



PRACTICAL GUIDE

Planning Overlays Cheat Sheet

Heritage, bushfire, flood, vegetation, significant landscape, what each Victorian planning overlay means for what you can do with the land.

How to find them

- Search the property at planning-schemes.delwp.vic.gov.au.
- Check the planning property report; download from VicPlan.
- Cross-reference with the Section 32's planning certificate.
- Council planning portal for any active permits or applications.

Common overlays in Victoria

- Heritage Overlay (HO): external changes require permit.
- Significant Landscape Overlay (SLO): tree removal restricted.
- Vegetation Protection Overlay (VPO): native vegetation protected.
- Bushfire Management Overlay (BMO): construction standards apply.
- Land Subject to Inundation Overlay (LSIO): flood risk, building constraints.

What it means for renovation

- Heritage Overlay: front and roof line typically untouchable; rear extensions usually possible.
- BMO: requires BAL assessment; can add \$40k to \$150k to a new build.
- LSIO: finished floor levels must be above flood datum; insurance premiums rise.
- VPO: any tree removal needs council permit even for dead trees.

Strategic implications

- Heritage properties often cost less to buy but more to renovate.
- BMO properties in regional Victoria can be 10 to 20% cheaper than equivalent un-overlaid blocks.
- Multiple overlays compound; check all that apply before signing.

This guide is published by BuyerHQ for educational purposes only and is not legal, financial, or tax advice. Always engage a Victorian-licensed conveyancer, mortgage broker, or accountant for advice on your specific situation.