

PROPERTY INTELLIGENCE REPORT

PREMIUM

31 Pinehills Dr, Greensborough VIC 3088, Australia

Floor: House / N/A



Satellite view

Generated: 27 January 2026 at 07:18 | ID: d752f628



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:

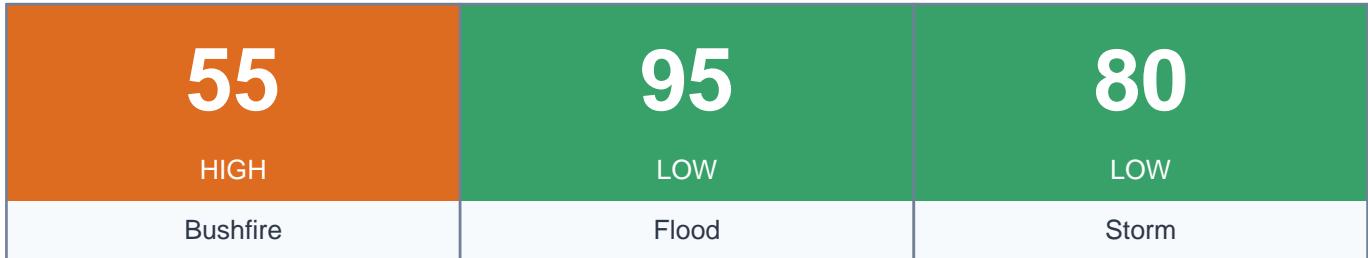
| Code | Overlay Name | What This Means For You |
|-------|--|---|
| VPO1 | Vegetation Protection Overlay | Significant trees or vegetation on this property are protected. Removal or pruning requires council permit. This can affect where you can build or extend on the property. |
| DDO8 | Design and 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



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 |
| Boyan 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

51

MODERATE

Safety Score

Crime Rate: 70.4 per 1,000 residents

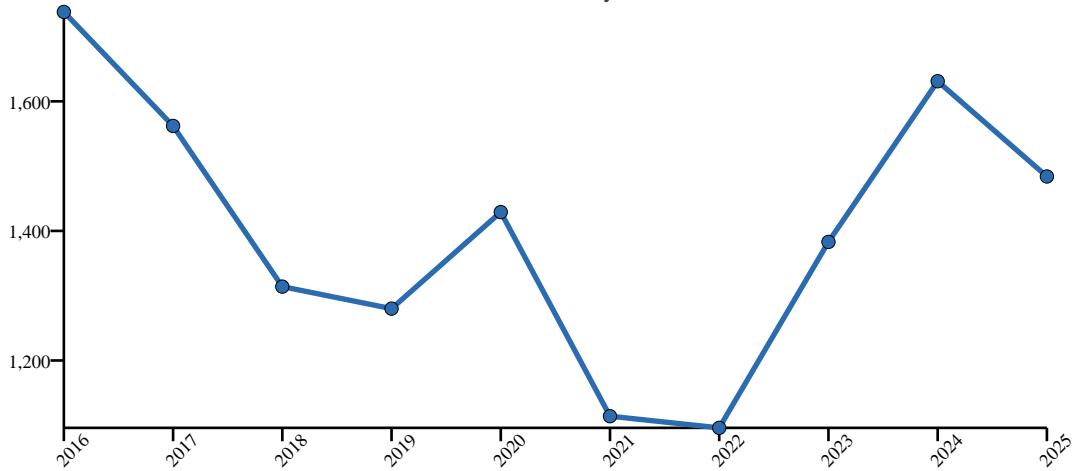
Total Offences (2025): 1,484

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 |

Total Offences by Year



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.

Important Disclaimers

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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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