



2<sup>nd</sup> April 2011

The Honourable Justice Catherine Holmes  
Commissioner  
Queensland Floods Commission of Inquiry  
PO Box 1738  
Brisbane 4001 Qld

Dear Justice Holmes,

### **Flood inquiry submission**

I welcome this inquiry, particularly having observed at close quarters the distress caused by the flood: my son and daughter-in-law's home at Rocklea was been completely inundated. They and their two young children have been living with us since 11th January.

#### **Flood prevention and mitigation**

Like many people, I am concerned at the possibility that poor decisions about the release of water from Wivenhoe Dam may have worsened the Brisbane flood. I have no doubt the Commission will review this issue thoroughly.

In relation to future flood abatement, I support exploration of the suggestions of Professor Peter Skinner concerning flood gates on Oxley Creek as well as levee banks, helping to protect low-lying areas (*The Australian*, 20 January 2011).

#### **Insurance**

Insurance companies should make clear what risks are covered. It would seem good and fair practice that where flood risks exist, insurance companies should make this plain to clients. They could even ask them to sign a statement if they decline flood insurance.

Banks, as mortgagors, have a responsibility to ensure that adequate insurance is in place. While banks normally require some form of home insurance as a condition of mortgage, this is inadequate unless all relevant risks are covered. In other words, mortgagors should insist on flood insurance in areas of known flood risk. Banks are better resourced to know of potential risks than are many home-buyers.

### **Re-zoning of flood-affected land**

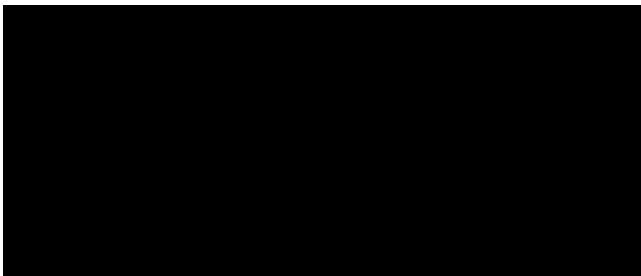
Areas that are repeatedly flooded, even if only every 40 or 50 years, are unsuitable for continued housing. In Rocklea, for example, as in many parts of Brisbane, the same streets and houses were totally or partly inundated as were affected in 1974.

The answer is to rezone seriously affected areas for either commercial or industrial usage (with provision that no dangerous chemicals be stored below the flood line), or for high-rise residential development (with the lowest residential floor above the flood line).

A generous buy-back policy for flood-affected policies would also be appropriate.

### **Community support**

On the positive side, the community response in helping with flood clean-up and offering donations of money, time and labor have been indeed heart-warming. My son and daughter-in-law have been touched by the generosity of a great many people, including friends, acquaintances and strangers. Every effort should be made to honour those who have responded so unselfishly to help their fellow humans at a distressing time.



John Henningham