



## PRACTICAL GUIDE

# Flood & Bushfire Risk Guide

How to check BMO, LSIO and SBO before you buy, and what insurers actually do with those zones at quoting time.

## Identifying risk

- Check Land Subject to Inundation Overlay and Special Building Overlay on planning maps.
- Bushfire-Prone Area (BPA) map at [planning.vic.gov.au](http://planning.vic.gov.au).
- Council flood study (if available) for 1-in-100 year flood lines.
- CFA bushfire history map for past fire events in the area.

## Insurance impact

- Flood premiums in high-risk zones can exceed \$5,000 to \$15,000 per year.
- Some insurers refuse to cover BAL-FZ (Flame Zone) properties.
- Cyclone Reinsurance Pool does not apply in Victoria; flood is the main premium driver.
- Get three insurance quotes before signing if any overlay applies.

## Construction implications

- BAL rating (Low to Flame Zone) determines window, eave, decking standards.
- BAL-29+ adds \$30k to \$80k to a new build vs BAL-Low.
- Flood-zone homes need raised slab or stumped construction.
- Council may refuse permits for new dwellings on extreme-risk land.

## Decision framework

- Risk-priced correctly, fringe overlays can be a value buy.
- Insurance availability is the key disqualifier, not the overlay itself.
- Run a 30-year climate exposure check (CSIRO Climate Change in Australia tool).

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