

61740311877

Statement of Witness

Queensland Floods Commission of Inquiry

Name of Witness	Cresta Lee RICHARDSON
Date of Birth	[REDACTED]
Address and contact details	[REDACTED] Emerald, Q. Ph. [REDACTED] m [REDACTED]
Occupation	Teacher
Officer taking statement	Detective Senior Sergeant Mark Reid
Date taken	15 September 2011

Cresta Lee RICHARDSON states:

1. I am a ^{de facto} married woman, [REDACTED] years of age and currently live at [REDACTED] Emerald. At the time of the floods I was living at [REDACTED] Emerald. I am employed as a teacher.

FLOOD ISSUES

- At the time of the floods in December 2010/January 2011 I was insured with the Suncorp Insurance Company. The insurance policy with Suncorp was for comprehensive insurance for both home and contents for the address at [REDACTED] Emerald. I have had the policy with Suncorp since 2004. This was a continuation of the Suncorp policy we had had for our previous policy [REDACTED] Emerald.
- After the floods of 2008, I decided to make sure that the insurance policy with Suncorp covered us for flood. With the renewal process after the flood of 2008, I ticked the box which then covered us for future flood. I think I was provided with a copy of the policy in writing at that time.
- I made an insurance claim with Suncorp Insurance on 31 January 2011 which I did by telephone. The claim related to inundation with water through our house to about the height of 650mm. The claim was for both home and contents damage as a result of the flood. I made the claim over the telephone. We have since been paid for the contents of the home in full, but we are still involved in negotiations with Suncorp in regard to the homes structure. The call centre person asked me how much damage we had sustained and I stated we were unsure as we were still evacuated. She said she would place our damage as major damage.
- The advice that I received from that call centre person from Suncorp was that we could dispose of the carpets in the house, but that we were to keep a sample, do not pressure clean the interior of the house as it could cause more damage to the inside of the structure, photograph everything, dispose of perishable goods, and don't throw anything else out. I have kept these notes in a book at home.

Witness Signature [REDACTED] Signature of officer

Page Number 1 of 5

400 George Street Brisbane
 GPO Box 1738 Brisbane
 Queensland 4001 Australia
 Telephone 1300 309 634
 Facsimile +61 7 3405 9750
 www.floodcommission.qld.gov.au
 ABN 65 959 415 158

61740311877

Statement of Witness

Queensland Floods Commission of Inquiry

- 6. An insurance assessor did not attend our home for about 10 days after the claim was lodged, and only resulted from a heap of pressure from us. It was very poorly handled by Suncorp at the time.
- 7. Suncorp did not contact us, we did all of the contacting which was on the telephone or by follow-up emails. At this stage I am still unsure if the claim has been settled to our satisfaction. It is difficult to motivate this insurance company at times.
- 8. I would describe the performance of Suncorp as initially pathetic and disorganised. We had no one to talk to from the company, as the claim manager appointed to our claim was on annual leave, with 3 claims managers for our file in a 3 week period. The claims managers were hard to communicate with, wouldn't listen and gave us continual excuses. We did not have trouble contacting Suncorp initially, but they did not keep us informed of the progress of the claim, nor provide any time frames for a decision.
- 9. I had made a complaint to Suncorp about the line manager of our first claims manager, Emma [redacted] the Suncorp employee who was managing our file. That process was useless. The complaint was finalised with a new assessor appointed as well as a new claims manager. I rang many times to talk initially with Emma, as advised by Suncorp. When there was no return call after 3 days, I then rang the general number and got the call centre.
- 10. Around January 6, I again rang the Suncorp call centre and asked to speak with Emma [redacted] supervisor. The call centre lady asked me if she could solve the problem, by trying to organise an assessor and touch base with our claims manager. I said no and demanded to speak with the supervisor. When speaking with the supervisor, I mentioned that I was placing a level of reasonableness over the process and did not think that over 100 unanswered calls were reasonable. At this point, I was told Emma [redacted] was on sick leave. On a subsequent conversation with Emma on the following Monday, she told me that had been on annual leave. The supervisor did organise and source for us an assessor who conducted an initial building and contents assessment on Monday, January 10.
- 11. There is a further issue that I wish to discuss that relates to insurance. IRS Builders have been given the contract for the repairs on our house. They have had the contract since April 2011 with the completion date set for 25 July 2011. We are still not in our place because the builders are not organised, they don't listen to us and they also continue to give excuses.
- 12. I think that to enhance the performance of the insurers, the companies need to keep the information and their accessibility the same for all customers. Our friends and neighbours are all mostly insured with Suncorp, and they have all been told something different in their dealings with the insurer. This is very frustrating.

[redacted]
 Witness Signature..... Signature of officer
 Page Number 2 of 5

400 George Street Brisbane
 GPO Box 1738 Brisbane
 Queensland 4001 Australia
 Telephone 1300 309 634
 Facsimile +61 7 3405 9750
 www.floodcommission.qld.gov.au
 ABN 65 959 415 158

61740311877

Statement of Witness

Queensland Floods Commission of Inquiry

LAND PLANNING ISSUES

13. Our property at [redacted] Emerald was built in 2004, with all of the other homes in the street constructed between 2002-2006. The details of our property are, [redacted] SP: [redacted] on 1548 m2 in the Central Highlands Regional Council. Prior to the amalgamation of local councils, we were previously managed by the Emerald Shire Council.

14. Our property is in an area zoned residential. The floor level for the construction of our home in 2006 was set by the council. I have attached an exert from the Engineering Department Emerald Shire Council, Flood level request - 'In addition floor level to be 300mm above the crown of the road or back of kerb, whichever is highest. Datum ref is Kinhill Report 1993. Flood level: 176.8AHD Floor level 177.10AHD'. I have browsed the Kinhill Report and it states that flooding could be alleviated by a number of things. I think that all of the issues mentioned by the respondents from Kidd Street are covered in the report. They are:

- Reduce build up of subsequent approvals for land development.
- Allow the water to run to reduce back up of flood water.
- Inadequate drains that do not have sufficient capacity to deal with run off during heavy rains or flooding.

It amazes me that council have known of this report for 17 or so years, and have not done anything to alleviate the possible flood situation in our area.

15. The area also has the LN1 drain flowing through it, and has the industrial estate on the other side of drain from our estate to the north.

I have attached a photograph of the flooding showing the relationship between the northern industrial area and our residential estate at [redacted] Street to assist the commission. This photograph was supplied by a friend and neighbour.

TENDERED AND MARKED EXHIBIT NO.....

16. The source of the flood of 2011 was the Nogoia River. The flood of 2008 did not inundate our house, but flooded our property. In 2010 the flood come in from the 2PH Farm direction (western side of town) which overflowed from the LN1 drain running very fast down [redacted] Street from Baker and Egan Street toward the back corner of our property. Externally, the watermark was 750mm high and internally on our walls, the height was 650mm. The water was flowing very quickly from the front of the property to the back. The ground was rippled post flood. The area beside the house and the fence had rippled ground from the speed of the flow of water across it. The whole area was inundated, so I am sure the council is quite aware. I also applied for the funding that was available for persons that had been flooded. The funding that I applied for included the initial emergency funding, which I applied for at McIndoe Park \$650; the Premiers Relief Fund \$6000, and the Emerald Flood Appeal at the Neighbourhood Centre \$3000.

[redacted]
Witness Signature..... Signature of officer
Page Number 3 of 5

400 George Street Brisbane
GPO Box 1738 Brisbane
Queensland 4001 Australia
Telephone 1300 309 634
Facsimile +61 7 3405 9750
www.floodcommission.qld.gov.au
ABN 65 959 415 158

61740311877

Statement of witness

Queensland Floods Commission of Inquiry

- 17. I am aware of approvals for development that have impacted on the flooding in our area. The Northern Industrial estate has had at least 2 new businesses approved which have been built up to and above the 2008 flood level. Now, council have almost approved a concrete batching plant 60 metres away from our homes despite community concerns. The development affects drainage for the area, restricts water movement and increases the depth of the water.
- 18. I have taken action against these approvals in relation to the council. I have written numerous letters to Council, articles to the newspaper, a letter to the editor, and have presented opposition with questions to the Council at community meetings.
- 19. I think that some of the actions of WHRC have contributed to the level of flooding of our property. The continued building approvals on the industrial estate and the state of the LN1 drain are issues. The LN1 drain not having been cleaned or cared for when it was apparently only ever supposed to be used for irrigation run off is an issue. From my knowledge, the drain continues to be used for irrigation run off although there is still quite a lot of water in it.
- 20. I was not aware that our property would be affected by flooding when I purchased it. At that time I had spoken to a current resident, who stated that they had been informed by the developer that the land developed in [redacted] Street was higher than the post office and would never flood. We are unaware of any surveys being conducted in this area.
- 21. We have not renovated our home as it is only 5 years old, but in fixing it after the floods we are using the exact same materials as before. Houses on stumps, or steel and concrete structures should be replacing the current structures.
- 22. I do have some suggestions on what could be done to minimise the adverse effects of flooding in our area. They are:
 - Taking the 90 degree turn out of the channel/drain which is situated at the start of the LN1 drain at the start of the Tyson Road intersection.
 - Take round drains from under the railway line across from the TAFE, upgrade the size of the pipes under the railway and highway to allow water to run and not get as backed up.
 - Build another drain to the North so that water can drain away and not get caught at the racecourse and backup to flood the area.
 - Move the industrial estate water runoff to the north, not back into the LN1 drain.
 - Maintain, deepen and widen the LN1 drain.
 - Have a channel deep and wide enough to contain the water and direct it safely past the town.
- 23. At the time of providing this information the WHRC were in the process of approving a concrete batching plant. The approvals were to proceed only 2 weeks ago despite stating that nothing would be approved until the report came down from the

Witness Signature [redacted] Signature of officer

Page Number 4 of 5

400 George Street Brisbane
 GPO Box 1738 Brisbane
 Queensland 4001 Australia
 Telephone 1300 309 634
 Facsimile +61 7 3405 9750
 www.floodcommission.qld.gov.au
 ABN 65 959 415 158

61740311877

Statement of Witness

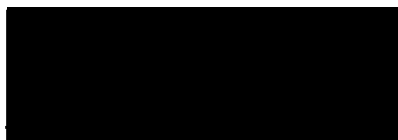
Queensland Floods Commission of Inquiry

Queensland Flood Commission. I am aware that a separate discussion is proceeding on the approval for the plant on 26 September 2011.

24. Another issue that I wished to discuss regarding land planning is that heavy industry should not be approved near residential areas. The Council could enhance the land planning process by letting the water run. It has gotten so backed up twice now and nothing has changed on the North West side of town. Council are not protecting us at the moment.

C L RICHARDSON

Witness Signature.
Page Number 5 of 5



fficer

400 George Street Brisbane
GPO Box 1738 Brisbane
Queensland 4001 Australia
Telephone 1300 309 634
Facsimile +61 7 3405 9750
www.floodcommission.qld.gov.au
ABN 65 959 415 158

#129

RECEIVED

11 OCT 2010

CENTRAL HIGHLANDS
REGIONAL COUNCIL

Cresta Richardson
[REDACTED]
[REDACTED]

Emerald
Q, 4720

October 10, 2010

The Assessment Manager
C/O Chief Executive Officer
Central Highlands Regional Council
PO Box 21
Emerald
Q 4720

MATERIAL CHANGE OF USE- TO establish a High Impact Industry (Concrete Batch Plant) and ERA No 43 (Concrete Batching)
Parts of Lots 4 & 5 on RP907153
APPLICATION NO:- 4003/10

I refer to the material change of use application made by Emerald Concrete Pty Ltd in respect of Munro and Cameron Road, Emerald Qld. Lot 4 and 5 on RP907153
We have reviewed the material available on public display at the Central Highlands Regional Council and planning guideline online and make the following submission in relation to the application.

Emerald Concrete Pty Ltd proposes to establish a High Impact Industry Concrete Batch Plant on the corner of Munro and Cameron Road. This land adjoins good quality residential land 60 metres between the boundary of the said Concrete Batch Plant and the previously mentioned high quality residential land. The site also runs parallel to a water channel.

Throughout this objection, I will be referring to the Applicant's own submission and refuting a number of the points raised.

Water Events and Water Runoff

The Central Highlands Regional Council is well aware of the effects of the major flood event of 2008. Whilst this is recognised as a 1 in 100 year event, the fact of the matter is that since this flood, the dam has gone over the spillway a further 3 times. I note the Courier Mail of October 1, 2010 predicting that the 2010/2011 summer period will be the wettest since 1974.

In particular reference to this, I refer directly to the Applicant's Planning Submission. On page 4, they state "the site will be built up above flooding levels and slope from Cameron Road towards Baker Street. Whilst I am pleased that their business will be safe in future flood events, I hold great concern for my home and the homes of the neighbours and friends who live close by and whose lives were turned upside down in the 2008 floods.

Doc. Scanned
12 OCT 2010
Initial [REDACTED]

Doc No: 408270
Date Rec: 11-10-10
Location: TP.

Every time that there is significant rain, our household and neighbours lives are hit with anxiety wondering how much rain will come and what plans will occur to save the houses this time?

I note that the other 2 sheds that have been erected since 2008 on the corner of Munro and Cameron Roads have also been built up. I ask Council to consider- What will happen to our homes should there be another major flood event? Will the raised levels of these structures and businesses lead to a wash back of water directly into our homes and into our paths?

Pollution

Dust Pollution

Currently, due to the nature of where we live, there is a lot of dust swirling around, particularly in the dry times. This creates a large workload on the members of my household on trying to keep the house as dust free as possible. Whilst I note the Applicant stating that their products will be covered, there is little said of when product is delivered. I expect that in the very short term of this project going ahead, there will be a noticeable increase of dust purely from increased traffic in the vicinity of housing. Additionally, the products of sand and aggregate; cement powder and fly ash would, despite the efforts of the applicant create a film over our house, outside entertainment area, tables and chairs and quite possibly our clothes on the clothes line.

This also would inevitably be brought into our house via shoes, open windows clothes as we spend a lot of time enjoying our yard.

I would assert that having this High Impact and dusty business so close to our home and those of our friend and neighbours would be quite unpleasant to live with on a day to day basis. I urge Council to take this into account against this development.

Noise Pollution

I note on pages 14 and 15 of the Applicant's submission the effects of noise generation.

To preface my comments, I wish to paint 2 pictures.

1. Two sheds have recently been erected on the corners of Munro and Cameron Road. There was no Material Change of Use required on the erection of these sheds. Since the erection of these sheds, I have been subjected to noises both very early in the morning and late in the evening. Throughout the winter, I attempted to sleep with the windows open a number of nights. This however, became untenable as I would inevitably be woken up early in the morning with the business noises and goings on. To alleviate this, I have begun to sleep with the air conditioning on. This, however, has not totally stopped the noise from impinging on my daily life. There would be a number of days a month where I am still woken by alarms, pumps, reverse warning devices.

This is quite unpleasant and has an irritable effect on both myself and my partner who arises each work morning at 4am. On days off, he likes to have a lay in until at least 6.30am. This has proven very difficult for him to attain.

2. At our recent community meeting held October 5, 5pm, it was interesting to note the amount of noise generated by businesses to the north of the proposed development. Noise travels quite extensively in this area and the extent of the alarms to the north of this development was quite disturbing considering the noise effects known by the submitter.

To be able to identify at least 16 areas of potential noise sources is simply unacceptable to myself and my family. I note that two of the areas are truck air breaks and air valves.

As a precedent, I noted on my recent travels in New Zealand the request for trucks not to use their air brakes within residential areas. I would expect that with 60 metres between the boundaries of the proposed plant and residential area, this makes this one area grounds alone to reject this proposal let alone the other 15. I outline for Council's consideration truck and front end loader noise; hydraulic pumps; aggregate delivery and storage; conveyor belts; air valves; truck air brakes; filters; alarms; compressors; swinging, scraping loading devices and reverse warning devices.

Finally, on the area of noise pollution. I raise great concern of the opening hours of this business. The applicant outlines 5am to 6pm at least 6 days a week. This is a subterfuge on behalf of the applicant and very calculated. Anecdotally, anyone who knows someone in the building or mining game, knows that when clients want a pour, they want a pour. My partner, who works at a mine often talks of concrete pours occurring at 2am in the morning. Am I to understand that Emerald Concrete Pty Ltd will do their last mix and pour at 6pm and then leave the concrete to deliver at 2am in respect of the residents? I find that this point is trickery and quite ridiculous.

I ask Council to take into account the detrimental effects of noise pollution on ratepayers of our lovely residential area.

Traffic

I am pleased to see comments related directly referred to in this application and welcome the improvements. However, I still have grave concerns for the residents of Emerald. The applicant predicts the movement of roughly 100 additional vehicles per week in this industrial area. I would predict that this is an under estimation once the business is established with their own regular clientele. Emerald is a voracious town for anything associated building.

I am pleased that trucks will not be able to use Hogans Road, however, doubt that this will be the case 100% of the time. I am also pleased of the ban of traffic onto Munro Road but still remain concerned about the entry and exit onto the Gregory Highway. One hundred trucks- at a minimum- entering and exiting the Gregory Highway would be unsafe to normal vehicles attempting to exit and enter that area at the same times.

I ask Council to consider their own safety traveling in a normal sized vehicle in a large industrial area where though the entry may be enlarged to accommodate extra traffic, the rest of the estate won't be.

Proximity and Rezoning

I urge council to suggest the applicant consider one of the 500 or so additional blocks zoned as industrial land. I believe that applicant has ready access to many of these blocks of land by being the owner. I propose a better area for this business as being out near the Wills Road Industrial Area. The road there has already been altered to cope with additional heavy vehicles.

I appreciate Emerald Concrete Pty Ltd positioning the plant further to the north of the land. However, as mentioned in their own submission, the boundary of their land to residential land boundary is still only 60 metres. This is way too close. Of precedent, many residents in other areas of the state and country have opposed or successfully opposed Concrete Batching Plants more than 200 metres from housing. As outlined

above, all of these areas make a concrete batching plant a mere 60 metres from homes is an insult.

Amenity

For us, the amenity is the most important area. When we chose this block, it was with the realization that behind us was an Industrial Estate. However, we did not think we would have a **High Impact Concrete Batching Plant** in our own backyard.

We love our home, we love our neighbours, we love our friends in our street, we love spending time outside in nice and clean, fresh air, we love entertaining in our large backyard (isn't it part of the Australian way?). We love watching our children play outside in the sun and being healthy. We love it when their friends come over and they play footy, or ride their bikes, or scooters. We love being able to go to our friends place for a swim without getting covered in cement powder and cement powder by products.

We love going for a walk around the street and saying hello to people we may not know directly, but being friendly.

We love the street parties we have.

Kidd Street and the surrounding streets are wonderful places to live. To have a **High Impact Concrete Batching Plant** in our backyard is simply unacceptable and not the Australian way. The amenity of living here would be forever compromised should this project be approved.

I do not deny the right of such businesses to exist, but do question the validity of such a business so close to a residential area for all of the reasons outlined above. I urge the Council to ponder strongly the impacts of:-

- Noise pollution
- Dust pollution
- Traffic Effects
- Proximity and Zoning
- Amenity

on me, my family, my neighbours, my friends, my fellow ratepayers, my community.

There is no way that this would ever be an acceptable business so close to housing.

I urge Council to deny this application.

Kind regards



Cresta Richardson