

Draft Flood Policy Engagement Summary

Between 12 August and 23 September 2025, Council sought feedback on the draft Flood Policy

The draft Flood Policy outlines Council's legal responsibilities for managing flood risk across the region. It sets a consistent approach to planning for climate change and sea level rise, helping protect our community and environment.

Community members were invited to provide feedback by completing the online submission form via Your Voice Our Coast, through which Council received a total of 15 submissions.

Key themes from the engagement include:

- Support for including climate change and sea level rise projections in flood planning.
- Desire for a consistent regional approach.
- Mixed views on the policy's impact on property, development, and insurance.
- Suggestions to clarify scope, refine planning horizons, and include risk and adaptation frameworks.

These key themes and insights are further analysed below.

'Middle of the road' approach

When asked if respondents supported Council adopting a 'global middle of the road' approach to consider climate change in flood planning, 57.1% (n=8) answered no, while the remaining respondents were equally divided between yes, I need more information and not sure (14.3%, n=2 for each option).

Do you support Council adopting a global middle of the road approach for the sake of considering climate change?



Figure 1: Support for middle of the road approach Source: Survey on Your Voice Our Coast, 12 August to 23 September, total of 14 responses to this question.

How you connected



Your Voice Our Coast
391 views



The draft policy was
downloaded **128** times



A total of **15** online
submissions received



Facebook – **8,391** views
generating **19** reactions



Instagram – **11,116** views
generating **64** reactions



Email sent to **354** Your
Voice Our Coast subscribers



eNews – **3** stories delivered
to **19,973, 20,027** and
20,225



Coast Connect print - Reach
of **62,000+**

Consistent approach to sea level rise

A majority (**78.6%, n=11**) of respondents think it is important for Council to have one consistent approach to sea level rise across the Central Coast, while 14.3% (n =2) said no and 7.1% (n=1) were unsure.

Concerns for the policy's impact on property, development or insurance

When asked if respondents had concerns for how the draft Flood Policy might affect their property, development or insurance, respondents were split equally between yes and no:

Do you have any concerns about how this policy might affect your property, development, or insurance?

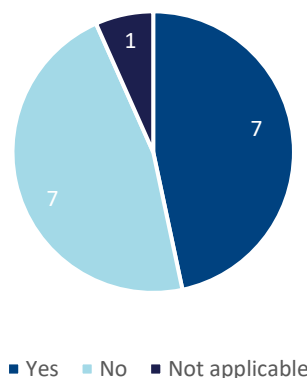


Figure 2: Concerns for impact of policy on property, development or insurance Source: Survey on Your Voice Our Coast, 12 August to 23 September, total of 15 responses.

Importance of climate change and sea level rise projections in flood planning

A majority (**71.4%, n=10**) of respondents supported Council including climate change and sea level rise projections in its flood planning policy and felt it was important for future planning, while 7.1% (n=1) were unsure/needed more information and 7.1% (n=1) thought it didn't need to be included.

Do you support Council including climate change and sea level rise projections in its flood planning policy?

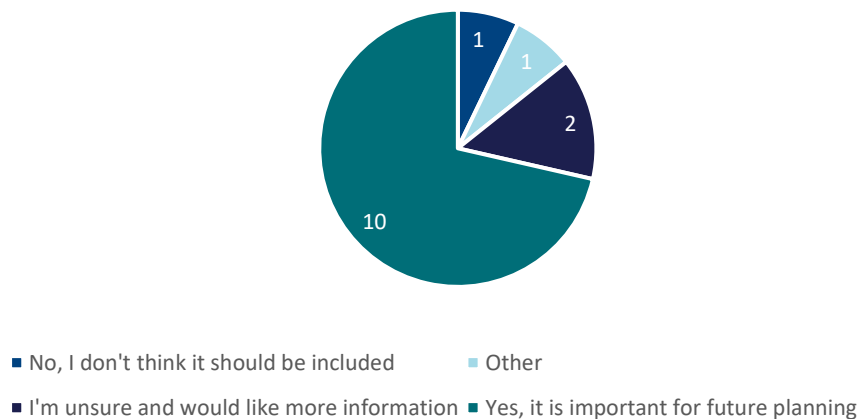


Figure 3: Importance of climate change and sea level projections in flood planning Source: Survey on Your Voice Our Coast, 12 August to 23 September, total of 14 responses to this question.

Suggestions to improve the draft Flood Policy

When asked what suggestions respondents had to improve the draft Flood Policy, key themes included:

- Policy scope, objectives and definitions are narrow and should be clarified.
- Floodplain Risk Management Plans and Disaster Adaption Plans should be included as objectives.
- Some suggested planning horizons should be reduced from 35 years to 25 years for residential house assets and from 80/50 years to 35 years for the remaining assets, while others suggested the planning horizon for residential dwellings should be increased.
- Specific concerns for local flooding issues were raised, such as at The Entrance Channel, the Gosford Waterfront area, Tuggerah Lakes and Woy Woy Peninsula.

You said...

"It does not read as a policy at all. It was just a list of definitions. I could not find the actual policy..."

"The Policy Objectives flooding are very narrow. Floodplain Risk Management Plans and Disaster Adaptation Plans should be included as objectives..."

"Take multi source and compound flood risks into account and implement adaptive management and emergency response planning."

"Regarding Council adoption of flood risks, policy and development planning, using SSP2 or a higher emissions scenario (like SSP3-6.0 or SSP5-8.5) is a conservative precautionary approach which I endorse. However, I do not support Council adopting a 'middle of the road' approach, named as SSP2, more broadly when considering climate change and development plans. To paint climate change considerations with the sole broad brush of heading towards SSP2 is NOT in the region's best interest. Council plans and developments need to ramp up actions which mitigate climate change (i.e., reduce emissions and limit global warming), and SSP1 is the ideal pathway to aim for to maximise Council's contributions towards said climate change mitigation i.e. reducing greenhouse emissions and limiting global warming. Flood policy cannot be isolated from mitigating actions which can contribute towards lowering flood risk. When the hierarchies of a system do not work together, they lead to sub-optimal outcomes."

"I don't have any suggestions but would respectfully ask that Council factor in potential insurance cost rises in their decision-making processes to minimise any adverse financial impacts on Council's customers."

"My house is in a flood prone area. But it is still important for Council to have a clear policy."

"The draft policy does not take into account the specific circumstances of the Woy Woy Peninsula as detailed in the 2023 flood studies. Unless Council restricts development in flood prone areas and take the multi-source and compound risks into account when assessing development, as recommended in the 2023 flood studies, the situation will worsen considerably resulting in significant community harm."

Analysis of key themes

Community feedback on the draft Flood Policy revealed a mix of support and concern across several key areas. While most respondents emphasised the importance of including climate change and sea level rise projections in the Flood Policy and advocated for a consistent regional approach, there was resistance to adopting a 'middle of the road' approach to consider climate change in flood planning. Concerns were evenly split regarding the policy's potential impact on property, development, and insurance. Suggestions for improvement focused on broadening and clarifying the policy's scope and objectives, refining planning horizons, addressing specific local flooding issues and including risk management and disaster adaptation planning frameworks.

What's next?

Council is currently reviewing all feedback received during the public exhibition and will prepare a report outlining the key outcomes. The final Flood Policy and results of the exhibition will then be presented to Council for formal adoption. As this project progresses, any relevant updates will be available on www.yourvoiceourcoast.com/draft-flood-policy

Find out more and stay up to date at