
**NARROMINE SHIRE COUNCIL
ORDINARY MEETING BUSINESS PAPER – 12 APRIL 2023
NOTICES OF MOTIONS REPORT**

The following Notice of Motion has been received by Cr Jablonski:-

1. INSURANCES - LEVEE IN NARROMINE

That Council writes to the Insurance Council of Australia to notify them that the levee in place at Narromine can withstand a 1% AEP or 1:100 year flood.

Report from General Manager

Information from the Insurance Council of Australia website:-

How do Insurers Determine the Flood Risk to My Property?

In partnership with State and Territory governments, the general insurance industry has developed and licensed the National Flood Information Database (NFID) for use by insurers in determining the flood risk to individual properties.

NFID is an address database containing 11.3 million property addresses, overlaid with the known flood risk according to government flood mapping. Commercial licensing arrangements between many governments and the specialist flood risk experts who prepare the flood maps means it is not a public database.

Most insurers use NFID to determine the flood risk to individual properties, and calculate the premium based on this risk and other criteria including building type, location and claims history.

However, it is up to individual insurers to decide what criteria they use to determine flood risk. They may examine information from many sources to identify properties that are prone to flooding. These may include local government flood mapping, historical flood information, terrain data and insurance claims information.

Insurers assess how often a property is expected to flood, how severe the flooding may be, and how deep the flood can get.

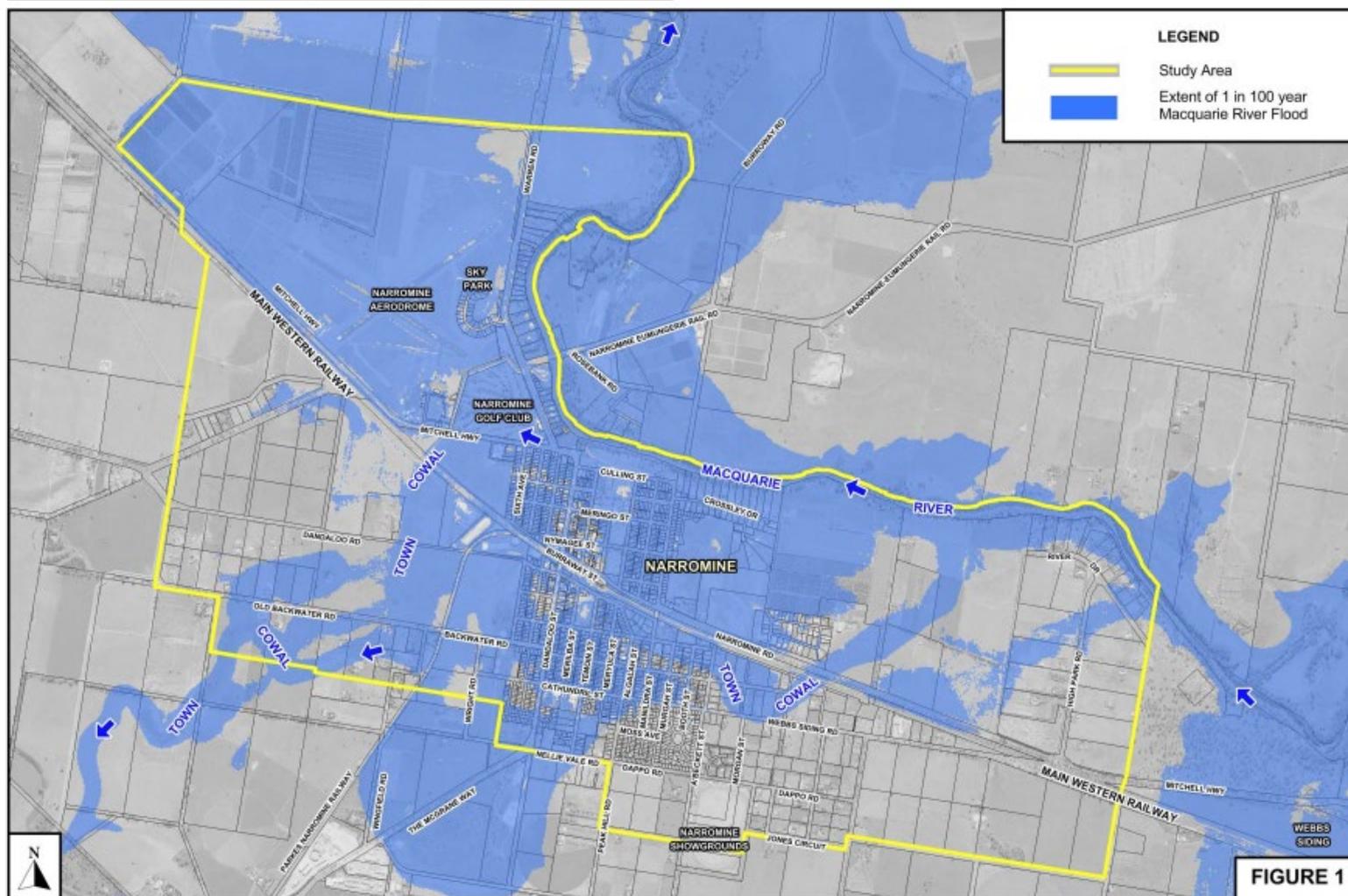
Under section 733 of the Local Government Act 1993, a Council is not liable for flooding if it has acted in good faith. Section 733(4) of the Act provides that a Council is taken to have acted in good faith for the purposes of section 733 if it has acted substantially in accordance with the principles contained in the NSW Government issued Floodplain Development Manual.

The Floodplain Development Manual provides advice to Councils on how to identify flood, risk, develop floodplain risk management plans and implement those plans.

Council engaged consultants to undertake a review of the Narromine Floodplain Risk Management Study and Plan which was prepared in 2009. The purpose of the review was to assist Council in refining strategic plans for mitigating and managing the effects of existing flood risk (associated with existing development on flood prone land), future flood risk (associated with any new development on flood prone land) and continuing flood risk (the risk remaining in both existing and future development areas after floodplain risk management measures are implemented).

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The review utilised the results of the Narromine River Bank Levee Feasibility Study which was completed in 2013. Figure 1 below shows the indicative extent of the 1 in 100-year flood on the Macquarie River at Narromine as defined by the study.



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The Narromine Town Floodplain Risk Management Study and Plan Update (2021) was adopted by Council on 25 August 2021. The study reviewed the flooding patterns at Narromine. The revised indicative extent and depth of main stream flooding for a 1 in 100-year flood with our existing levee is depicted below.

