

Flood Check✓ Property report

Property

Reference: Lot 11 Plan RP159464

**42 BEACON STREET
MORAYFIELD QLD 4506**

About this report

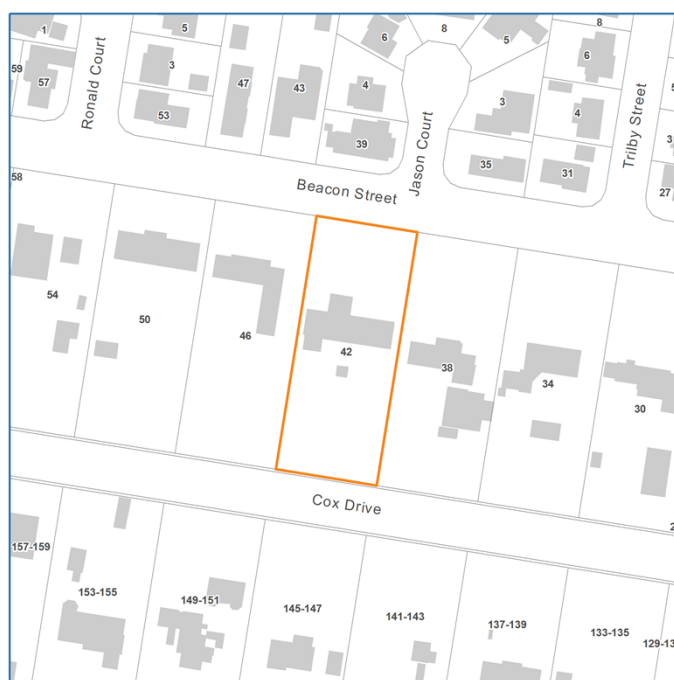
This *Flood Check Property Report* provides information from Council's Regional Flood Database **that is relevant for this property.**

Property specific information is provided about the four types of flooding that can affect the Moreton Bay region, which include:

- Flood
- Overland Flow
- Tidal Inundation
- Storm Tide

This report will help you to better understand the potential flood risks that currently apply to this property.

The report may also prove beneficial when preparing a flood emergency plan or applying for flood insurance.



Further information

The fact sheet included at the end of this report may assist with interpreting the contents of the report. Further information including flood maps and flood investigation reports are also available from Council's website: www.moretonbay.qld.gov.au/flooding

Are you planning building or development?

If planning new **building or development works on this property**, please refer to the:

Moreton Bay Regional Council's Planning Scheme: www.moretonbay.qld.gov.au/mbrcplanningscheme

Flood Check Development Report for this property: www.moretonbay.qld.gov.au/Services/Building-Development/Flood-Check

Council provides this information as a general reference source only and has taken all reasonable measures to ensure that the material in this report is as accurate as possible at the time of publication. However, the Council makes no representation and gives no warranty about the accuracy, reliability, completeness or suitability for any particular purpose of the information. To the full extent that it is able to do so in law, the Council disclaims all liability, (including liability in negligence), for losses and damages, (including indirect and consequential loss and damage), caused by or arising from anyone using or relying on the information for any purpose whatsoever. This information can change over time as Council's flood information is periodically updated.

PA_20231009_1642F 3.3.0. Generated October 2023

Flood Check Property report

Summary

Reference: Lot 11 Plan RP159464

Flood

Flooding occurs when heavy rainfall causes the water levels in a river, creek or urban drainage system to rise and exceed the capacity of the main channel or pipe network.

This property is not affected by the 5% AEP, 1% AEP and 0.1% AEP Flood events.



Overland Flow

Overland flow is excess rainfall runoff that can cause flooding in gullies and depressions located upstream of rivers and creeks and also in areas where the runoff exceeds the capacity of urban drainage systems.

This property is outside Council's known Overland Flow mapping extents.



Small unmapped overland flow paths may affect any property after intense rainfall.

Tidal Inundation

Tidal inundation can occur on very low-lying coastal land during naturally occurring large high tides.

This property is above the estimated level of a *Highest Astronomical Tide (HAT)*.



Highest Astronomical Tides typically occur 2-3 times a year.

Storm Tide

Storm tide inundation can occur on low-lying coastal land when extreme weather conditions produce a storm surge resulting in sea levels above the normal tide levels.

This property is not affected by the 5% AEP, 1% AEP and 0.1% AEP Storm Tide events.



What is AEP?

Flood and storm tide information is provided for a range of event likelihoods. The likelihood of these events occurring is described in terms of their *Annual Exceedance Probability* or *AEP*.

AEP describes the likelihood of an event with a given magnitude or greater occurring in any given year and is usually expressed as a percentage. The 1% AEP event has a 1 in 100 chance (or 1% chance) of occurring in any given year and location.

Council provides this information as a general reference source only and has taken all reasonable measures to ensure that the material in this report is as accurate as possible at the time of publication. However, the Council makes no representation and gives no warranty about the accuracy, reliability, completeness or suitability for any particular purpose of the information. To the full extent that it is able to do so in law, the Council disclaims all liability, (including liability in negligence), for losses and damages, (including indirect and consequential loss and damage), caused by or arising from anyone using or relying on the information for any purpose whatsoever. This information can change over time as Council's flood information is periodically updated.

PA_20231009_1642F 3.3.0. Generated October 2023

Flood Check Fact sheet

How to interpret a Flood Check Property Report

The *Flood Check Property Report* includes information about the potential flood risks that currently apply to the property.

What is included in the report

The Summary

The report begins with a summary of the potential flooding conditions anticipated for the property for each type of flooding. If the report indicates that the property is affected by one or more types of flooding, then further information about each type of flooding will be provided in the Technical Summary section on the following pages.

Flood

Flooding occurs when heavy rainfall causes the water levels in a river, creek or urban drainage system to rise and exceed the capacity of the main channel or pipe network.

Parts of this property are affected by the:

5% AEP Flood event
1% AEP Flood event
0.1% AEP Flood event

See the Technical Summary for further information.

Overland Flow

Overland flow is excess rainfall runoff that can cause flooding in gullies and depressions located upstream of rivers and creeks and also in areas where the runoff exceeds the capacity of urban drainage systems.

Parts of this property are within or adjacent to Council's known Overland Flow mapping extents.

Tidal Inundation

Tidal inundation can occur on very low-lying coastal land during naturally occurring large high tides.

Parts of this property may be below the estimated level of a Highest Astronomical Tide (HAT).

Highest Astronomical Tides typically occur 2-3 times a year.

Storm Tide

Storm tide inundation can occur on low-lying coastal land when extreme weather conditions produce a storm surge resulting in sea levels above the normal tide levels.

Parts of this property are affected by the:

5% AEP Storm Tide event
1% AEP Storm Tide event
0.1% AEP Storm Tide event

See the Technical Summary for further information.

Where we have been able to determine the floor level of the lowest building on the property, this is also provided, along with information on the survey accuracy of this floor level. In some cases, there may be more than one building on the property. The building determined to have the lowest floor level is indicated on the maps that are included in the Technical Summary section.

The Technical Summary provides details of the anticipated conditions for each type of flooding that could affect the property. For each of these, the source and currency of the flood information is provided, along with flood and storm tide level data where available.

The Data Tables

The Technical Summary section of the report contains data tables that provide the flood and storm tide levels across the property for Council's three standard flooding events. Flood levels can vary across a property, particularly for large or sloping properties. The minimum and maximum flood levels typically indicate flood levels at the upstream and downstream ends of a property.

| Flood Event | Minimum Property Flood Level (m AHD) | Maximum Property Flood Level (m AHD) | Percent of Property Affected | Maximum Building Flood Level (m AHD) | Data Reliability |
|-------------|--------------------------------------|--------------------------------------|------------------------------|--------------------------------------|------------------|
| 5% AEP | 2.6 | 2.9 | 82% | 2.8 | A |
| 1% AEP | 2.7 | 3.0 | 53% | 2.9 | A |
| 0.1% AEP | 2.9 | 3.1 | 87% | 3.0 | A |

The Technical Summary

The Technical Summary section is only included in a report when the property is subject to one or more types of flooding.

This section begins with reference level information for the property. Minimum, maximum and average ground level elevations are provided in metres AHD.

All elevations and flood and storm tide levels within the report are provided with reference to the Australian Height Datum or AHD. AHD is the standard elevation reference for mapping purposes adopted by the National Mapping Council of Australia. As a general guide, 0.0m AHD is approximately equal to mean sea level.

For each standard flooding event the data tables also provide:

- the estimated percentage of the property that would be inundated;
- the maximum anticipated flood or storm tide level within the footprint of the building with the lowest floor level; and
- a data reliability rating as an indicator of the current degree of confidence in the values provided.

The likelihood of these flooding events occurring is described in terms of their *Annual Exceedance Probability* or AEP. AEP describes the likelihood of an event with a given magnitude or greater occurring in any one year, usually expressed as a percentage.

Flood Check Fact sheet

Council's standard flooding events

The table below sets out the likelihood terminology and descriptions for Council's three standard flooding events. The annual chance of occurrence (AEP) and the estimated cumulative risk of flooding over a 30 year typical mortgage period are provided for each event.

| AEP | Likelihood | Size | Description | Example Events within Moreton Bay Region |
|------|------------|------------------|---|---|
| 5% | High | Reasonably Large | <p>A reasonably large flood event that is very likely to occur during your lifetime. A flood of this size has a 1 in 20 chance (or 5% chance) of occurring in any given year and location.</p> <p>Over a 30 year mortgage period there is a 78% chance that a flood of this size would occur at least once.</p> | <p>May 2015 Middle reaches Caboolture River Upper reaches Cabbage Tree Creek</p> <p>June 2016 Terrors Creek Middle reaches Four Mile Creek</p> <p>March 2017 Middle reaches Cedar Creek</p> |
| 1% | Medium | Large | <p>A large flood event that could possibly occur during your lifetime. A flood of this size has a 1 in 100 chance (or 1% chance) of occurring in any given year and location.</p> <p>Over a 30 year mortgage period there is a 26% chance that a flood of this size would occur at least once.</p> | <p>January 2011 Upper reaches North Pine River Middle reaches Burpengary and Cedar Creeks</p> <p>May 2015 Middle reaches Burpengary, Little Burpengary and Elimbah Creeks Lower reaches Todds Gully</p> |
| 0.1% | Low | Very Large | <p>A very large flood event that is rare to witness during a lifetime. A flood of this size has a 1 in 1000 chance (or 0.1% chance) of occurring in any given year and location.</p> <p>Over a 30 year mortgage period there is a 3% chance that a flood of this size would occur at least once. Few people will ever experience an event of this size. Whilst rare, these exceptional events can and do occur.</p> | <p>January 2011 Terrors Creek</p> <p>May 2015 Middle reaches King Johns and Saltwater Creeks.</p> |

Data Reliability Ratings

The flood and storm tide information provided in the report has been compiled from numerous sources and studies and is the best available information currently endorsed by Council.

The quality or reliability of the information available however, may not be uniform across the region. The data tables therefore include reliability ratings for the flood and storm tide data that can be used to infer the degree of confidence held in the data provided.

For those areas where the flood or storm tide information is considered to have a lower reliability a note is added to the reports of the affected properties. The areas of reduced data reliability are also shown with shading on the report maps.



Caboolture River at Morayfield Road January 2011

Flood Check Fact sheet

A description of each reliability rating is provided below.

| Data Reliability Rating | Description |
|-------------------------|--|
| A | <u>Reliable - up to date</u> <i>The flood data is based on recent flood investigations and topographical information and is considered the most reliable flood information.</i> |
| B | <u>Reasonable - future changes possible</u> <i>The flood data is based on recent flood investigations or topographical information. However, changes to catchment conditions may have occurred, which could result in changes to the flood information in a future update.</i> |
| C | <u>Reasonable - subject to change</u> <i>The flood data does not include recent changes to the floodplain and is subject to change in a future update.</i> |
| D | <u>Indicative only</u> <i>The flood data is considered indicative only and is subject to change in a future update.</i> |

Council's flood data is subject to regular reviews and updates, which can result in changes to the flood information provided for the property you are interested in. Council recommends that you periodically check back on Council's website to get an updated report.



Caboolture River at Morayfield Road January 2011

Interpreting the flood information

Determine your flood risks

When interpreting the information provided in the report you should consider your overall risk from the different types of flooding.

If you have not done so already, we recommend that you utilise Council's Flood Viewer to gain an appreciation of the potential flooding conditions in the areas surrounding the property, including roads frequently used. Flood Viewer is available from Council's website:

www.moretonbay.qld.gov.au/flood-viewer

Once you have understood the potential flooding conditions for the property you should then consider the potential **consequences** that may arise from the different types and sizes of flooding events:

- Which areas of the property could be flooded?
- Will flooding result in any damage to these areas?
- Will flooding affect my ability to travel to work/school?

Next consider what **actions** you would need to take to manage the consequences of flooding. Your actions should reflect the overall degree of risk to you, your family, your business and employees, and the home and assets.

Example 1

Your back yard is affected by shallow flooding during a rare 0.1% AEP flood event: - the potential consequences of flooding are likely to be minor; the chance of it happening is low; and therefore, your overall flood risk will be low.

Low likelihood flood (0.1% AEP) × Minor consequences = LOW RISK

Example 2

Your front yard and car port are affected by 0.5m deep flooding in a 1% AEP flood event: - the potential consequences of flooding are moderate; it's possible for this flooding to occur; and therefore, there is an overall medium risk.

Action: - Consider moving your car to higher ground early on in the event to prevent it from being damaged.

Medium likelihood flood (1% AEP) × Moderate consequences = MEDIUM RISK

Flood Check✓ Fact sheet

If you live in a flood prone area it is recommended that you prepare an **Emergency Plan** to plan for your safety during floods. For more information on preparing an emergency plan; getting your home and family ready; preparing an emergency kit; tuning into warnings and knowing where to find the latest disaster information; and generally being prepared for severe storms and flooding, visit the following websites:

www.moretonbay.qld.gov.au/disaster
<https://getready.qld.gov.au/homepage/>

Council also strongly recommends registering to the MoretonAlert service so you can receive important emergency management messages. For more information and online registration visit:

www.moretonbay.qld.gov.au/MoretonAlert

Understand the occurrence of large flood events

Annual Exceedance Probability (AEP) defines the probability of a flood level being equalled or exceeded in any one year. It is quite possible, and statistically correct, for large flood events to occur only a few years apart.

Flood records available for three of Moreton Bay Region's large river systems, the Caboolture, South Pine and Stanley Rivers, show multiple clusters of 3 to 5 significant flood events occurring within a 5 year period. There can be many years of lower rainfall separating these clusters of significant flood events.

Remember that although very large floods are unlikely, it is important that you are aware they can occur so you can plan for your safety.



North Pine River at Gympie Road January 2011

When to request a report

Council encourages everyone interested in a property to download a free report from our website to understand the risks of flooding that currently exist for the property. We recommend that a *Flood Check Property Report* be obtained both before purchasing a property and periodically thereafter to ensure that you have the latest and most up to date information.

When purchasing a property

When purchasing a property, you should use the information in the report to provide you with a better understanding of the potential flooding conditions for the property.

Your willingness and ability to undertake the necessary actions to manage these flood conditions should be considered when assessing the suitability of this property to your needs and lifestyle.

If you have any concerns or are uncertain about how to interpret the information, please contact Council or consult with a qualified professional engineer.

Need more information?

Further information including flood maps and flood investigation reports are available from Council's website:
www.moretonbay.qld.gov.au/flooding

For more information or assistance, please contact Council on 07 3205 0555

by e-mail: flood@moretonbay.qld.gov.au

Or addressed in writing to:

Floodplain Management Team
Moreton Bay Regional Council
PO Box 159
Caboolture QLD 4510