

Guidance Note: Flood risk ratings

October 2026

This guidance note explains flood risk ratings, why flood maps are updated, and how flood risk information may inform planning and building decisions in Victoria.

It is intended to help communities, landowners, developers and industry understand flood risk management in Victoria.

Key messages

- Flood maps show where flooding may occur
- Maps are updated as information becomes available
- Flood risk may change over time
- Planning responses reflect the assessed risk
- Mitigation may reduce but not remove risk

What are flood maps

Flood maps show where flooding may occur and help communities understand flood risk. They support emergency planning and response, consideration of mitigation measures, and planning and building assessments. They are based on available flood studies, modelling and other relevant information.

Why do flood maps change?

Flood maps are regularly reviewed and updated to reflect new information and changing conditions.

Flood behaviour and risk may change because:

- new flood studies are completed
- significant flood events provide new information
- improved flood modelling methods become available
- changes in land use and development alter runoff
- projected changes in rainfall intensity and weather patterns are identified
- updated sea level projections become available

As flood mapping is reviewed and updated, future-condition mapping may indicate a different level of risk under specified scenarios.

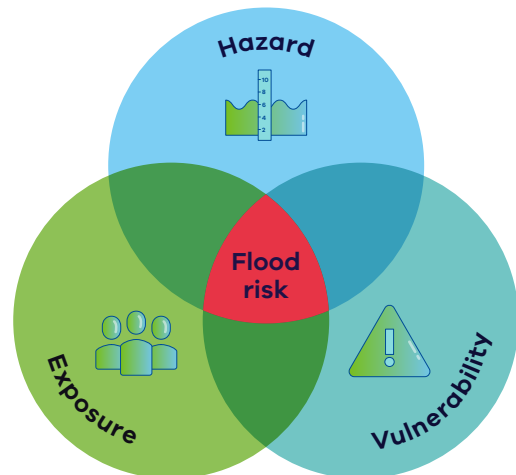
Flood maps do not create flood risk. They help communities, government and industry better understand, communicate and manage flood risk.

Understanding flood risk

Updated flood mapping may identify a higher or lower level of flood risk than previously mapped.

Future-condition mapping may also indicate how risk could change under specified rainfall, sea level and weather scenarios.

Figure 1: Flood risk



Hazard = the physical characteristics of flooding that determine its potential to cause harm. This includes factors such as water depth, velocity, rate of rise, debris load, and floodwater behaviour (e.g. stability, turbulence). Hazard describes the inherent dangerousness of the floodwaters themselves, independent of what is affected.

Exposure = the presence of people, property, infrastructure, and economic activities within areas that may be affected by flooding. This includes residential populations, critical infrastructure (roads, utilities, hospitals), buildings, agricultural land, and production systems.

Vulnerability = the susceptibility of exposed elements to harm and their capacity to anticipate, cope with, resist, and recover from flooding. Vulnerability is influenced by factors such as building design and materials, land use, socioeconomic conditions, emergency preparedness, warning systems, and community awareness.

Flood risk ratings

Floodplain management authorities (including regional Catchment Management Authorities and Melbourne Water) prepare flood risk ratings as part of new flood mapping.

Flood ratings categorise risk from low to extreme based on the potential consequences of an event on people, property and infrastructure.

Each rating considers flood hazard, exposure of people and assets, vulnerability to flooding and potential consequences of flooding.

Clear and consistent flood information helps support safer planning outcomes and improves community understanding of potential impacts.

Risk management responses

Some locations simply aren't suitable for more homes.

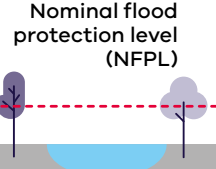
Active consideration of risk responses is essential to reduce flood risk to an acceptable level including managing residual risk in existing communities.

Flood risk responses may include:

- emergency management arrangements
- land use and development controls
- community education and preparedness
- flood mitigation infrastructure (e.g. levees)

The most effective approach often involves a combination of responses. This can help reduce flood risks, improve community safety and resilience, and support appropriate development.

Figure 2: Flood risk ratings

	Flood Risk Rating 1	Flood Risk Rating 2	Flood Risk Rating 3	Flood Risk Rating 4	Flood Risk Rating 5
					
	Low	Moderate	High	Very high	Extreme
Typical flood depth (metres)	0 – 0.15	0.15 – 0.5	0.5 – 1.2	1.2 – 2.0	2.0+
Typical hazard description	Shallow and slow-moving	Unsafe for small vehicles	Unsafe for children and the elderly, and all vehicles	Unsafe for all people and all vehicles	All buildings vulnerable to damage or failure
Development response	Manage through minimum construction standards	Protect through design and safety measures	Assess development carefully with additional safety measures	Avoid use and development	Prohibit use and development

Land use and development controls

Flood information helps inform strategic planning and the assessment of proposed land use and development. The applicable response will depend on the assessed risk, site-specific information and relevant planning provisions.

Planning and building decisions must consider the applicable flood standard and relevant future conditions in accordance with Victorian planning and building requirements. A one per cent annual exceedance probability flood has a one per cent chance of occurring in any given year.

Building system

Land affected by the one per cent (1%) AEP flood may be designated as flood-prone land under the building system. Where the designation applies, building requirements may include minimum floor levels and other construction standards intended to reduce flood impacts.

Planning system

The planning control applying to land will depend on its assessed flood risk and the relevant provisions of the planning scheme. The planning outcome for a particular proposal will depend on the applicable planning scheme provisions, site-specific information and assessment by the responsible authority.

Table 1: Planning controls

Flood risk rating	Planning control	Purpose of the control	Key requirements and protection measures
Low	No planning control		No flood-specific planning requirements. Standard building regulations apply.
Moderate	Clause 44.09 Flood Management Overlay Schedule 1	Support development while ensuring moderate flood risks are appropriately managed.	Development generally supported. Buildings and works must incorporate basic flood protection measures including flood-resilient design and construction.
High	Clause 44.09 Flood Management Overlay Schedule 2	Ensure development only occurs where high flood risks can be demonstrated to be safely managed.	Detailed flood assessment required. Development must demonstrate risks to occupants can be managed through siting, design, access, evacuation arrangements and flood-resilient construction. Additional permit requirements and restrictions apply.
Very High	Clause 44.09 Flood Management Overlay Schedule 3	Discourage development in areas where flood risks to life, access or emergency response are significant.	Development is generally discouraged. Any permitted development must satisfy stringent local controls, including higher flood protection standards, safe access and evacuation requirements, and limitations on vulnerable land uses.
Extreme	Clause 37.11 Flood Management Zone	Protect floodways and areas critical to floodplain function while avoiding unacceptable risk to human life.	Development is limited to compatible uses such as agriculture, open space and recreation. Buildings and works must not obstruct flood flows or reduce flood storage.

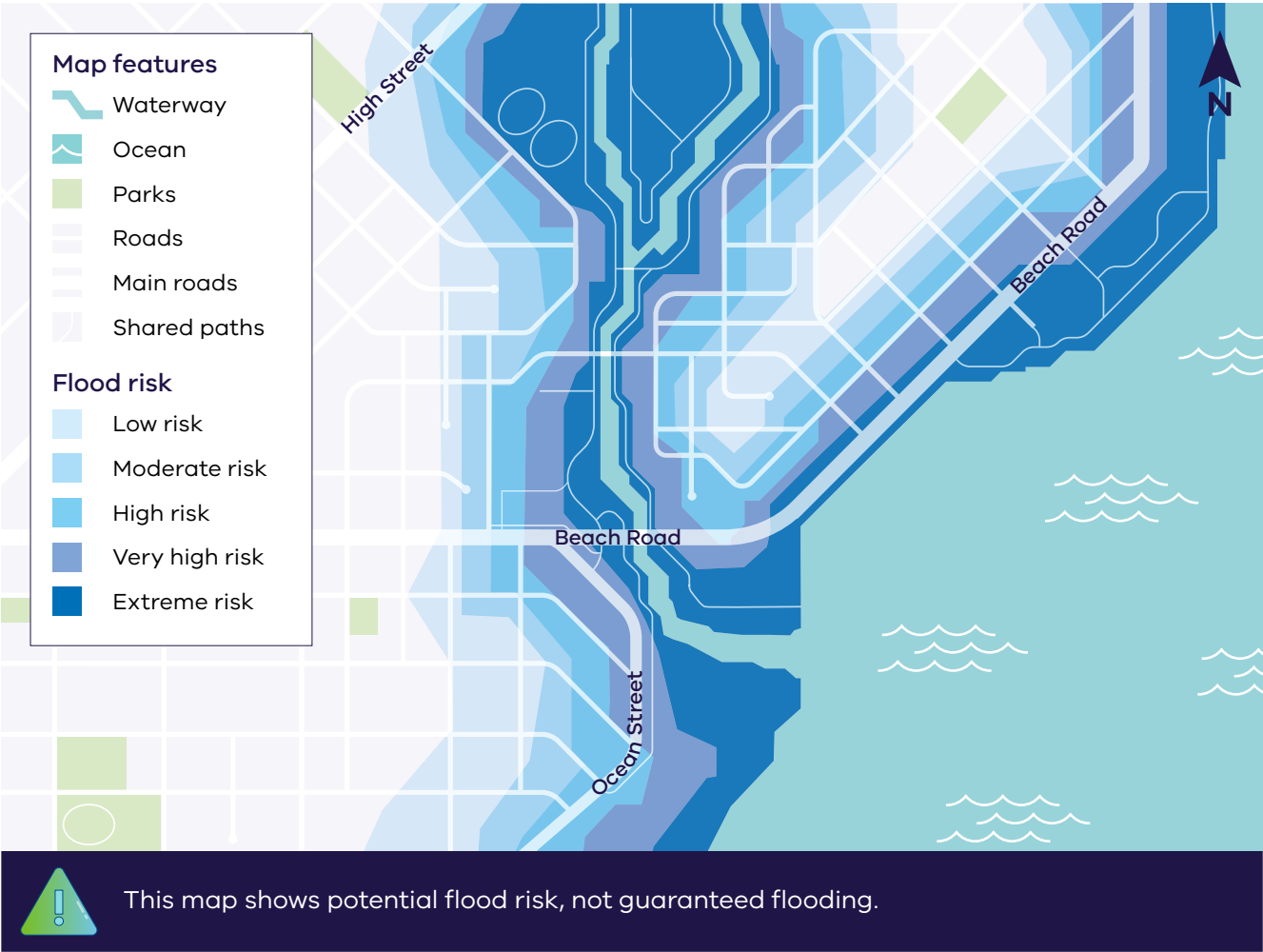
Further guidance

This guidance does not provide property-specific planning or building advice. Current planning scheme provisions and advice from the relevant responsible authority should be considered before making land use, development or building decisions. Other related guidance on the changes including guidelines for development and flood mapping are currently being prepared to support implementation of the flood risk ratings and new planning controls.

Figure 3: Flood risk map

Flood risk map

Flood risk ratings reflect the potential impacts of flooding on people, buildings and infrastructure and inform how development is managed to reduce risk.



Flood risk ratings	Development response
Low Minor impacts to people, buildings and infrastructure (e.g. shallow flooding)	Manage through minimum building standards (e.g. floor heights)
Moderate Safety risk to people and vehicles	Protect through design and safety measures
High Unsafe for vulnerable people	Assess development carefully with additional design and safety measures
Very High Unsafe for people and severe impact to buildings and infrastructure	Avoid most use and development that exposes people to risk
Extreme Risk to human life and catastrophic impact to buildings and infrastructure	Prohibit uses and development that exposes people to risk



How to use this map

This map shows the potential flood risk in your area based on current data and modelling. Risk can change. Check local warnings and updates.

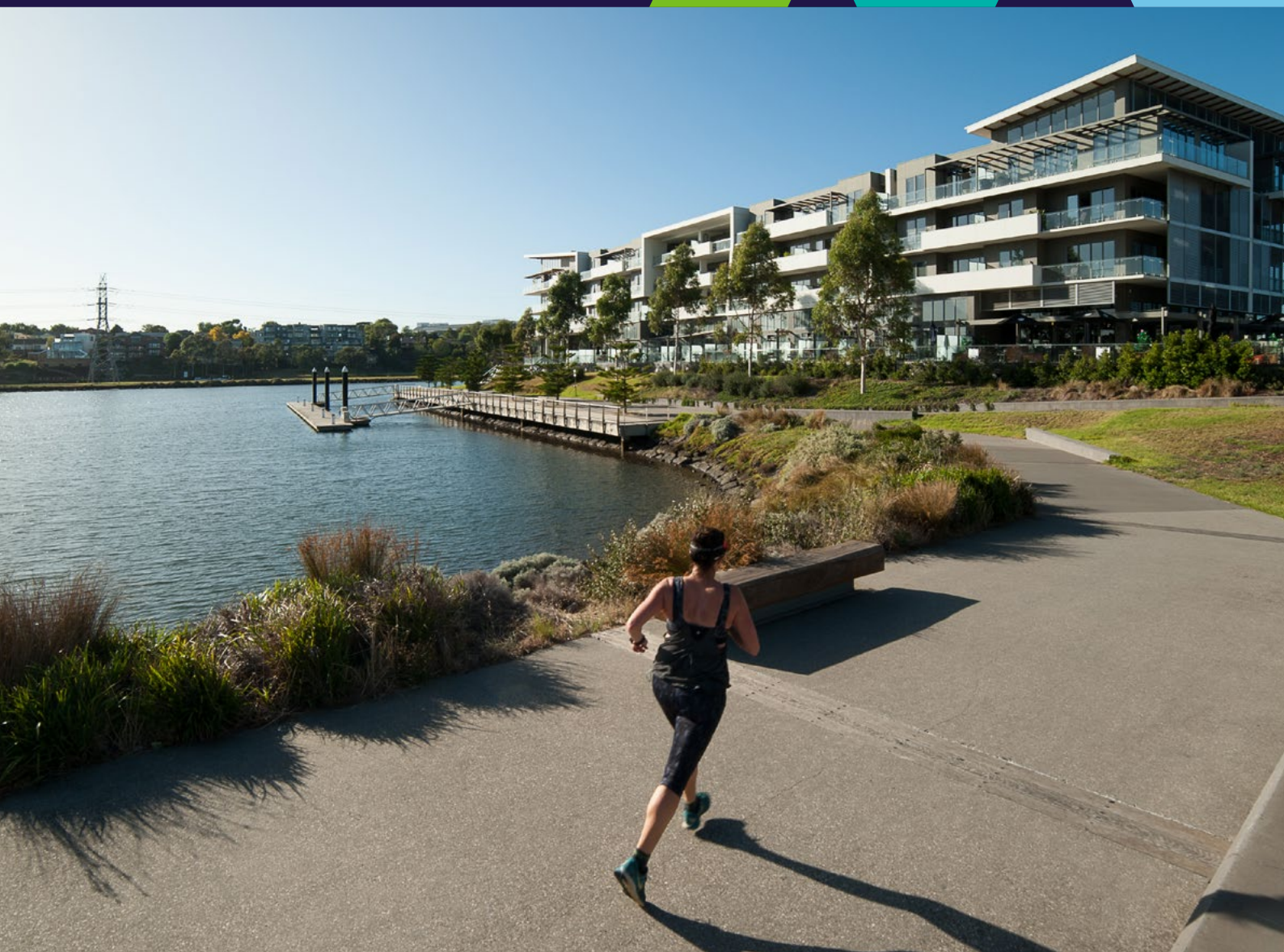


Image: Maribyrnong River Bike path

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