



Office of the Premier

For reply please quote: *ECU/LW – TF/11/4795 – DOC/11/23372*

23 FEB 2011

The Honourable Justice Catherine Holmes
Commissioner
Queensland Floods Commission of Inquiry
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BRISBANE QLD 4001

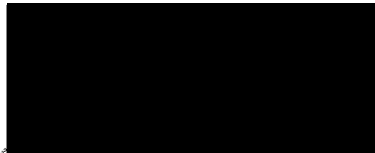
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Dear Commissioner

Please find enclosed, for your consideration, correspondence to the Premier from Mr/Ms Vytas Lomsargis, concerning the recent floods which have impacted on much of Queensland.

The Premier would be grateful if you would examine the issues raised by Mr/Ms Lomsargis.

Yours sincerely



Nick Williams
Senior Policy Advisor

*Encl



Queensland
Government

Sandra Pelusi

From: V Lomsargis [REDACTED]
Sent: Friday, 28 January 2011 10:21 AM
To: The Premier
Subject: FLOODS INQUIRY SUBMISSION PAPER
Attachments: Submission Paper Brisbane Flood Inquiry 26 Jan 2011.docx

Attention ANNA BLIGH - PREMIER QLD

Dear Anna, grateful for your comments

Kind Regards

Vytas

PS I think you are doing a great job during the flood catastrophe

Attention Lord Mayor ~ Campbell Newman

Attention Premier ~ Anna Bligh

Following the tragedy of events across Queensland in January 2011, I am providing this paper as my contribution to assist in minimizing the devastation of future flood events both in the cost of lives and money.

Summary of Key Points I suggest this Inquiry should deal with;

1/. Planning modifications for Cities and Towns in flood plains

- 1.1 Main Infrastructure
- 1.2 Water Course Channels & resumption of property
- 1.3 Residential Housing Design
- 1.4 Location / Relocation of Power substations and Sewage Treatment Plants

2/. Capture and storage of rainfall

- 2.1 Location of Dams & Construction of Levee Banks
- 2.2 Integration of Water Capture for Household Drinking Water & Agribusiness
- 2.3 Use of Waste Water

3/. Emergency Services

- 3.1 SES - Volunteers, Army, Police
- 3.2 Media involvement

4/. Role of Insurance Companies & Claim Settlement

- 4.1 Compulsory Obligations of Insurance Companies
- 4.2 Compulsory Settlement of Claims

5/. Role of Flood Victims

- 5.1 Buyer be Wary – Information Disclosure by Real Estate Agents
- 5.3 Compulsory Insurance Policies for people living in Flood Plains

6/. Role Of Governments

6.1 Government Grants and Assistance

6.2 Compulsory Building Codes on Flood Plains

6.3 Role of Government to enact legislation to hold Insurance Companies Accountable.

6.4 Role of Federal Government in reassigning its Foreign Aid budget allocation, to rebuilding the nation's infrastructure.

1/. Planning modifications for Cities and Towns in flood plains

1.1 Main Infrastructure -

- Responsibility for funding **upgrades** of existing transportation routes must be met by Federal & State Governments to ensure **no main highways or Railways** are cut by rising water in the future. E.g. Ensure Access into main regional centres like Rockhampton.
- Additionally, alternative routes should be constructed as second tier 'by- pass loops' that can be used for trucking supplies, emergency & Military vehicles in areas where rising waters may compromise the integrity of existing highways.

1.2 Water Course Channels & resumption of property

- Now that we have the mapping data showing areas of inundation through flash flooding and major rainfall events, we need to construct water discharge channels to allow speedy flows of water away from accumulation pockets. i.e. Compulsory acquisition of properties (Rural, Commercial & Residential), to be made into parklands, delineated with perimeter levee banks planted with trees so the root systems can bind the levees from erosion.
- Furthermore, within these new strips of parklands, wide concrete storm-water drains need to be constructed in the centre of water course channels. These storm-water drains, constructed in strategic locations, should be wide enough and long enough to also act as emergency runways for Jumbo aircraft, and landing strips for military vehicles in case of war.eg in the area of Grantham and other channel country flood zones.
- In some cases at various points along these concrete storm-water drains we need to have some form of concrete wells with reinforced steel barriers that allow water and small debris to pass,

but which collect any floating cars or sunken boats that may be washed into shipping channels e.g. in Moreton Bay.

1.3 Residential Housing Design

- Council building codes need to pay far greater attention to home construction in flood prone areas.
- Houses completely destroyed, should not be rebuilt in those locations, and surrounding properties in the direct path of flash flooding, should be resumed into parkland water courses. *It is plain stupid and a waste of taxpayer and volunteer resources to rebuild in high risk areas where nature will repeat the event.*
- Those 2 storey houses (as well as commercial buildings), inundated to the first level but otherwise unharmed, should be raised higher with deeper foundations, i.e. Construct sealed concrete hexagonal water tanks reinforced with steel on a reinforced concrete slab, constructed for the entire lower level. This will act as a rainwater collector and home / business water supply during normal times, as well as shielding the structure from flood impact debris in case the new watercourse and levee is compromised.

1.4 Location / Relocation of Power substations and Sewage Treatment Plants

- It is unfathomable for me how power supply substations and sewage treatment plants could be located anywhere near flood prone areas. It is imperative that immediate measures be made to relocate these vital services well away from low lying areas.
- E.G. Power stations, (& telecommunications and building air-conditioning) should all be positioned on top of buildings, not below them, to ensure uninterrupted power supplies.

2/. Capture and storage of rainfall

2.1 Location of Dams & Construction of Levee Banks

- Federal and State Governments need a National Plan encompassing population growth, food supply and sustainability with decentralization away from the main capital cities, to regional

centres that all have substantial water capture by primary and secondary dams. Decide now what is more important, a vibrant secure economy or upsetting some lung fish and frogs which can adapt and migrate to other spillways anyway. Being hostage to the Greens does not serve the National Interest.

- **Protecting AGRIBUSINESS CROPS, from flood devastation;** I suggest farmers with Government Grant assistance, bulldoze perimeter boundaries of cropping lands to construct levee banks to protect their investment (and the nation's food bowl), in an integrated well planned fashion integrating all neighboring properties in flood channel country. I.E Construct 'Regional Levees' with pooled resources of communities and Governments.
- Farm houses in channel country should be relocated to higher ground where possible, and raised higher onto reinforced concrete water tanks on the higher ground out of reach of flood zones. These homesteads should all have their own additional levee bank perimeters with sufficient ground (land-fill island) to hold livestock. Should the farms have their 'regional levees' broken, then at least the homesteads are protected and able to receive air drops of supplies and livestock fodder onto their 'raised island' refuge.

2.2 Integration of Water Capture for Household Drinking Water & Agribusiness

- In times of drought with the cities dams falling to around 16% storage, we rightly worry about our drinking water supplies. We have to be smarter at all levels from households to Government.
- I have suggested the use of sealed concrete tanks to be constructed that act as the lower storey of houses in flood prone areas to gain elevation for the upper living areas. These storage tanks would be used to catch the run-off from the roofing of home and outbuildings for household use.
- Groups of these large hexagonal concrete tanks should be built in a honey comb fashion in clusters for various community centres, (schools, shopping centres, medical facilities, sporting stadiums – halls all raised to sit on top of these tanks), using the roof areas as collectors and providing a great back up supply to the nations dams and water courses.

2.3 Use of Waste Water

- We need to recycle grey water to the garden for households & business where possible. Separate holding tanks maybe required for home domestic use.
- Additionally at Council level, for storm water runoff from some streets where location allows, large holding tanks could be constructed to capture this water which is currently wasted. This

water could be used to irrigate the parklands and trees.

3/. Emergency Services

3.1 SES - Volunteers, Army, Police

- I can only offer praise for the efforts of all involved, which from my observation appears to be world best practice. (Eg compared to “Katrina” & ‘Haiti’.)
- The only suggestion I can make here is that the Police force in every capital city, should have its own fleet of helicopters, to be used to fight crime as well as assist in rescue during flood & bush fire events. Perhaps 3 large lift choppers for water bombing during bush fires, as well as saving lives during evacuations, and some smaller choppers for chasing down criminals and for reconnaissance.

3.2 Media involvement

- Praise can be given to the TV stations who have kept the public informed and interested to rally support by volunteers. But the commercial TV stations 7, 9 and 10, need to be regulated to restrict the amount of intrusive blaring commercials (e.g. Joyce Maine, Harvey Norman, A-Mart, WOW, to one ad per program, with program content to be raised to a minimum 75% of airtime, because people are sick of the rubbish they see through loud obnoxious commercials and so have to turn off the TV for their own mental health). I think the likes of Harvey Norman and Joyce Maine should donate at least half their media budget to flood victims if they want or expect people to buy new replacement goods from them. This way we get less offensive noise on the TV, and more money to flood victims.

4/. Role of Insurance Companies & Claim Settlement

4.1 Compulsory Obligations of Insurance Companies

- As anyone can predict, Insurance companies are notoriously good at collecting revenue from policy holders but poor in handing back on claims.
- It must become mandatory that all insurance companies abide by the same policy definitions of ;
(1) “STORM DAMAGE” –

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BY FIRE, HAIL, WIND, RAIN, LIGHTNING, THUNDERSTORM, THAT CAUSES PERIMETER DAMAGE WITH SUBSEQUENT WATER or other DAMAGE TO INTERNAL BUILDING AND CONTENTS.

(2) "FLOOD DAMAGE"- BY RISING WATERS FROM FLASH FLOODING OF WATER COURSES / DAMS/ LEVEE BANKS, OCEAN AND TIDES.

- Policies must be set on AGREED VALUE, reviewed annually against the PREMIUMS set.
- Insurance Companies must advance a portion of claim immediately on claim lodgment (for emergency food and clothing), with subsequent Assessors viewing the damage within 30 days of the claim lodged and full and final payment settlement no later than 60 days from claim lodgment date.

4.2 Compulsory Settlement of Claims

- There should not be any protracted legal battles over claim settlement that only serve to avoid claim payouts and make lawyers wealthy to the detriment of the claimants who have no resources to fight for Justice. Claims should be clear cut with all contents, capital and equipment listed in the policy at an agreed value, fixed against the premium, such that if premiums paid, payouts also paid-out immediately.
- Insurance directors and staff deliberately avoiding claim settlement should be jailed for 10 years without parole. *This includes claims for Income Protection and Life / Accident Cover.*
- The Law Courts and Justice system be legislated to allow claims for tortuitous damage claims for personal health and family hardships resulting from any protracted insurance claims, back dated retrospectively to the year 2000, because insurance companies have been getting away with murder in this country causing great hardship through a flawed justice system that favours the insurance companies. If the Insurance Companies were held accountable by the courts in the first place, we would have far less people on Centrelink benefits!
- Through these recommendations, enacted by Government into LAW, the courts should be freed up with present day claims, enabling past claims to be reviewed against past injustices from the year 2000.

5/. Role of Flood Victims

5.1 Buyer be Wary – Information Disclosure by Real Estate Agents

- It must be incumbent of both the real estate agent and also the buyer, to be made aware of past

flooding history, council zoning and the risks against flood, bushfire, landslip, tidal and rising oceans, through documented maps and history of known catastrophic events.

- It must be incumbent of the buyer to insure their property appropriately and pay their insurance premiums accordingly. All insurance holders should document their items in the policy with photographs sent digitally to the insurance company ahead of any future claim. The Insurance agents should assist with this during an annual policy review with their clients.
- For those people who have not taken insurance, the Government may assist them with some compensation, but only once. I.e. Those people, who choose to continue to live in high risk areas of fire and rising waters, cannot expect continued bailouts and should either move away or cover themselves with adequate insurance.

5.2 Compulsory Insurance Policies for people living in Flood Plains (and other high risk areas).

- To be clear, those people who choose to live on ocean shore lines, on flood plains, in bushfire areas, do so at their own risk, and thus should take precautions to mitigate their own losses arising from testing events, through correct building structures and safeguards.
- It is incumbent of property owners to take out insurance or risk no help at all. Whilst there has been great assistance offered in the past, we cannot take it for granted that the nation can afford to assist flood and fire “victims’ every time.

6/. Role Of Governments

6.1 Government Grants and Assistance

** No doubt the Federal Government must shoulder the majority of costs to rebuild the nation's infrastructure, roads and rail. The Government under Labor squandered millions on the failed home insulation scheme and in other areas has been proven wasteful.*

- One –off grants for uninsured flood “victims”, should be made to either move away to higher ground, or build elevated land islands in rural channel country to minimize loss.
- Grants should be made for construction of levee banks and tree planting both at rural community level and for rural properties to safeguard the homestead.
- Grants should be made for structures with concrete water tanks used for the first storey to

enable sufficient elevation for any future flood events such that home and business goods and equipment can be raised out of harm's way.

- It is the Federal Government which can print more money (like US "Economic Easing").
- It is the Federal Government that hands out BILLIONS in overseas AID.

It is the Federal Government's responsibility to adopt the recommendations set out in this paper to rebuild the nation following flood and fire events such as those we are currently experiencing

6.2 Compulsory Building Codes on Flood Plains

* Farm houses should be relocated and raised higher onto reinforced concrete water tanks

* Refer 2.1

6.3 Role of Government to enact legislation to hold Insurance Companies Accountable.

* Refer 4.1 & 4.2

6.4 Role of Federal Government in reassigning its Foreign Aid budget allocation, to rebuilding the nation's infrastructure..

I.e. Review and fully disclose to all Australians, our Foreign Aid expenditures, and in times of national disasters, look after our own firstly.

I.E Reassess the value for money return on investment of foreign aid, against our Government Debt, and the costs required to rebuild our own economy.

- Question 1; How can our Government go into great debt that has to be paid back, only to give it away off shore? (Like playing Father Christmas on your bankcard to give thousands of dollars away to be popular with all your neighbors as recipients, whilst your kids don't have shoes and you can't meet your own household budget or have enough petrol to drive to work!).
- Question 2; Are we a Sovereign Independent Nation or are we so tied to UN declarations and treaties (as part of the United Nations experiment), that our Government cannot be free to look after its own people first?
- It is becoming increasingly confusing who runs our country and where our loyalties lie.
- We continue to show on our coins, the head of a Monarch from a distant country, with its

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Union Jack branded on our flag. I find this appalling, pathetic, stupid & embarrassing, as a proud Australian (born here).

- What does our country owe to British colonists who invaded this land, who slaughtered the indigenous peoples, who used this land for atomic testing, who abandoned us to the Japanese in WW II, & who abandoned us as a main trading partner for the European Union instead!?

In Conclusion,

I do not accept that we must suffer the indignation of being a British Colony for another 100 years, and a puppet for the UN, before real leadership makes us an AUSTRALIAN REPUBLIC **THAT LOOKS AFTER ITS OWN FIRST**, in dealing with our tragedies of Fires and Floods!

i.e. Instead of introducing another new TAX as proposed by the Gillard Government, (Flood Tax or increased levies via Medicare etc), I say it's about time our Government shows true leadership to look after its own, using the foreign aid budget to rebuild our own country first.

Once we are back on our feet again, with a prosperous economy in surplus once more, we can then offer our generosity abroad, as WE, THE REPUBLIC OF AUSTRALIA, see fit.

This submission paper completed Australia Day 26th January 2011, a date commemorating the Invasion and subjugation of Aboriginal lands and peoples.

I suggest a new date 22nd of December (Summer Solstice being our longest day of the year), be celebrated as AUSTRALIA DAY. On this day, Australia grows up as a free and independent Republic, without wastage on the plethora of Governor Generals, and with a new sense of identity. An identity where ALL Australians of various colour and background, are treated equally with full assimilation into our Australian Way of Life and Culture, [REDACTED]