

PROPERTY INTELLIGENCE REPORT

PREMIUM

31 Pinehills Dr, Greensborough VIC 3088, Australia

Floor: House / N/A



Satellite view

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MEDIUM

Overall ClimateScore

How to read your score: All scores are out of 100. **Higher = Safer/Better.**

■ 80-100 LOW RISK ■ 60-79 MEDIUM RISK ■ 40-59 HIGH RISK ■ 0-39 EXTREME RISK

Overall ClimateScore is a weighted combination of bushfire (35%), flood (35%), and storm (30%) risk assessments.

Why it matters: Properties in high-risk zones face higher insurance premiums and may sometimes be denied coverage. Understanding your climate risk helps you plan for costs and mitigation strategies.

Section 1: Property Analysis

Property Details

Address:	31 Pinehills Dr, Greensborough VIC 3088, Australia
Suburb:	Greensborough (3088)
Council:	Banyule City
Floor Level:	House / N/A

Planning Overlays

Planning overlays are controls that apply to specific areas to protect important features or manage development. These overlays may affect what you can build, renovate, or how you use the property. The following overlays have been checked against Victorian Government planning data:

Overlays Affecting This Property:

Code	Overlay Name	What This Means For You
VPO1	Vegetation Protection Overlay	Significant trees or vegetation on this property are protected. Removal or pruning requires council permit. This can affect where you can build or extend on the property.
DDO8	Design and Development Overlay	Specific design rules apply to this property including height limits, setbacks, and building style requirements. Your building plans must comply with local character guidelines.
DCPO1	Development Contributions Plan Overlay	Development contributions or levies may be payable when developing this property. These fund local infrastructure like roads, parks, and community facilities.

Important: Properties with planning overlays may require permits for building works, renovations, or vegetation removal. Consult your local council planning department before undertaking any works.

Overlays Checked:

Not applicable: BMO, FO, LSIO, SBO, SAO, EMO, SMO, WMO, ESO, SLO, GWO, BVO, NSO, HO, EAO + 10 more
Data source: Vicmap Planning - Planning Scheme Overlay (Victorian Government)

Section 2: Climate Risk Assessment

55 HIGH	95 LOW	80 LOW
Bushfire	Flood	Storm

Bushfire Risk

Bushfire Prone Area Status: Within 500m of bushfire zone

Distance to Nearest Bushfire Zone: 240m

BAL Rating (if applicable): BAL-12.5

Understanding Bushfire Prone Areas

Bushfire Prone Areas are designated by the Country Fire Authority (CFA) based on vegetation type, topography, and historical fire behaviour. Properties within or near these zones face elevated risk during bushfire season. The distance to the nearest bushfire zone boundary is the key factor in assessing risk - properties within 100m of bushfire prone areas face the highest risk, while those beyond 5km are generally considered low risk. If your property is within a Bushfire Prone Area, building works may require a BAL (Bushfire Attack Level) assessment which determines construction standards.

How we calculate bushfire risk:

Our bushfire risk assessment analyses your property's proximity to designated Bushfire Prone Areas as mapped by the Victorian Government and CFA. We calculate the straight-line distance from your property to the nearest bushfire prone zone boundary. This data is sourced from official Victorian Government spatial datasets. Properties within bushfire prone areas receive the highest risk scores, with scores decreasing progressively based on distance from zone boundaries.

Why it matters: Properties in or near bushfire prone areas typically face higher insurance premiums and may require specialised coverage. Some insurers may decline coverage or impose conditions for properties in high-risk bushfire zones. Understanding your proximity to bushfire zones helps you plan for fire season preparation and potential mitigation measures.

Flood Risk

Status: Beyond 5km from flood zone

Distance to nearest flood overlay zone: 18,491m

Understanding Flood Zones

Flood zones in Victoria are designated based on historical flood data, topographical analysis, and hydrological modelling. The most commonly referenced standard is the 1-in-100 year flood overlay, which represents the flood level that has a 1% probability of occurring in any given year. Properties within these overlays have historically experienced flooding or are modelled to be at risk during significant flood events. Flood risk also considers proximity to waterways, drainage infrastructure capacity, and ground elevation relative to flood-prone areas.

How we calculate flood risk:

Our flood risk assessment uses official flood overlay data from Victorian councils and Melbourne Water, combined with proximity analysis to mapped flood zones and major waterways. We consider the 1-in-100 year flood extent, Land Subject to Inundation Overlays (LSIO), and Special Building Overlays (SBO). The distance calculation measures from your property to the nearest flood overlay boundary. Properties within flood overlays receive the highest risk scores, while those progressively further from flood zones receive lower scores. Floor level is also factored in - upper floors in apartment buildings face reduced flood impact compared to ground-level properties.

Why it matters: Properties in flood zones face substantially higher insurance costs, with some insurers charging significant premiums or declining flood coverage entirely. Flood damage can be catastrophic and costly to remediate, affecting both the structure and contents of your home.

Storm Risk

Wind Zone: A5 - Southern coast

Historical Storm Activity: 18 storm events within 10km (2010-2021)

Understanding Wind Zones

Australia uses a standardised wind region classification system (AS/NZS 1170.2) that divides the country into regions based on expected wind speeds during extreme weather events. Victoria primarily falls within Regions A and B, with some coastal and elevated areas classified as higher-risk zones. Wind zones determine the structural requirements for buildings, including roof tie-down specifications, window ratings, and overall structural bracing. Areas with higher wind classifications require buildings to withstand greater wind loads, which affects both construction costs and insurance considerations.

How we calculate storm risk:

Our storm risk assessment combines two key data sources: (1) the official wind zone classification for your location based on Australian Standards, and (2) historical severe weather event data from the Bureau of Meteorology (BOM). We analyse storm events recorded within 50km of your property from BOM's Severe Storms Archive, including severe thunderstorms, damaging winds, hail events, and tornado activity. Properties in higher wind zones with elevated historical storm activity receive higher risk scores. This database is continuously being expanded as new data becomes available from BOM.

Why it matters: Higher wind regions require stronger construction standards to protect against storm damage. Properties in storm-prone areas may experience more frequent weather-related claims, affecting both insurability and long-term maintenance costs.

Air Quality

Score: 100/100 (EXCELLENT)
PM2.5: 4.3 ug/m3 (meets WHO guideline of 5)
Station: Macleod (4.5km)

PM2.5 = fine particles that penetrate lungs. WHO recommends <5 ug/m3 annual average.

Why it matters: A higher air quality score means cleaner, healthier air for you and your family to breathe every day. Good air quality contributes to overall wellbeing and quality of life.

Location and Amenities

Council: Banyule City

Schools (Nearest 10)

School	Type	Distance
Greensborough Secondary College	Secondary	0.5km
Greensborough Primary School	Primary	0.7km
Watsonia North Primary School	Primary	1.6km
Watsonia Primary School	Primary	1.8km
Apollo Parkways Primary School	Primary	2.1km
Watsonia Heights Primary School	Primary	2.1km
Briar Hill Primary School	Primary	2.1km
Greenhills Primary School	Primary	2.3km
Montmorency Secondary College	Secondary	2.6km
Plenty Parklands Primary School	Primary	3.0km

Train Stations (Nearest 10)

Train Station	Distance
Greensborough	1.34km
Watsonia	1.95km
Montmorency	3.09km
Macleod	4.05km
Eltham	4.96km
Rosanna	5.80km
Middle Gorge	5.81km
South Morang	5.83km
Diamond Creek	6.08km
Keon Park	7.41km

Tram Stops (Nearest 10)

Tram Stop	Distance
Taunton Dr/Plenty Rd #69	2.73km
Janefield Dr/Plenty Rd #70	2.84km
Clements Dr/Plenty Rd #70	2.90km
Greenhills Rd/Plenty Rd #68	2.94km
RMIT/Plenty Rd #71	2.98km
Bundoora Square SC/Plenty Rd #67	3.21km
Settlement Rd/Plenty Rd #66	3.28km
Grimshaw St/Plenty Rd #65	3.34km
Mount Cooper Dr/Plenty Rd #64	3.62km
Greenwood Dr/Plenty Rd #63	4.05km

Bus Stops (Nearest 10)

Bus Stop	Distance
Bawden Cl/Sellars St	0.47km
Mura Cl/Plenty River Dr	0.50km
Warriparri Cres/Plenty River Dr	0.56km
Gerrard St/Gillingham St	0.57km
Booyan Cres/Plenty River Dr	0.64km
Meakin St/Sellars St	0.65km
Balfour Cl/Gillingham St	0.71km
Tuta Ct/Plenty River Dr	0.74km
Adeline St/Grimshaw St	0.83km
Corowa Cres/Plenty River Dr	0.84km

Hospitals (Nearest 10)

Hospital	Distance
GREENSBOROUGH DAY SURGERY	1.2km
DIAMOND VALLEY RENAL CARE CENTRE	1.4km
VICTORIAN GUT CENTRE BUNDOORA	3.0km
NORTHPARK PRIVATE HOSPITAL	3.0km
BUNDOORA CENTRE	3.7km
LA TROBE PRIVATE HOSPITAL	5.1km
WHITTLESEA EARLY PARENTING CENTRE	5.5km
WARRINGAL PRIVATE HOSPITAL DAY ONCOLOGY AND INFUSION CENTRE	7.2km
WARRINGAL PRIVATE HOSPITAL DAY PROCEDURE CENTRE	7.2km
WARRINGAL PRIVATE HOSPITAL	7.2km

Crime and Safety Analysis

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MODERATE

Safety Score

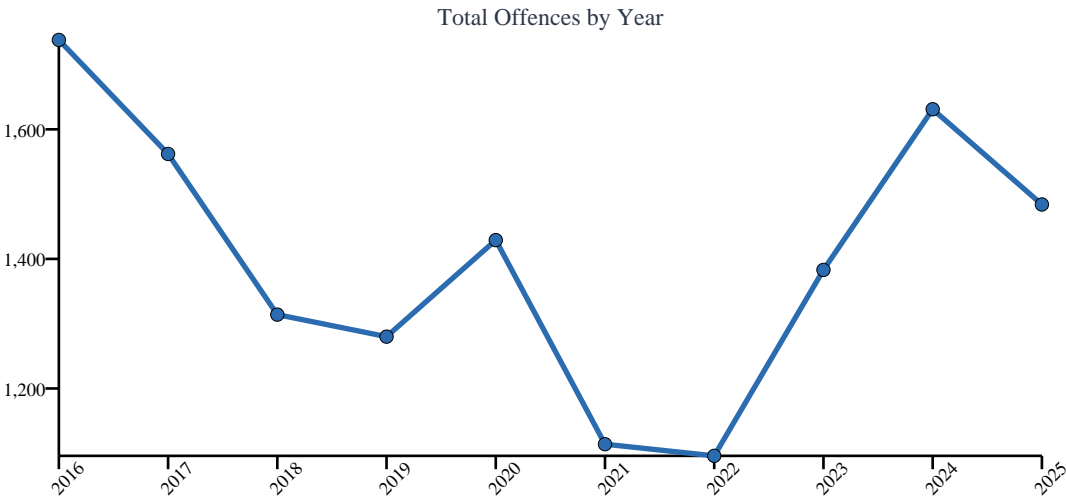
Crime Rate: 70.4 per 1,000 residents

Total Offences (2025): 1,484

Safety Score weights violent crimes heavier than property crimes. 70+ = safe, <30 = elevated.

10-Year Crime Trend

Year	Offences	Rate/1000
2016	1,738	82.5
2017	1,562	74.1
2018	1,314	62.4
2019	1,280	60.7
2020	1,429	67.8
2021	1,114	52.9
2022	1,096	52.0
2023	1,383	65.6
2024	1,631	77.4
2025	1,484	70.4



Analysis:

Crime levels have decreased moderately (-15%) in Greensborough, suggesting positive trends in community safety. The highest recorded offences occurred in 2016 (1,738 offences).

What this means for your family and home:

- Standard security precautions are advisable including deadlocks and sensor lighting

- The area presents moderate risk - stay aware of your surroundings

Serious Crime Breakdown

Greensborough (2025)

Offence Type	Count
Theft from Vehicle	1,731
Sexual Offences (LGA-wide)*	1,672
Assault	1,006
Non-Residential Burglary	846
Motor Vehicle Theft	446
Stalking & Harassment	318
Weapons Offences	237
Robbery	109
Residential Burglary	88
Firearms Offences	86
Arson	38
Homicide & Related Offences (LGA-wide)*	27
TOTAL	6,604

*Reported at Local Government Area level for privacy. Homicide & Related Offences includes murder, manslaughter, attempted murder, and driving causing death.

Important Information

Data Sources

ClimateScore aggregates data from multiple authoritative government and industry sources to provide comprehensive property intelligence. All data is used under applicable licences and attributions.

Climate & Environmental Data:

- **Victorian Government (data.vic.gov.au)** - Bushfire Prone Areas, Flood Overlays, Planning Zones. Licensed under Creative Commons Attribution 4.0 International (CC BY 4.0).
- **Geoscience Australia** - Wind zone classifications, topographical data, and natural hazard mapping for the Australian continent.
- **Bureau of Meteorology (BOM)** - Historical severe weather event records, storm tracking data, and climate statistics dating back over 20 years.
- **Country Fire Authority (CFA)** - Bushfire Attack Level (BAL) ratings and fire management zone boundaries.
- **EPA Victoria** - Air quality monitoring station data including PM2.5, PM10, Ozone, and NO2 measurements from the AirWatch network.

Crime & Safety Data:

- **Crime Statistics Agency Victoria** - Official recorded crime data by Local Government Area (LGA) and suburb, including 10-year historical trends. Updated annually.
- **Victoria Police** - Supplementary crime category definitions and serious offence classifications.

Amenity & Location Data:

- **Public Transport Victoria (PTV)** - Train station, tram stop, and bus stop locations including the complete metropolitan and regional network.
- **Victorian Department of Education** - Primary and secondary school locations, types, and official school names.
- **Department of Health Victoria** - Hospital and healthcare facility locations including public and private facilities.
- **ABS Census 2021** - Population statistics used for crime rate calculations (offences per 1,000 residents).
- **Google Maps Platform** - Geocoding services and satellite imagery. © Google.

Data is refreshed periodically and was current at the time of report generation. Some datasets may have inherent delays between collection and publication by source agencies.

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Verify All Information

YOU ARE SOLELY RESPONSIBLE for independently verifying all information contained in this report. We strongly recommend you: (1) Engage qualified building inspectors to assess property condition and compliance; (2) Contact your local council to verify current planning overlays, zones, and any proposed changes; (3) Obtain independent insurance quotes from multiple licensed insurers; (4) Commission a professional property valuation before purchase; (5) Engage a licensed conveyancer or solicitor to review all property documentation; (6) Verify school catchment zones directly with the Victorian Department of Education.

Not Insurance Advice

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