

Name of Witness	Julian James CHAMBERS
Date of Birth	██████████
Address and contact details	████ South Queensborough Parade, Karalee
Occupation	Business Owner
Officer taking statement	Detective Sergeant Stephen Platz
Date taken	20/09/2011

Julian James CHAMBERS states:

1. I am a █████ year old married male presently residing at █████ South Queensborough Parade, Karalee, with my wife and children. We purchased and moved into the house in 2008. The premises is a low set wooden home set on stumps that are about half a metre off the ground and is about twenty years old. The house is situated above the banks of the Bremer River which is about twenty metres above the normal river level. The Warrego highway bridge is approximately half a kilometre to our north west where it crosses the Bremer River.

2. Upon purchasing the house in 2008 I liaised with the Real Estate Agent, Ray White, that I purchased the property through, with regards to the potentiality of flooding. The Real Estate Agent showed me the current flood maps for the area which indicated that it was out of a 1/20 flood event but within the Q100 zone. There were no maps or information with regards to its status during the 1974 floods. As the house is twenty metres above the river and my trust in the flood mitigation ability of the Wivenhoe dam, I felt comfortable that our flood risk was minimal.

3. Not long after we moved into our house a new industrial development commenced construction just across the Bremer River and about 400 metres downstream. Prior to the development this area appeared to be a natural flood plain where any excess flood water would cross between the bend in the river.

Exhibit Number:

QFCI

Date:

18/10/11
 842
 JM

Witness Signature. ██████████

Signature of officer

our home. I was told that under my policy we were covered for temporary accommodation and these costs would be reimbursed. The representative also stated that an assessor would come out to our home.

12. After the flood we had to seek alternate accommodation and as we were under the belief that the costs would be reimbursed, we rented a house.
13. About four weeks later an assessor came to our home at Queensborough Parade and had a quick look around the house. He did not say anything to us and provide us any information on our claim. At this time I was positive about the claim due to the initial statement by the AAMI representative.
14. For the next four months I did not receive any contact from the insurer. I recall contacting them on occasions to find out what was happening and it appeared that they were back peddling on their original statement that I was most likely covered. I was explained that I was only covered for flooding via storm water.
15. After the four month period I received a letter that stated that I was not covered for the flood damage and our claim was denied. I checked the on-line PDS which confirmed that I was only covered for storm flood and not the purported Riverine flood that they had assessed it as. I am not happy with the timeliness of our claim and the fact we had to wait four months before we could do anything to our property. We were encouraged by the initial statement by the insurance representative only to be told otherwise when we were officially informed via the letter.

16. As a result of the denial of our claim we have lodged action with Legal Aid to dispute the basis of their decision concerning the definition of flood.

J.CHAMBERS


Justices Act 1886

I acknowledge by virtue of section 110A(5)(c)(ii) of the Justices Act 1886 that:

- (1) This written statement by me dated 20/09/2011 and contained in the pages numbered 1 to 5 is true to the best of my knowledge and belief; and
- (2) I make this statement knowing that, if it were admitted as evidence, I may be liable to prosecution for stating in it anything that I know is false.

..........Signature

Signed atBrisbane.....this 22nd day of.....September.....2011

Witness Signature.  Signature of officer

This submission is put forward by Helen Mees, Mark Stannard and Julian Chambers.
This submission comments particularly on issues relating to sections (c), (d) and (e) of the terms of reference, that is

measures taken to inform the community and measures to protect life and private and public property,

the measures to manage the supply of essential services such as power, water and communications during the 2010/2011 flood events,

adequacy of forecasts and early warning systems particularly as they related to the flooding events in Toowoomba, and the Lockyer and Brisbane Valleys

and requests information around section (g):

aspects of land use planning through local and regional planning systems to minimise infrastructure and property impacts from floods

We have not commented on section (b) regarding insurance, not because we have not experienced issues, but because we know these are in common with most South East Queensland flood survivors. We would simply add our voices to the many others to say that it is a major issue in our community.

The information has been collated by Helen Mees, but is drawn from many peoples stories and comments, expressed from the times they gathered in evacuation centres and at various community meetings. The views expressed are those of the authors, and are in no way intended to be a formal submission from a community association, or other representative group.

Our experiencestimeline of flood event for Karalee ...

"The 11th of January started out as any normal day, In fact it was just another rainy day like what had become the norm of late. It had been raining all night and was continuing into the day." *Julian Chambers*

"We were cut of by rising flood water under the Bremer River Bridge around 10am Tuesday - we had received no warning from Emergency Services that this may occur. We had no contact with Emergency services for the next two days. Councillor Heather Morrow stated later to our community that she had realised we would be cut off and in trouble that morning , attempted to warn us herself but couldn't gain access to our Street. She then attempted to contact Emergency services but was unable to be connected. She believed she had done all she could and went home.

My brother, [REDACTED] was able to contact Emergency services and inform them that our entire street was cut of and in danger of flooding he supplied them with my phone number. This information was noted and he was told that if we were ok in the 1974 floods we will be ok now....I was not contacted by anyone.

My wife received an SMS stating the Brisbane River may flood the following day and we should 'monitor the situation'. This was our first official communication and gave us false hope we would be ok. Our only way of monitoring the situation was through the media who kept reinforcing the line that it would be less than the 1974 flood.

We have no emergency exit from South Queensborough Parade once the Street is flooded under the Bremer River Bridge so as a street community we formed a plan to use the cow paddock at the end of the Street as our evacuation route. This was only passable for 4x4 vehicles.

We were informed via the media that the river peak would be at 2300hrs , AT 2240HRS I went across the road to my neighbour [REDACTED] to assess the level of the River. We could see it had approx 2m to go before it broke the level of his backyard and flowed into the street. I waited with Tony until 2300hrs when my wife came over stating that water was coming into our house. There was about 1m to go before the river came over Tony's yard at that stage. We then enacted our evacuation plan as a street, with a couple of families with two storey houses electing to stay. By the time we were driving through the cow paddock the water was up to our wheel arches. We barely made the Warrego Highway and were confronted with the lower highway lanes rapidly going under water with its accompanying snake population fleeing towards us. We were forced to launch our vehicles across the highway divide and escape down the road to the high ground on ramp against the normal flow of traffic. This was an extremely dangerous situation and we were lucky nobody was injured or killed during the evacuation." *Mark Stannard South Queensborough Parade*

Another family in South Queensborough Parade were later evacuated by boat late on Tuesday (I believe SES) and were able to take cat, dog children, but other pets drowned. Some female guinea pigs survived as their cage floated.

"We grabbed an over night bag & some valuables, Locked the hubs in 4wd, shifted it to low 4wd & went for it. It was a nerve racking, bumpy & muddy ½ kilometre but we made it to the highway. We drove to a friends place at Calamvale. Out on the road it was life as normal & we questioned weather we were over reacting. It was decided to drop Rebecca, Charlie & Rusty at our friends & Julian to return to try to move items in the house higher & try to get his much loved ski boat out if need be. On the way back Julian rang his brother & asked him to meet him there to help move stuff. Back at the house Julian & his brother were monitoring the situation & moving things to as high as possible. Water was creeping up the street & by midnight it was looking imminent that we may be inundated, so we decided to start evacuating. Our first run out we took the ski boat & 4 other residents from our street. 4wding across the paddock with a full load & a boat in tow was tough but we got thru only to find the highway was flooded on our side, the other side of the highway was higher & clear of water. This would mean going thru the centre ditch! We took it at an angle & with speed; with a bang & crash we got thru, even the boat made it. We drove up the wrong side of the highway to the exit & up to the Karalee shopping centre. We decided to drop off the boat & people & return.

When we got back we found water was now in the street, People were trying to evacuate from their houses. We loaded as many people in as we could and lead a convoy of three cars across the paddock and up to the shopping centre, we then returned from another load of people and the water was higher. We did our last trip at 3.30 in the morning. At this point there was about a meter of water in our street and was coming over the floor in our house, with the last of the people in and no visible land we negotiated into the paddock & just got thru, up on the highway & across to the other side, by this stage water was over this side of the highway as well & the top of the guardrail was disappearing quick. While crossing this last bit of water the car stalled in the middle, when we got out to push, the car filled with water over the seats we pushed the car out & amazingly it started.

Then the rest of the night was spent at the shopping centre car park. At first light we went back to the highway with the boat to find the water was now much higher. We launched the boat on the highway; it was an ocean, water as far as you could see. We carefully negotiated the boat down the highway & across the farm between treetops & down to our house. By now the water was just under the gutters & still rising. We took a very surreal boat trip down our street & then back to the highway. We then made our way to a Refuge centre that was run by people that had also lost their house. We stayed there for two days. The water peaked on Wednesday late afternoon & subsided Thursday. We were able to get back in via the paddock by Thursday lunchtime, only to find devastation. The water had gone over the roof, the inside of our house & business looked like they had been put thru a washing machine, turned upside down & covered in a thick dark mud, the size of the task ahead was over whelming, were do you start, what do you do? Do you walk away?" *Julian and Rebecca Chambers*

A family in Albatross St commented afterwards that if they had not been told that they were above the 1974 flood levels, and that the Bremer would not go over the 1974 level, they would have left earlier, instead of putting so much energy into moving possessions higher. They left with very little, as there was no warning that the levels would be so high, despite phoning and checking with council.

It is a regular theme for people living in the Albatross and Queensborough Parade area, as well as those in Lyndon Way, that all assurances were around the 1974 flood level. The actual experience of these people is that despite having homes above the 1974 flood level, this time their homes were inundated, many to roof lines.

A family in Marilyn Street also reports trying to contact the Council for advice. Information was difficult to obtain, "I kept trying for over an hour to get onto the Council" and what was provided was often wrong, for example, - peak due in 2 hours, but actually arrived 12 hours later. Height quoted did not match what was being stated on radio and TV, and did not have any local reference for Karalee/Barellan Point.

A few people received texts, but only Tuesday afternoon, when it was too late to be of use. Most were dependant on radio and television reports. There are stories - one confirmed - of sleeping residents being woken by neighbours late Tuesday night early Wednesday morning, shortly before their homes were inundated.

The expectations of residents on Tuesday were uncertain and uninformed, and there was no useful information provided on Tuesday and Wednesday. We believe that it was not good management but only good luck that no human lives were lost. Many animals, including a camel, did drown.

Our concerns ...

1] Complete lack of Emergency Services warnings and poor communications at all levels for this area. Discrepancies between warning for Brisbane, i.e. the Brisbane River and Ipswich, the Bremer River, and lack of concern for the community living between the two rivers. An apparent lack of integration of building and development since 1974 into the flood planning for the area. There seem to be no engineering or hydrology reports to assist Ipswich City Council to identify likely impact of flooding. There was certainly no official council assessment of the area on Monday or Tuesday that might have informed residents of risks.

2] (A) Despite discussions since the 1980's there has been no commitment to ensuring Karalee/Barellan Point have a high(above flood level) route permanent access. A great deal of new development has occurred without any provision for such access. I am aware of at least two medical evacuations from the area during the flooding that were logistically challenging. These were not emergencies - fortunately as they took a great deal of time.

(B) An emergency evacuation road leading from Yarra Court to the Warrego Highway would have greatly minimised the risk to life and limb and been able to reduce the property loss to our community. A proposed 'emergency exit' would be gated with emergency personnel having the keys and authority to open it. Other States have these sorts of gates now.

(C) There appears to be no co-ordination for working across Federal, State and local government for community benefit on this concern. When the above 2](B) suggestion was brought up with council representatives Councillor Nardi stated in a community meeting that that had nothing to do with council as it was a Federal road and 'Good luck getting anything done'.

3] We feel that a lack of clear understanding/information about impact on the Bremer River flood plain of the Cityswitch development and the upgrading of the Bundamba water treatment works contributed to the property damage and loss. As stated in 1], it appears that ICC was

unable to advise Karalee/Barellan Point residents what differences to flood expectations would be caused by the fact that the formerly open land (flood plain) on the side of the Bremer River opposite South Queensborough Parade and Lyndon Way had a significant amount of fill added to the land before the Cityswitch buildings were erected. When the Bremer flooded, this development had the effect of a huge wall, pushing the flow of water back over to Karalee.

4]The loss of power to communications infrastructure in Karalee meant that landline phones in Karalee ceased working by Tuesday evening. With no power to any homes for recharging, and problems with mobile phone coverage, there was almost no communication between people stranded either in or out of the area. People were dependant on generators for power – if they had them already, and they kept working. The evacuation centre at the primary school had no power for days, nor did the Rivers of Life church which also offered shelter to people stranded.

5]In common with other communities, we are concerned at the way water was released from Wivenhoe Dam. There is distress that the dam did not work as intended to protect from flood, and even more distress at the possibility that the releases increased the flooding experienced here.

Our hopes...

1]That a co-ordinated emergency communication system be developed, that addresses individual areas needs, and that be based on community consultation, knowledge and planning.

2]That we gain emergency escape routes out of Karalee, particularly for the South Queensborough Parade residents, and that the various Government levels work together effectively in implementing this proposal.

3]That we receive a clear explanation of the impact of the Cityswitch development and the Bundamba Treatment Plant extensions [which butt up next to Cityswitch] on our community in the 2011 flood, and if this possibility had been forecast by the hydrology reports etc., provided for the planning of the developments, or by any objections to the developments. We also hope that further development of the Cityswitch estate along the line of the Bremer River and its possible effect on our community during a flood event, is reconsidered, and our community has an additional opportunity to discuss all options.

4]That the system of providing assistance from donated money to the Premiers appeal etc., to those living in the skeletal remains of their homes in third world conditions improves in timeliness, and in its understanding of the financial impact on all flood survivors. Most Karalee residents are excluded by means tests that do not acknowledge people's costs as well as incomes, or their ages and retirement plans.

5] That ICC, in changing requirements regarding new buildings on land inundated by the 2011 flood, take the time to consult with home owners with existing homes, on the likely impact of such regulation on their long term home values and their future choices.

6] That insurance companies be encouraged to pay out the policies of those they won't insure again, and increase the flexibility around rebuilding to reduce flood risk.

7] That reliable maps showing both 1974 and 2011 flood levels be available, and these be updated with likely changes when major developments are approved, so that futures home owners/buyers have a reasonable opportunity to assess their risks of future flooding.

Thank you

Appendices

1) Statement from [REDACTED]

We were cut off by rising flood water under the Bremer River Bridge around 10am we had received no warning from Emergency Services that this may occur.

We had no contact with Emergency services for the next two days.

Cr Heather Morrow stated later to our community that she had realised we would be cut off and in trouble that morning, attempted to warn us herself but couldn't gain access to our Street. She then attempted to contact Emergency services but was unable to be connected. She believed she had done all she could and went home.

My brother, [REDACTED] was able to contact Emergency services and inform them that our entire street was cut off and in danger of flooding he supplied them with my phone number. This information was noted and he was told that if we were ok in the 1974 floods we will be ok now....I was not contacted by anyone.

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We were informed via the media that the river peak would be at 2300hrs, AT 2240HRS I went across the road to my neighbour [REDACTED] to assess the level of the River. We could see it had approx 2m to go before it broke the level of his backyard and flowed into the street. I waited with [REDACTED] until 2300hrs when my wife came over stating that water was coming into our house. There was about 1m to go before the river came over [REDACTED] yard at that stage. We then enacted our evacuation plan as a street, with a couple of families with two storey houses electing to stay. By the time we were driving through the cow paddock the water was up to our wheel arches. We barely made the Warrego Hwy and were confronted with the lower highway lanes rapidly going under water with its accompanying snake population fleeing towards us. We were forced to launch our vehicles across the highway divide and escape down the road to the high ground on ramp against the normal flow of traffic.

This was an extremely dangerous situation and we were lucky nobody was injured or killed during the evacuation.

AN emergency evacuation road leading from Yarra Cr to the Warrego Hwy would have greatly minimised the risk to life and limb and been able to reduce the property loss to our community when I brought this point up with council representatives Cr Nardi stated in a community meeting that that had nothing to do with council as it was a Federal road and 'Good luck getting anything done'. I'm astonished at this ridiculous and dismissive attitude considering lives are at risk. The proposed 'emergency exit' would be gated with emergency personnel having the keys and authority to open it. Other States have these sorts of gates now.

In short we were uninformed of the danger, saw no Emergency Services throughout the incident, are put at risk by Govt. inaction and finger pointing over the lack of emergency evacuation and have been told by Cr Nardi that Council will not provide us with or assist us acquiring any information concerning town planning developments, previous flood levels or any information that may be used in any legal action against the ICC. He stated that any councillor providing such information risked their jobs.

I want to have investigated by the commission the following,

- 1] The hydrology report results for the Cityswich development and its impact on our community in the event of flood.
- 2] The same information on the Bundamba Treatment Plant extensions [which butt up next to Cityswich]
- 3] Any further development of the Cityswich estate along the line of the Bremer River and its possible effect on our community during a flood event.
- 4] The release of more than 600 g/litre coinciding with the Lockyer Valley Flood and a king tide.

5]Complete lack of Emergency Services warnings and poor communications at all levels.

6]Why we haven't got an Emergency escape route out of our street, and the complete indifference and inaction by various Govt. officials providing one.

7]The ridiculous system of providing assistance from donated money to the Premiers appeal to those living in the skeletal remains of their homes in third world conditions 12 weeks after the flood and counting.

8] Cr Nardi told us the ICC has now, or is about to ,stop new building on land inundated by the 2011 flood below that flood level [owners of vacant land to be compensated] yet those affected and currently negotiating with insurance companies are allowed to rebuild. What chance have those home-owners now got of retaining insurance flood cover at an affordable level if at all? If we are forced to rebuild under the insurance policy should we now not be able to change our home design and raise it if possible? Should insurance companies be encouraged to pay out the policies of those they wont insure again?

Mark Stannard

2]Statement from Julian and Rebecca Chambers

To the kind hearted people who have helped our family,

Our Flood Tale

We live in a small home in a quiet street, in the suburb of Karalee. It is a beautiful area west of Brisbane & not far from Ipswich. We bought out here 3 years ago & fell in love with the area. We are not far from the Bremer & Brisbane Rivers & often go the parks on these spectacular waterways. The thought of these rivers flooding seemed very unrealistic, We have not seen a flood in our life time & had been told a flood like what happened in 1974 would not happen again because the Wivenhoe dam was build to stop a flood like that.

Tuesday the 11th of January started out as any normal day, In fact it was just another rainy day like what had become the norm of late. It had been raining all night and was continuing into the day. By 10am that day the footage was coming thru of the inland tsunami from Toowoomba, it was scary pictures with obvious loss of life, this sent a chill down our spine & got us worried about the possibility of it flooding in our area. By midday we were talking with the residents of our street & monitoring the news. The residents of our street felt that, even in a flood like 74, we would be ok & the news did not warn of a possible flood in Brisbane or Ipswich. We were waiting for the BOM web site to update its forecast; At 2pm BOM forecast for floods possibly higher than 74 levels & a text message also came thru our mobiles saying the same.

At this point we decided we should check to see weather our street was in danger of being cut off, as it runs down past the Bremer River. When we got down to the lowest point on the road we were horrified to find the road completely submerged & unpassable, this is the only road in or out of our street. Reality set in that we needed to get out now. We decided that we would try to get out via the farmland at the end of our street, if we could get across the muddy paddock and up to the highway. We own a 4wd Navara & although we have never used it as a 4wd, we thought it should get thru. We grabbed an over night bag & some valuables, Locked the hubs in 4wd, shifted it to low 4wd & went for it. It was a nerve racking, bumpy & muddy ½ kilometre but we made it to the highway. We drove to a friends place at Calamvale.

Out on the road it was life as normal & we questioned weather we were over reacting. It was decided to drop Rebecca, Charlie & Rusty at our friends & Julian to return to try to move items in the house higher & try to get his much loved ski boat out if need be. On the way back Julian rang his brother & asked him to meet him there to help move stuff. Back at the house Julian & his brother were monitoring the situation & moving things to as high as possible. Water was creeping up the street & by midnight it was looking imminent that we may be inundated, so we decided to start evacuating. Our first run out we took the ski boat & 4 other residents from our street. 4wding across the paddock with a full load & a boat in tow was tough but we got thru only to find the highway was flooded on our side, the other side of the highway was higher & clear of water. This would mean going thru the centre ditch! We took it at an angle & with speed; with a bang & crash we got thru, even the boat made it. We drove up the wrong side of the highway to the exit & up to the Karalee shopping centre.

We decided to drop off the boat & people & return. When we got back we found water was now in the street, People were trying to evacuate from their houses. We loaded as many people in as we could and lead a convoy of three cars across the paddock and up to the shopping centre, we then returned fro another load of people and the water was higher. We did our last trip at 3.30 in the morning. At this point there was about a meter of water in our street and was coming over the floor in our house, with the last of the people in and no visible land we negotiated into the paddock & just got thru, up on the highway & across to the other side, by this stage water was over this side of the highway as well & the top of the guardrail was disappearing quick. While crossing this last bit of water the car stalled in the middle, when we got out to push, the car filled with water over the seats we pushed the car out & amazingly it started. Then the rest of the night was spent at the shopping centre car park. At fist light we went back to the highway with the boat to find the water was now much higher. We launched the boat on the highway; it was an ocean, water as far as you could see. We carefully negotiated the boat down the highway & across the farm between treetops & down to our house. By now the water was just under the gutters & still rising. We took a very surreal boat trip down our street & then back to the highway. We the then made our way to a Refuge centre that was run by people that had also lost their house. We stayed there for two days.

The water peaked on Wednesday late afternoon & subsided Thursday. We were able to get back in via the paddock by Thursday lunchtime, only to find devastation. The water had gone over the roof, the inside of our house & business looked like they had been put thru a washing machine, turned up side down & covered in a thick dark mud, the size of the task ahead was over whelming, were do you start, what do you do? Do you walk away?

Human beings are amazing creatures. We pull together & rally to help people in need. Out from everywhere came friends & strangers to help clean up, by the 3rd day after the flood the army was in our street & our house was being stripped by our friends & even volunteers. Not much was worth trying to salvage & your whole house & positions end up as a huge pile of rubbish on the street.

Another credit to human beings is some how we are able to pick our selves up off the floor, dust ourselves off & get on with the task at hand, with a little help from our friends. This long winded, but hopefully enlightening letter, is to thank everybody who has helped us thru this tough time; our faith in humanity couldn't be greater. Everyone from our best friends, to friends we have not caught up with for ages & even the friends of friends, who don't know us personally & even the strangers who donated money & time, collecting well needed items. All of this goodwill given to us by so many has helped us get our heads around our situation. It has helped furnish a rental property & allow us to return to a semi normal life, we are now making plans to rebuild our home & still the over whelming generosity continues from people. We will always believe in human nature & and the love it breaths. So a big heartfelt thank you to all that have helped. In time, our home will be fixed & we shall live there as a happy family again. Just this time we will be more wary of the rains & choose our insurance more carefully & read the fine print. Thanks again from the Chambers family. [REDACTED] Julian, [REDACTED]





