Narara Creek Floodplain Risk Management Study & Plan
Engagement Summary



Between 15 June and 13 July 2026, Council sought community feedback on the Draft Narara Creek Floodplain Risk Management Study and Plan (FRMSP) (the Plan).

The Plan has been developed to evaluate options that can better manage existing, future and continuing flood risk for Narara Creek. The plan sets out a mix of actions Council and partners can use to reduce flood risk - not just through physical works, but also through smarter planning controls and stronger emergency response measures.

The community could share their feedback by:

- Completing the online submission form
- Attending a drop-in session
- Writing to Council by email or post

Engagement Results

The people who engaged with the project team during this process, whether it be at the face-to-face sessions or via submissions were local residents who have sustained experience with and understanding of the impacts of flooding in Narara Creek.

Respondents shared their experiences of and concerns for issues such as:

- **Drainage and creek maintenance**, which is increasing flooding risks.
- **Ongoing erosion of embankments**, which is increasing the risk of trees falling and altering how the creek flows.
- **Concern for the limited accessibility** to/from residential areas during flood events, and the need for flood-free evacuation routes

Council received questions and suggestions to improve identified actions in the plan, and these have been incorporated in the final Plan, as relevant.

How you connected

A total of **31** submissions received, **20** online, **9** email and **2** handwritten

2 drop-in sessions with **44** attendees

Your Voice Our Coast **5,044** views

The strategy/plan/document was downloaded **125** times

Letterbox drop – delivered to **4000+**local residents

Facebook – **12,614** people were reached, generating **12** reactions

Instagram - **828** people were reached, generating **24** reactions

Meta paid - Reach of **16,016,** with a **22%** click through rate

Coast Connect print - Delivered to **62,000+** readers

Who we heard from

We received a total of 31 submissions (20 online, 9 email and 2 handwritten submissions). Of those who made an online submission, all were local residents of Narara (70%, n=14), Niagara Park (25%, n=5) and North Gosford (5%, n=1).

The drop-in sessions were held on Tuesday 23 and Thursday 25 June 4-7pm. In total there were 44 attendees, who were all local residents and/or business owners. Attendees met with Council's Floodplain Management team to learn more about the Plan and ask any questions.

What we heard

Drainage and creek maintenance problems

Several respondents and drop-in session attendees raised concerns about maintenance of drainage infrastructure and waterways. Respondents explained how debris, vegetation, rubbish and organic matter block drainage systems, causing water to back up during heavy rain. Invasive weeds are reported to have taken over sections of the creek, in turn restricting flow and increasing flood risk. Multiple submissions highlight specific problem areas including Carrington Street, Reeves Street, Delaware Street and drainage channels behind residential properties. There were calls for Council to implement regular, ongoing maintenance programs to resolve drainage issues.

Example feedback:

"The weeds (Ludwijia) have taken over the waterway and is becoming a severe flood risk. Please consider spraying and removing this, as increased water flow from improvements further up the stream pose a risk to the weed impacted areas downstream."

"To reduce the retention of water up stream, how about you clear debris from the creek that follows the cycle/ path way from Niagara park shops to Narara station. Debris has blocked this creek in several places and has caused erosion of the creek bank and impacted the path. Choke points are everywhere along this path."

"[there needs to be] immediate dredging and removal of overgrown vegetation, fallen trees, siltation, rubbish, shopping trolleys... reinstate local community programs like Rivercare, Streamwatch to instill community pride and involvement and ownership."

Ongoing embankment erosion

Erosion is a concern, with respondents reporting active erosion of creek embankments, trees at risk of collapsing and the creek changing course over time. Bank collapse, lateral migration of the channel and risks to property and safety were mentioned as risks. Long-term residents also report flooding events occurring more frequently than in past decades. Flooding is noted to leave behind sand deposits and debris that alter ground levels, smother vegetation and require manual removal. Respondents mention the combination of erosion and sediment deposition is changing the natural path of Narara Creek, which could impact flood modelling accuracy. To address this, respondents called for bank stabilisation, erosion monitoring and updated modelling.

Example feedback:

"This watercourse has over many years been eroding away taking trees and debris. It is on the border of properties and possess potential threats to property and people as large trees are undermined and the embankment has excessive fall and depth."

"Floodwaters are actively eroding the creek embankments behind my property. Over the past several years, I have observed sections of the bank collapse, widening of the channel, and changes in the direction of flow. The creek is visibly migrating laterally."

"Each flood leaves behind large quantities of sand across the paddocks. This sand is not present before the flood events and is clearly deposited by fast-moving water. The accumulation is substantial enough to alter ground levels, smother vegetation, and require manual removal."



Image 1: Image of embankment erosion supplied by respondent

Accessibility issues during flood events and evacuation routes

Some respondents and drop-in session attendees raised concerns about being isolated during flood events, with particular concern for vulnerable groups including the elderly, school children and those requiring emergency services. The Reeves Street causeway and West Narara area are identified as key problem locations where residents can be cut off for extended periods. Submissions highlighted the need for flood-free evacuation routes, with specific support for bridge infrastructure to maintain access during floods. In contrast, there were some submissions from people who disagreed with the evacuation routes identified in the plan, had alternative recommendations or believed that solutions would be costly and unnecessary.

Example feedback:

"The areas of Narara west of Hanlan St South, including the Narara Valley High School can be flooded in, and isolated during heavy rains and has happened on frequent occasions over the last ten years I have been resident in this area. The area needs flood-free evacuation routes which would improve the safety of residents and result in fewer school cancelation days."



Image 2: Image of flooding supplied by respondent

"Living with elderly parents on the property we have had concerns regarding a few accessibility issues. Those without 4WD vehicles have limited access so as soon as the flood waters start to rise access ceases. Access for emergency vehicles when flood waters rise is restricted. This directly impacted an elderly neighbour a few years ago that had to be carried through private property and then taxied to hospital."

"The Cross Street evacuation route presents significant economic, environmental, social and planning challenges that outweigh any perceived benefits."

Support for plan and calls for action

While 4 submissions expressed explicit support for the draft plan, an underlying theme across many submissions is the pressing need for action. Some respondents expressed frustration with previous studies dating back to 1993 that have not resulted in concrete implementation. There is support for specific proposed actions such as the Pandala Road-Reeves Street link and evacuation route improvements, with calls for Council to prioritise and implement solutions with clear timelines and budgets.

Example feedback:

"Following a review of the draft Narara Creek Floodplain Risk Management Study, we consider there is a clear opportunity to integrate the future planning of the subject site with the flood management options identified in the study"

"Another Glossy Set of Documents (Again!) Compliments previous numerous studies - 2018, 2013, 2002, 1993 et al)... Nothing concrete ever implemented, so why another very costly ratepayer consultancy paper? Please outline the costs of latest study for local Narara residents. There is nothing in latest documents that suggests a budget OR timeline."

"Based on what I have witnessed, I strongly support the inclusion of creek maintenance, erosion management, and sediment control actions within the final Floodplain Risk Management Plan."

Council's response

Due to the large volume and variety of content contained within community feedback, not every issue or theme can be included and responded to in the following table, however all feedback has been read, responded to individually and will be considered by the project team.

This phase of engagement sought feedback on the draft plan, to identify where clarification, refinement or improvement may be appropriate prior to finalisation. Feedback has been reviewed by the project team and considered in the finalisation of recommended flood mitigation actions in the Plan. This Plan will now be presented to Council for formal adoption early next year. The implementation of the recommended actions within the adopted Plan depends on available funding, resources, priorities and delivery programs

Theme	Respondent Theme summary	Council's response	Plan response/ outcome
Drainage problems and creek maintenance	Drainage and creek maintenance problems, which are increasing flooding risks.	Council undertakes a regular waterway maintenance and inspection program with works generally focused on public land, Council-managed assets and locations where Council has responsibility or legal access to undertake works such as easements within private properties. Maintenance activities are prioritised based on identified issues, risk assessments, environmental considerations,	No amendment to plan required.

		and are undertaken when and where funding and resources allow. This ongoing program aims to maintain channel capacity, reduce blockage risks and support the creek's flood conveyance function while balancing environmental considerations.	
Erosion and flooding impacts	Ongoing erosion of embankments, which is increasing the risk of trees falling and altering how the creek flows.	Council acknowledges concerns regarding ongoing creek bank erosion, bank instability, and changes in channel alignment. Erosion, sediment transport and channel migration are natural processes within dynamic watercourses such as Narara Creek and are expected to continue over time. Council's operational works are generally focused on public land, Council-managed assets and locations where Council has responsibility or legal access to undertake works. Any such works are prioritised based on risk, feasibility, environmental constraints, competing priorities, and are undertaken when and where funding and resources allow. Broader erosion management, bank stabilisation, sediment control and waterway rehabilitation are addressed through separate Council's environmental and catchment management programs. These programs are also primarily focused on public land and Council-managed areas, and may include investigation, monitoring, targeted maintenance or rehabilitation works where these activities provide a public benefit and align with available funding, resources and program priorities.	No amendment to plan required.
Accessibility and evacuation routes	Concern for the limited accessibility to/from residential areas during flood events, and the need for flood-free evacuation routes.	Improving flood evacuation and emergency access remains an important objective of this Plan. These actions would be substantial infrastructure projects involving significant planning, land acquisition, design, environmental assessment, approvals, construction, and ongoing maintenance costs. Council must balance the delivery of such flood mitigation projects across numerous flood-affected communities on the Central Coast and prioritise works based on factors including risk, feasibility,	No amendment to plan required.

		environmental impacts, community considerations, and available funding.	
Support for plan and calls for action	Overall support and calls for action to be made to mitigate flood risks.	Council has reviewed all submissions received and no update to the draft report was required. The final Narara Creek Floodplain Risk Management Study and Plan will now be presented to Council for formal adoption.	No amendment to plan required.

What's next?

Once the Plan is finalised and adopted by Council, the recommended actions identified within the Plan become eligible for grant funding from various external departments including the Department of Climate Change, Energy, the Environment and Water (DCCEEW) under the NSW Floodplain Risk Management Program depending on their priority of implementation. The actions will also be incorporated into Council's future plans and implemented as resources and funding allow.

Find out more and stay up to date at
yourvoiceourcoast.com/narara-creek-floodplain
November 2026

Appendix

This appendix contains verbatim comments provided during consultation through the online survey and email submissions. It is included to ensure full transparency of community feedback. All comments have been de-identified and/or redacted to protect respondent privacy.

Submission

Online submissions

If you seriously expect me to comment on the map provided it would need to be much clearer. What does PMF mean?
We have a watercourse from REDACTED road feeding behind properties in REDACTED. This watercourse has over many years been eroding away taking trees and debris. It is on the border of properties and possess potential threats to property and people as large trees are undermined and the embankment has excessive fall and depth. During heavy rain the runoff from the road drops substantially and with force that contributes to the erosion. Some preventative measures need to be taken to prevent further erosion to the embankments and slow down the water entering from the road. There have been numerous emails sent over 10 years, and no action taken. Photos are enclosed and previous email (2022) response by Council acknowledging the impacts are attached 3 attachments
I am providing feedback on the Draft Narara Creek Floodplain Risk Management Study and Plan as a long-term resident of REDACTED Road. My property REDACTED, and I have documented multiple severe flood events since 2022. I am submitting these photographs as evidence of the scale and behaviour of flooding in this part of the catchment. 1. Extent of Flooding Across Lower Paddocks During major rainfall events, the entire lower back paddock area behind my property becomes inundated. The floodwater spreads widely across the floodplain, forming a continuous sheet of water rather than confined creek flow. The volume of water is significantly larger than what is suggested by normal creek conditions, and these events occur more frequently than in past decades. 2. Significant Sand Deposition and Large Volumes of Debris Each flood leaves behind large quantities of sand across the paddocks. This sand is not present before the flood events and is clearly deposited by fast-moving water. The accumulation is substantial enough to alter ground levels, smother vegetation, and require manual removal. In addition to sand, the floodwater brings with it large amounts of debris, including branches, vegetation, and man-made materials washed downstream. This debris spreads across the lower paddock area and takes a considerable amount of time and effort to remove after each event. The combination of sand deposition and debris loading demonstrates the high energy and erosive nature of flood flows through this reach of Narara Creek. 3. Ongoing Erosion and Creek Bank Instability Floodwaters are actively eroding the creek embankments behind my property. Over the past several years, I have observed sections of the bank collapse, widening of the channel, and changes in the

direction of flow. The creek is visibly migrating laterally. This erosion poses risks to land stability, vegetation, wildlife habitat, and long-term flood behaviour.

4. Changing Creek Path and Flood Behaviour
The combination of erosion and sediment deposition is altering the natural path of Narara Creek. The creek no longer follows the same alignment it did prior to 2022. These changes appear to be accelerating, and each flood event reshapes the channel further. This has implications for future flood modelling accuracy, hazard mapping, and the effectiveness of proposed mitigation measures.

5. Need for Targeted Management Actions
Based on what I have witnessed, I strongly support the inclusion of creek maintenance, erosion management, and sediment control actions within the final Floodplain Risk Management Plan. The draft plan identifies creek clearance and maintenance works in several locations, and I believe similar interventions are urgently needed along the Fountains Road section of Narara Creek.

I also encourage Council to consider:

Regular monitoring of erosion hotspots along this reach

Sediment source investigations upstream

Bank stabilisation works where erosion threatens private land

Inclusion of this area in any future creek rehabilitation or Rivercare programs

Updating flood modelling to reflect recent channel changes

6. Photographic Evidence Provided
I am attaching a series of photographs taken during and after flood events between 2022 and 2024. These images clearly show:

Full inundation of the lower paddock area

Rapid, high-volume floodwater movement

Extensive sand deposition

Large amounts of debris deposited across the paddocks

Active erosion and bank collapse

3 attachments

Noticeable shifts in the creek's alignment over time

These photographs provide real-world confirmation of the issues described above and demonstrate the need for targeted management actions in this part of the catchment.

I appreciate the opportunity to contribute to this important study. The flooding behaviour at REDACTED highlights the dynamic and changing nature of the Narara Creek floodplain. I ask that

Council incorporate these observations into the final Floodplain Risk Management Plan and prioritise erosion control, sediment management, and creek stability works in this area. Thank you (I have uploaded 3 photos, I have additional photos and videos that I am happy to share)
I'd support the idea of having Pandala Rd extended to Reeves Street as a flood emergency Road. That or extending Hanlan across the creek to Reeves St. The latter was mentioned on one of the several Manns Rd duplication. It would be far safer way to exit from West Narara than that horrible intersection at the east end of Carrington. This is because there is enough real estate on Manns for a holding lane.
So much for genuine Consultation. Was NOT informed by CCC as a resident of Narara of this study project: - no letterbox drop - no notice with rates or water rates Not all of us access social media or read local paper (if available) Would have attended drop in session if known (only told by younger resident today of the project study).
Another Glossy Set of Documents (Again!) Compliments previous numerous studies - 2018, 2013, 2002, 1993 et al) - Was a previous community member of Gosford City Council Narara Flood Catchment Mgt Cmte. Nothing concrete ever implemented, so why another very costly ratepayer consultancy paper? Please outline the costs of latest study for local Narara residents. There is nothing in latest documents that suggests a budget OR timeline. Current Needs: - immediate dredging and removal of overgrown vegetation, fallen trees, siltation, rubbish, shopping trolleys (with CCC Rangers to issue fines under new Abandoned Shopping Trolley State Legislation to store owners (but CCC Rangers are not capable of this proactive approach). - install local signage of place names (and or update existing ones that are vandalised or hard to read) that identify local waters sources as Narara Creek, Wingello Creek (missing sign opposite Renwick St on CC Hwy roundabout has been reported to CCC several times with NO action) - fix poor and dangerous shared path bet Koninderie Pde and Niagara Park Stadium - current half fenced off due to subsidence and limits disabled/elderley access) - limits on further residential development in Narara to reduce hard surface runoff - reinstate local community programs like Rivercare, Streamwatch to instill community pride and involvement and ownership. Could also consider Work for Dole programs to work on some measures like weed removal et al - install, update missing/vandalised depth markers eg. Carrington St, Reeves St, Showground Rd/Maliwa Rd Narara - install lights or gates at Showground Rd/Maliwa Rd Narara where large deep flooding occurs - a place where motorists are often stranded/trapped (location of current missing depth markers). - immediate dredging from Narara Valley Dr bidge (adjacent to Narara Nursery), behind Narara Mini Trains to Paddy Clifton Oval. It is so shallow here due to siltation, one can walk across the creek). - immediate clearance of debris, vegetation, shopping trolleys under railway culverts near Renwick S Wyoming and Narara Skatepark and Narara Valley Dr/Koninderie Pde For best community consultation, a letterbox drop of this Council Proposed Study needs to be undertaken in Narara suburb to ensure a widespread, accurate and across the board response. Neighbors I have spoken to are totally unaware of this study.

Draft Plan Page 24 Paragraph commencing with The Council undertook an Early Warning Flood Forecasting 4th Line 'The MHLFIT tool utilises the flood model results for forecasting flooding in the catchment based on the rainfall data from the local and regional rain and level gauges. Help me in understanding this study. I worked in telecommunications with rain impacted service. For the Sydney area the rain rate was 58mm/hr occurring for 0.01% of the time. What sort of rain rate was used in the hydrological study Have the gauges ever recorded the predicted 1 in 100 year flood levels? How are these recorded turned into a prediction of 1:100 years
The areas of Narara west of Hanlan St South, including the Narara Valley High School can be flooded in, and isolated during heavy rains and has happened on frequent occasions over the last ten years I have been resident in this area. The area needs flood-free evacuation routes which would improve the safety of residents and result in fewer school cancelation days or the chances of school children being stuck and isolated at school for prolonged periods.' The options of going north along Hanlan St won't work as Hanlan St at the intersection with Foutains Rd is closed when there is a flood.' The options which involve extending Pandala Rd through to Reeve St or completing the paper road between the western end of Fountains Rd and Cross St gives access to Reeve St.' Upgrading Reeve Street with a culvert also improves the safety and amenity of those to the west of Reeve Street. In the current situation we can be isolated for an indefinite period (along with up to 300 local households and a major school) by flooded roads every time we get heavy rain, and are effectively forced to drive on flooded roads. This should be prioritised by Council.
Does the hydrology study include the impact of roadside gutters and associated storm water drains? Does it take into account clear water ways, bridges and culverts, etc? Assuming this is the case, it is essential that council regularly work to keep these 'pinch points' clear and should be included in the council'□□s schedule.
Constant road erosion from no drains or kerbside guttering on reeves street narara left side going up to manns road.this is one of the Main roads going in and out of narara for this part of the suburb and road is constantly damaged and deteriorating from water sitting on road in front of properties then high traffic with buses
Keep carrington street drain clean of vegetation
WOW - it has been 12 years since I kayaked down Narara Creek! Back then the creek was silted up at the back of the Miniture Train venue (opposite Bellbowrie Ave).. It may be worth a look as a risk area
We live on REDACTED and have the creek running through our backyard. The weeds (Ludwijia) have taken over the waterway and is becoming a severe flood risk. Please consider spraying and removing this, as increased water flow from improvements further up the stream pose a risk to the weed impacted areas downstream. Thank you
Stop over height and development and over population will decrease the chance of flooding a BIG NO to the 20 year plan to build unit blocks along the train line from Narara to Ourimbah as this is the BS your trying to hide from locals as it's the same crap the Minns government are doing in Sydney as our drainage system is non existent like Alan Street in Niagara Park, streets are overflowing with parked cars as duplexes and units are only being built for one car space and most families have 2-3 or more cars in a family stopping this over development will decrease flooding no brainer I think

I can't see anything in the Narara creek flood management plan regarding showground road and maliwa rd intersection. It continuously floods there and even when it isn't raining and the high tide comes Maliwa Rd is flooded/ covered in brackish water. What is your plan there?
I live at REDACTED. I would like to confirm the flooding concerns at the causeway. Living with elderly parents on the property we have had concerns regarding a few accessibility issues. - Those without 4WD vehicles have limited access so as soon as the flood waters start to rise access ceases. - Access for emergency vehicles when flood waters rise is restricted. This directly impacted an elderly neighbour a few years ago that had to be carried through private property and then taxi'd to hospital. - a number of years ago we were flooded in for 4 days without electricity. - We believe a simple bridge would alleviate many of these issues.
Dear Management Team, Could you please let me know how will the proposed flood evacuation strategies (Pandala Road Reeves Street link and Hanlan Street route) affect traffic, property access, amenity and future development in the Compton Street / North Gosford area? Does Council anticipate any future road, drainage, flood mitigation or evacuation-related works affecting properties on Compton Street? Kind Regards, REDACTED
Good morning, I have lived in Niagara Park for almost 20 years and have not experienced any concerns regarding flood damage however there is a drainage channel running behind my property REDACTED and others. It is very overgrown with organic matter. It needs to be cleared and managed regularly to assist local flood mitigation. Kind regards, REDACTED REDACTED
To reduce the retention of water up stream, how about you clear debris from the creek that follows the cycle/ path way from Niagara park shops to Narara station. Debris has blocked this creek in several places and has caused erosion of the creek bank and impacted the path. Choke points are everywhere along this path. Remove choke points and the water can flow and prevent damming, this will reduce flood risk and infrastructure damage.
Email submissions
Submission - Draft Narara Creek Floodplain Risk Management Study REDACTED is a growing community of 70 households on the way to 120 households, situated on 150 acres of private land, surrounded on three sides by Strickland Forest and with Narara Creek running through the centre of the property. When Fountains Road and Carrington Street are closed by flooding, between 250 and 300 houses in and around our village, and Narara Valley High School, are isolated. This has occurred multiple times

over the past 20 years.
Residents are not just inconvenienced by these events. They work in essential services and businesses, have critical medical and other appointments, need to purchase food and medicines, etc. The length of isolation is unknown and, given that up to 210 local roads on the Central Coast are subject to concurrent flooding, there is no guarantee that emergency help would be available if requested.
The result is that residents are effectively forced to drive on flooded roads. As council well knows, this involves a risk to life.
As rainfall events become heavier and as sea levels rise, as noted in the Draft Study, the frequency and depth of flooding of Fountains Road and Carrington Street will increase.
The construction of a flood-free link road to connect Pandala Rd to Reeves Street was designed and put out for public comment by state government about 10 years ago but was abandoned due to objections from some local residents. The current Draft Plan found this option is an effective solution in terms of cost and flood risk management perspectives and recommended that the option for the provision of this link road be further explored.
We note, however, that the study then identified evacuation via an upgraded Reeves Street Causeway and Cross Street (option FM4-C4/C), as the preferred solution. However, this option is rated as low priority in the current study and is ranked 29th out of 34 proposed projects.
We note that this Reeve Street causeway upgrade was first proposed in a Floodplain Management Study prepared for council by Kinhill in 1997.
This option was again one of three evacuation routes advertised for public comment by council about 10 years ago.
The end result, however, is that there is no timeframe for any of the proposed solutions to be implemented.
We understand that, given the geography of the region, council has a long list of flood issues to deal with, however, given the growing risk to life, we believe that the issue of emergency evacuation route from west Narara when Fountains Road and Carrington Street are flooded, needs to be escalated in council's list of priorities.
Publicly available flood forecast warnings and online public access to real-time flood depth data would also be of enormous benefit to our community in preparing for flood events and decision-making during flood events.
We note also that the current flood planning models used in this study incorporate the sea level rise projections from the IPCC Sixth Assessment Report (AR6) released in 2023. This forecasts a maximum rise of 0.23m by 2050 and 1.01m by 2100 under a high emission scenario. However, the maximum rise forecast by IPCC for 2100 has increased from 0.5m to 1.01m over the past 35 years as global emissions and temperatures have increased faster than predicted. We note also that global temperature rise has accelerated upwards significantly again since 2023 and it follows that the IPCC maximum sea level rise forecasts will be further increased and that the previously forecast rises will occur sooner than projected.
Given that the currently preferred proposed evacuation route via Reeve Street is already not flood free in all design flood events, as noted in the study, and that the frequency and depth of flooding of many local roads will increase over time, we believe the only viable long-term solution to the problem will be completing the construction of Reeve Street paper road to the west to connect Narara with Somersby.
On a more general note, the science, including observed destabilisation of the Greenland and West Antarctic ice sheets, now indicates that 2.0m of sea level rise is unavoidable. This is not the most probable outcome; it is the minimum outcome. Given the dire consequences of this outcome for much of the Central Coast, we suggest that the time to begin this conversation with the community has now come. We do understand the argument from authorities that the timeframe for this outcome is still uncertain therefore we should not worry the community unnecessarily. However, we

would argue that, if an engineer told council that a building is going to collapse but that the timeframe is uncertain, that uncertainty would not be a rational reason not to tell the community that the building is going to collapse.
One of the core tasks of council is the balancing of priorities, risks and budgets. Political imperatives and human nature regularly result in short term risks being given priority over long term risks. We submit that the issue of flooding over the next 50 to 100 years is the most consequential risk that the Central Coast has ever faced and that fact should be reflected in its planning, its priorities and its communications.

Regards,

REDACTED
REDACTED
REDACTED

NRMSP and Flooding Issues By REDACTED

I am very much in favour of enhancing the Gosford waterfront and the long term future of Gosford but am concerned with potential exacerbation of flooding it may cause in the area west of rail line from Ourimbah to Point Clare. I believe this area has a catchment of around 50 square kilometres, and being highly developed has minimal land absorption.
Do you know where this flood and rain water escapes the catchment?
"The Plughole "is the railway bridge just south of the Brian McGowan Bridge. It's about 20 metres long and 3metres high [at a medium tide]. Another restricting 'plughole' is the bride next to Gosford RSL.
I owned a real estate business in Gosford CBD for many years and represented the residents and Real Estate Industry on a council flood committee led by Mayor Chris Holstien for some years so understand many aspects of flooding. I am also a Life member of REDACTED and helped many businesses during past floods.
Several times a year we see the Central Coast Highway near Racecourse Road and other areas in this catchment being blocked by flooding. This needs to be addressed and considered seriously when considering development of the Gosford Waterfront. Flooding in this catchment area could be catastrophic if not controlled by good new planning.
The past waterfront development plan showed the current northern break wall would be move about 100 metres south which would be close to 'The Plughole', rail bridge. In heavy southerly busters and rain this would prohibit water from the 50 sq Km catchment escaping and cause MAJOR flooding in the northern suburbs.
The Water Catchment Area [approximately 50 Sq Km]

"The Plughole " The only flood outlet [at a low tide]. Yes!! Its very small.

Dear Central Coast Council Team,
Thank you for the opportunity to comment on the Narara Creek Floodplain Risk Management Study and Plan.
Floodplain planning is rightly focused on water movement, flood risk, infrastructure protection and community safety. However, it is also important to consider what floodwater carries through the Narara Creek system during high-flow and stormwater events.
REDACTED would like to suggest that our SHIELD program — Sustainable Hydrological Interception & Ecosystem Load Defence — may be able to assist Council by adding a practical water-quality, pollutant-interception and environmental intelligence layer to future floodplain and catchment planning.
To be clear, SHIELD is not proposed as a replacement for flood modelling, drainage upgrades or

hydraulic mitigation. Rather, it may complement that work by helping identify and intercept pollution pathways associated with stormwater and floodplain flows, including litter, sediment, hydrocarbons, nutrients, microplastics and other stormwater-associated contaminants before they move further downstream into sensitive waterways, wetlands and Brisbane Water.
A SHIELD pilot could support Council by providing passive, time-integrated environmental monitoring at key creek, drainage and stormwater interface locations; helping identify pollutant loads mobilised during rainfall and flood events; supporting community and citizen-science engagement around catchment health; and providing practical data to inform restoration, maintenance and resilience planning.
Narara Creek is not only a floodplain issue. It is also a waterway health, stormwater, wetland and downstream estuary issue. A prevention-first approach that combines flood risk planning with pollutant interception and monitoring could help Council protect both community assets and environmental values.
REDACTED would welcome the opportunity to discuss how SHIELD could support Council's broader Narara Creek floodplain, stormwater and catchment resilience objectives.
Kind regards,
REDACTED
Founder & Chairman
REDACTED
REDACTED
REDACTED

SUBMISSION TO DRAFT NARARA CREEK FLOODPLAIN RISK MANAGEMENT STUDY AND PLAN 2025

1. Introduction

REDACTED has been engaged by the owners of the site at REDACTED, to prepare this submission. This submission should be read in conjunction with the two previous submissions lodged for the site.

The purpose of this submission is to highlight the opportunities presented by the site in conjunction with the proposed improvements to floodplain risk management within the Narara Creek Floodplain. These improvements would facilitate the redevelopment of the site. A key objective of our future planning is to resolve previously identified flood-related constraints affecting both the site and the adjacent section of the Central Coast Highway at the Racecourse Road intersection. We consider that action to protect the intersection of the Central Coast Highway and Racecourse Road should be regarded as being of the highest priority. This road serves as the main conduit from Gosford to Sydney, with significant productivity impacts when it regularly floods. That flooding affectation also acts as a barrier to the delivery of a far superior entry to Gosford than that which currently exists.
We therefore welcome this study as a timely and valuable contribution to the ongoing discussion, and one which we hope will allow the appropriate solutions regarding this intersection beyond "advocacy" which is where it currently sits within the Council document "Key Enabling Projects".

2. Background

This submission builds upon our previous representations to the Draft Central Coast Regional Plan 2041 (dated 4 March 2022 – see Appendix A) and the Central Coast Local Housing Strategy Discussion Paper (dated 28 February 2022 – see Appendix B). Both submissions sought to establish the strategic justification for a Planning Proposal that would enable a more suitable form of development on the site than is currently permissible

3. Site Location

The site is collectively referred to as the REDACTED see Fig.1 (below).
The site, commonly referred to as the "REDACTED site", comprises the following properties:

· REDACTED – REDACTED
· REDACTED – REDACTED and REDACTED
The site location is shown in Figure 1 below
Fig.1 – Site location - Source Central Coast Council Online Mapping 2026
4. Flood Affectation and Context
The site has an AHD of approximately 1–2 m. The western portion (No. 14) is the higher part of the site,
while the eastern portion is lower lying (see Figure 2).
Fig.2 – Flood affectation – 1:100 year (AEP)- Source Central Coast Council Online Mapping 2026
The site is identified within the following flood precincts (see Figure 3):
· Precinct 2 – Flood Planning Area (light pink)
· Precinct 3 – Flood Storage (yellow)
· Precinct 4 – High Hazard (orange)
Fig.3 – Flood precincts – Source Central Coast Council Online Mapping 2026
The study also classifies the site under the Flood Emergency Response Classification as FIS (Flooded, Isolated and Submerged) during a 1% AEP event. FIS areas are defined as:
"isolated from community evacuation facilities (located on flood-free land) by floodwater and/or impassable terrain as waters rise during a flood event up to and including the PMF. These areas are likely to lose electricity, gas, water, sewerage and telecommunications during a flood."
5. Floodplain Risk Management Options
Section 11.2 of the study outlines a range of floodplain management measures, categorised as Flood Modification (FM), Property Modification (PM) and Emergency Response Modification (EM) measures. We
have reviewed the options most relevant to the site and provide the following comments.
The key Flood Management options of relevance to the site include;
5.1 Racecourse Flood Storage Area (FM2.4-C4/G)
Council has identified the racecourse as an important flood storage area and notes the potential impacts
of significant development within this zone. The study indicates that construction of a levee on the western
side of the racecourse could reduce flood levels on the subject site by 0.21 – 0.45 m, while noting increased
flood impacts elsewhere – including along the Central Coast Highway.
Comment:
While we support the potential flood benefit, we note that this option is not currently supported by Council
and requires further investigation. We note in particular that a possible option for further study is that of a
flood levee within the racecourse site, which would have the benefit of maintaining the flood storage capacity of the racecourse, and also facilitating the flood water flow areas along the western side of that
site – clear of the Central Coast Highway / Racecourse Road intersection.
We encourage Council to carry out further assessment of such design iterations to gain a complete understanding the effectiveness of this option.
Fig.4 – Option FM2.4-C4/G
5.2 Raising of the Central Coast Highway – FM8-C4/G
This option proposes raising the highway to 3 m AHD (approximately 1 m above existing levels) over a
0.5km section, together with improved cross drainage. The raised highway would not be overtopped during

a 1% AEP event and would provide an evacuation route during major floods. The study recommends this
option for detailed assessment.
Comment:
We support this option, particularly since it ensures the Highway stays flood free during the 1% storm event,
thus greatly reducing the number of times this important artery is flooded each year. Raising the highway
is likely to reduce flood levels on the subject site by 0.2 - 0.25 m, improve emergency access, and potentially
change the site's FIS classification. We note however, that delivery is dependent on TfNSW and outside of
Council's direct control. We request that investigation of this option does not preclude consideration of
other measures. We also consider that raising the highway could enable a coordinated raising of the subject
site and potentially adjacent land.
Fig.5 – Option FM8-C4/G and FM8-C4/G
5.3 Flood Barrier along Central Coast Highway – FM8-C4/G
This option involves a 0.6m high barrier approximately 900m in length, generally located along the road
reserve and extending around commercial development near Narara Creek.
Comment:
We support this option. While the barrier is primarily intended to benefit Adcock Park, it is also likely to
reduce flood levels on the subject site by 0.2–0.25 m and the works would be within Council's control.
5.4 Creek Maintenance (FM9-ALL)
Creek maintenance is proposed as an ongoing operational measure.
Comment:
We support this option, noting however that no significant reduction in flood depths or areas of affectation
is anticipated.
5.5 Combined Option
This option combines several measures, including the Koninderie Parade levee, Narara Valley Drive bridge
upgrade, Brooks Avenue detention basin, and other works.
Comment:
The study indicates this combined approach could reduce flood levels on the site by between 0.1m and
1.2m. As the works would be within Council's control, we support further investigation of this option.
6. Summary
Following a review of the draft Narara Creek Floodplain Risk Management Study, we consider there is a
clear opportunity to integrate the future planning of the subject site with the flood management options
identified in the study. Key to any solution will be the ability to maintain the operability of the Central Coast
Highway / Racecourse Road intersection. Protecting this vital intersection will not only maintain transport

connections between Gosford and Sydney, but will also facilitate more broad Planning considerations
around the future use of land within West Gosford, along the Central Coast Highway.
Should you wish to discuss this submission further, please do not hesitate to contact me at REDACTED or on REDACTED.

Re: Submission — Draft Narara Creek Floodplain Risk Management Study and Plan (public exhibition)
Property: REDACTED, Wyoming (REDACTED)
Submitted by: REDACTED, on behalf of the registered proprietor (REDACTED)
I am the owner of REDACTED, Wyoming, and was directly notified of the exhibition by Council's letter dated 10 June 2026. I make the following submission on the draft Study and Plan. (I note the exhibition close date shown in Council's letter differs from dates in Council's media releases; I have contacted Council to confirm and ask that this submission be accepted as a directly-notified affected landowner.)
1. Object to Option FM2-C4/E (Renwick Street – Wyoming Creek levee) being discontinued
The draft's options assessment lists Option FM2-C4/E, a levee for Renwick Street – Wyoming Creek, and recommends it not be carried forward on the basis of "limited benefit" and likely impact on surrounding properties. However, the same assessment expressly records "Potential for reducing flood risk by removing flood affectation" and that a "levee might be a solution," and notes the earlier Wyoming Creek FRMS&P (REDACTED, 1993) identified an upgrade of the Pacific Highway culvert and creek works to reduce flooding in this area.
I ask Council to retain Option FM2-C4/E — together with the 1993-identified Pacific Highway culvert upgrade and associated creek works — for further investigation in the final Plan, rather than discontinuing it. The affectation on the Renwick Street reach is significant (Council's Flood Information Certificate for my lot records a PMF level of 7.29m AHD and maps floodway and high-hazard land across the site). Given the draft acknowledges these works have potential to remove flood affectation, dismissing them at this stage without site-specific benefit modelling for the affected Renwick Street lots is premature. I request that the benefit-cost assessment for this option be revisited with modelling that quantifies the benefit to the directly affected properties, including REDACTED.
2. Site-specific verification of floodway and hazard mapping on REDACTED
The flood mapping relied upon in the Study is derived from catchment-scale modelling and airborne laser scanning (ALS) ground data. Council's own Flood Information Certificate for the property notes that flood depth/hazard at a specific location may not accurately account for localised ground topography, and that accuracy can be improved using registered-surveyor ground levels. The current mapping shows floodway and high-hazard categorisation concentrated along the rear of my lot. I request that the final Study acknowledge that lot-scale floodway and hazard extents should be confirmed by detail survey and site-specific assessment, and that Council accept survey-verified levels when assessing development on affected lots rather than relying solely on the catchment-scale grid.
3. Registration as an affected landowner
Please register me as a directly-affected landowner for this catchment so that I am notified of the final adopted Study and Plan, any consequential changes to the Development Control Plan flood controls or Flood Planning Matrix, and any future review of the study or the mitigation options affecting the Renwick Street – Wyoming Creek reach.
I am willing to provide detail survey and engineering assessment for my lot to assist Council's consideration of the Renwick Street reach, and I am available to discuss this submission.
Thank you for the opportunity to make a submission.
Yours faithfully,

REDACTED For and on behalf of REDACTED REDACTED REDACTED
Hello REDACTED, It was lovely to have met you and talk to you at the face to face informa on session regarding the Narara Creek Floodplan Risk Management Study and Plan at Niagara Park on Thursday 25/6/26. As I discussed with you, my husband and I have concerns regarding the proposed flood evacuaon route via REDACTED. We have lived at this property REDACTED for 14 years and are very happy living in our peaceful, private, secluded part of Narara. At mes there have been extreme weather events which has left us isolated, unable to exit through the causeway at Reeves Street due to flooding but it hasn't been a major issue and the water does subside. In your document a bridge has been suggested at the causeway which would be a good op on for residents at the top end of REDACTED. The main concern that we have is the proposed REDACTED that would be formed to be used as an evacuation route for school buses in an event of flooding. We do object having a road run past our place for obvious reasons par cularly as we would loose our privacy and peace and fear it would encourage other residents with different types of vehicles to use the road on a regular basis and not just for the evacua on purpose. It would definitely be an op on for people to use this road and abuse this as a back road there would be an increase in noise for us. This is something that we do not want. REDACTED. It is concerning what the environmental impact would be with the loss of the big gum trees the disturbance of the wildlife, extensive bird life and their natural habitat. The creek which runs through the bo om of our property con nues down through other proper es which I must add does flood during extensive rain and becomes quite high. The flow can be quite fast. This does not pose any threat to our property or the surrounding ones but you cannot get over the creek to the other side if need be while the water level is up. Our land slopes downward to where the creek flows so if the road did exist it would be in a dip/gully. It has been no ced by us that this proposal has been put as a low priority and also the cost is significantly high, but as residents that would be impacted by this we felt that we must raise an objec on. We look forward to hearing about the progression of this project and hope our submission will be considered. Thanking you REDACTED Sent from my iPad
Good afternoon REDACTED, Firstly, thank you very much for your letter dated 6th June. We have read through the comprehensive document available online and at this stage are quite comfortable with, and supportive of, the analysis and recommendations. However - the letter that we received was sent to our old address (REDACTED) but in reference to our current address (REDACTED). We moved in February. As far as we can see, we have updated our contact details everywhere and so we were confused as to why the letter was sent to our old address - and we were keen to ask if you could advise, so that we can proceed to have the contact details updated on that database. Many thanks for your help. Best regards
Thank you for the public exhibition of the Draft Narara Creek Floodplain Risk Management Study and Plan.

Unfortunately I have been away and hadn't the chance to provide feedback earlier. I hope my comments can still be received and reviewed as part of the review of submissions period.
Please accept accept the following submission:
As a local resident of Carrington Street, Narara, I wish to voice my concerns over any proposal to construct an evacuation route connecting Fountains Road to Reeves Street through the unformed Cross St road corridor.
The Cross Street option would not only unacceptably impact the surrounding properties but would have significant impacts on the wider community that currently utilise this area. In addition, this option is not the best long term or strategic management option in ensuring flood free evacuation from the local area. Nor is it cost effective.
The Cross Street evacuation route presents significant economic, environmental, social and planning challenges that outweigh any perceived benefits. While improving evacuation opportunities is an important objective, the Cross Streetoption would come at a substantial cost to the community and would require extensive modification of the existing environment and road network.
Major concerns exist around the impacts of large infrastructure developments and the cost of delivering the route. The report acknowledges that Cross Street is currently incomplete and that substantial infrastructure works would be required before it could function as an evacuation route. These works include road construction, formation of currently unmade sections, major drainage upgrades, culvert replacements, bridge construction and associated flood mitigation works. Council's own investigations recognise that the cost of this option is significant, even before allowing for land acquisition, environmental offsets, utility relocations and ongoing maintenance costs. The route would require the acquisition of private land and would impact existing residential properties and would likely create ongoing community division and opposition.
From an environmental perspective, the Cross Street option would result in the loss of significant native vegetation. The area contains mature Blue Gum and Blackbutt trees, many of which function as important habitat trees. These mature specimens provide hollows and nesting opportunities for birds, microbats, possums and other native fauna. Once removed, replacement planting would take many decades to restore equivalent ecological value. The report places considerable emphasis on environmental protection throughout the catchment and highlights previous flood mitigation projects that were abandoned due to unacceptable environmental impacts.
The proposal would also result in the loss of a well-used recreational corridor. The existing bushland and walking trail along Cross Street provides passive recreation opportunities for local residents and contribute significantly to the area's character and liveability. Construction of a new evacuation road would urbanise this corridor, replacing natural landscapes with pavement, drainage infrastructure, guard rails, lighting and traffic. The loss of these recreational values would be permanent and would diminish an important community asset.
The route is also poorly aligned with existing traffic patterns. Effective evacuation routes should ideally utilise established movement corridors and direct traffic naturally towards higher-order roads. The Cross Street option would instead funnel traffic through local residential streets that were never designed to operate as strategic transport corridors. This would create ongoing traffic impacts, increase noise levels and alter the character of surrounding neighbourhoods.
Importantly, despite the substantial investment required, the Cross Street route would not provide a fully flood-free evacuation corridor. The report notes that significant upgrades would still be required and that evacuation routes within this part of the catchment remain vulnerable during major flood events. Consequently, the community would incur considerable environmental and financial costs for a

route that does not completely resolve evacuation issues.
In contrast, the Pandala Road route represents a more logical, efficient and sustainable long-term evacuation solution.
The greatest advantage of the Pandala Road route is that it provides a more direct connection to the existing regional road network. Evacuation routes are most effective when they follow natural traffic desire lines and provide a clear and intuitive path for residents. Pandala Road achieves this objective far more effectively than the Cross Street alternative.
The route also aligns more closely with existing travel movements within the surrounding road network. Because it follows an established transport corridor, residents are already familiar with the route and are more likely to use it effectively during an emergency. This improves evacuation efficiency and reduces confusion during flood events.
Environmental impacts would also be significantly lower. While some property acquisition may still be required, the extent of vegetation clearing, habitat destruction and corridor fragmentation would be considerably less than that associated with constructing a new Cross Street corridor through vegetated land. This approach is more consistent with the report's broader objectives of balancing flood risk management with environmental protection.
Pandala Road would also preserve important community assets that would be directly affected by the Cross Street route. Existing walking trails, bushland areas and recreational spaces could remain largely intact, allowing residents to continue enjoying these facilities while still improving flood evacuation outcomes.
From a financial perspective, Pandala Road is likely to deliver better value for money. Avoiding extensive bridge works, major road formation, large-scale vegetation clearing and the associated environmental mitigation requirements has the potential to substantially reduce the overall project cost. A lower-cost solution that provides similar or superior evacuation outcomes represents a more responsible use of public funds.
The route would also minimise impacts on established residential neighbourhoods. Unlike the Cross Street option, which introduces significant traffic into local streets, Pandala Road would better utilise existing transport infrastructure and would be less disruptive to surrounding communities.
Overall, the Pandala Road option is more consistent with good strategic planning principles. It supports a direct, efficient and legible evacuation network, minimises environmental impacts, preserves community assets and integrates more effectively with existing traffic patterns. When assessed against economic, environmental, social and transport criteria, Pandala Road clearly represents the more balanced and sustainable solution.
For these reasons, the Cross Street option should be rejected in favour of further investigation and advancement of the Pandala Road evacuation route as the preferred flood evacuation solution for the Narara Creek catchment.
Regards,
REDACTED

Dear Ms Nepal,
Thank you for your letter dated 10 June 2026 regarding the Draft Narara Creek FloodplainRisk Management Study and Plan.
We are writing as owners of the property at REDACTED to request further information regarding how this plan specifically affects our property, including:
- What flood risk classification has been assigned to our property?

- What proposed measures or restrictions, if any, apply directly to REDACTED?
- What evidence and modelling data was used to assess flood risk in our area?
- How will this plan impact future development or use of our property?

We also wish to formally advise that we have concerns about the draft Plan as it relates to our property, and we intend to lodge a submission during the public exhibition period.

Could you please confirm the best way to submit a formal objection, and whether a one-on-one meeting with the Project Officer can be arranged prior to 17 July 2026?

Thank you for your assistance.

Best regards,

REDACTED

Handwritten submissions (provided at drop-in session)

Name: REDACTED Email: REDACTED

Suburb: Niagara Park

Please leave your comments here:

The drainage system into Narara creek is often In sections e.g. palettes in Dean St Narara valley Dr railway Crescent are often blocked with debris e.g. rubbish tree branches etcetera preventing them from flowing freely causing a backup and overflow at times of prolonged heavy rain. Also, drains eg. end of Jeppa St often drain along Delaware St and access Rd in Washington Ave block up to run over Washington Ave near intersection of Delaware St rather than flowing via the drain. This is dangerous for traffic on narrower valley drive and Washington Ave as they are driving through a film of fast moving water and it will also cause damage to roadway. There needs to be an ongoing maintenance program. To keep all the input drains into the system clear. On many occasions, it is the blocked drains that are adding to the problems if these drains drains were maintained it would avoid a lot of local flooding issues that occur more because of the drains being blocked than the overflow of the creeks. I myself, have spent it's in the vicinity of $25,000 in drainage on my own property due to overflow effects of drainage in heavy rainfall. I note Delaware Ave and the service Rd in Washington Ave have recently been resurfaced it is the overflowing drains in the area that had destroyed road surfaces.

Name: REDACTED

Email: REDACTED

Suburb: Wyoming

We have large boulders outside our back garden gate to the reroute the water away from our property when the Creek rises. We have a huge Gumtree that we are afraid will fall with eroding banking around it. Can council call and assess the risk that rising Creek water will have on this gum tree.