the Reconstruction Authority are undertaking work in respect to road resilience for flood evacuation purposes, and development a regional disaster adaptation plan.</p>
58	Object	<i>I oppose the proposed change to the flood control level - it does not improve flood resilience and will have serious negative consequences for existing property owners.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
59	Object	<i>While I support HCC for being proactive towards flood management, I think some of these changes are excessive. For example, in the July 2022 flood (14m) a lot of properties in this location were affected by flood water (and none of the houses on Threlkeld drive were flooded). In my opinion, the existing 1 in 100 flood event level (17m) is appropriate for new developments and modifications or amendments to existing houses in this area. Bearing in mind that flood mitigation measures at Warragamba are being proposed by the state government which will help future potential flooding. Please do not change the minimum flood level to the 1 in 200 event, the potential effects from increased insurances to renovation costs etc will only have a detrimental effect on our properties.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p> <p>The raising of the Flood Planning Level will result in an increase in the area in which development controls can be applied to increase the resilience of development to flooding.</p> <p>Planning and development controls are based on the frequency and consequences of flooding, thereby ensuring appropriate controls/ restrictions based on circumstances of individual properties, including allowances for existing lawful development.</p> <p>Insurance companies use their own methods to determine their own risk and what they do in marketplaces. Changing the planning level will not change premiums but it will provide some confidence to insurance companies they shouldn't abandon the market as new buildings will be more resilient.</p>
60	Object	<i>My million dollar investment into my future aka my house, with its carefully planned and researched purchase is going to be worth diddly squat now because someone has marked half of it as floodable? Is this a direct consequence of the mass production of housing and concrete jungle in Marsden Park, affecting the natural run offs? Why do I get penalized by this?</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p>
61	Object	<i>I do not support the changes. We are not classified in this mapping to be flood prone however I believe that the changes are not required and are over exaggerated. It will cause us and many around us to lose property value. Land rates are ridiculous and unfairly charged also.</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p>
62	Object	<i>My daughter would now live in a flood zone with these changes. As her property will lose value and her insurance will increase, what compensation are you offering particularly as they have not been impacted at all by previous floods. Are your expectations that further floods will be higher? If so why?</i>	<p>This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.</p>
63	Object	<i>Based upon the Flood planning Area and PMF extent it makes no sense to apply the Vineyard Stage 2 development. This should not go ahead. Small block ownership in this PMF area also makes it harder and more costly to develop (civil works, roads, etc - due to small land plots - ie. 300sqm as opposed to developing acreage lots) increasing Hawkesbury Council Costs and risk associated with flooding. Instead housing development away from the FPA and PMF should continue to occur along Boundary Road up to old Pitt Town Road where there will be a 4-lane road from Windsor Road. This encompasses continuing housing development North from Menin</i>	Noted

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		<i>Road along Boundary Road up to Old Pitt Town Road, then Hanckel Road and back down Bocks Road to the current development. The pocket of land ownership are all acreage blocks making development much easier and use of current facilities supplied by the Box Hill development.</i>	
64	Object	<i>The Hawkesbury River has a hairpin bend at Wisemans Ferry. To divert flood water coming down the Hawkesbury River and save residents at Wisemans Ferry, Lower Macdonald and others along the Macdonald River, a diversion of flood water should be cut/created which only operates during elevated water levels (floods) such that the excess water running down the Hawkesbury is diverted across the open land before the hairpin bend and re-enters the Hawkesbury River after the hairpin bend. This will save residents in Wisemans Ferry and Lower Macdonald and others along the Macdonald River (which backs up when excess water is running down the Hawkesbury River and so water cannot exit the Macdonald River - like a bath effect up the Macdonald River).</i>	Noted.
65	Object	<i>As my property is on the same level as the airstrip, I don't believe it should be classed as a flood zone.</i>	Land located below the Probable Maximum Flood level is located on the floodplain and therefore defined as being flood prone.
66	Object	<i>Considering this is a proposal for the flood risk management, I would have liked to see the visual outline of the proposed change in the flood planning area, as well as the outline of the proposed freeboard area.</i>	Noted.
67	Object	<i>So all the first home buyers that have bought in the Hawkesbury there property will be worth a lot less and also insurances will go up worst case insurance companies will not insure the properties at all because of the added risk not to mention banks will be less likely to lend due to the heightened risk I really don't see what this will achieve why aren't they putting their effort into flood mitigation.</i>	This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.
68	Object	<i>What about all the housing that has taken up valuable ground to soak up water that now goes into our creeks/waterways that now backs up and causes additional flooding that was not there b4. I know Baulkham Hills approved all the development, but the impact is seen in the Hawkesbury. Hawkesbury Council needs to be aware of the impact on the same development.</i>	Noted for further consideration.
69	Object	<i>Will the Council be lowering rates to match the loss of property value?</i>	This Project is a floodplain risk management study and plan using existing flood data/information. Therefore, the management options identified in the proposed Plan, including the raising of the Flood Planning Level, will not change existing flood risk and therefore will have no influence on property insurance or value.
70	Object	<i>What consultation has been had with neighbouring councils to stop the development along the floodplain AND the raising of the land? Every flood this year has risen much faster than before due to the direct effect of increased housing and added landfill in Marsden Park.</i>	Noted for further consideration.