

I live 2.5klm west and upstream from the town of Grantham. My residence is approximately some 800m north of the Lockyer creek and some 300m south of the rail line. [REDACTED]  
[REDACTED]

In 1974, although not living there, there was no water across my property, according to long term locals.

I have lived here since 1985 and since that time have not experienced any flooding or flood waters on my property except for the drains on my property.

In that time I have witnessed the changing of the "lay of the land "of neighbouring properties. The properties directly south, south west and west have been laser levelled to suit the owner's needs with no concern as to where the run off from these properties go. Not only have the properties been laser levelled the land owners have also altered the drainage on the road way as well. This has resulted in the water direction changed to have to flow thru my property. None of this work has been subjected to any council approvals. It appears there is no requirement for this to happen. My property was set up with a dam at the lowest point in the ground to catch any mishap from my irrigation systems. I had intended to also catch any of the overflow water as well. To date my circumstances have changed and I have never used the overflow water other than for stock purposes.

The quarry to the west of me has had numerous owners over the years. The current owners are difficult to deal with and want everything their way. They do what they want. They will not give a shovel of gravel unless you pay, but are quite happy to create dust and noise nuisance for everyone for free. I believe it is their actions in building banks on their property alongside the Lockyer Creek to protect their quarry operations that has resulted in the flooding of my property as well as the flooding of Grantham. About 2005 I reported this bank construction to the then Gatton Shire Council, who have done nothing. Since the floods I have no records but would be prepared to sign an affidavit.

The result of this bank has in effect resulted in a narrow channel from the bank, creek, Gatton Helidon road and railway line of about 150 meters. This narrow area, due to the bank built by the Quarry owners, allowed a tremendous amount of water to "dam" up before going over their bank and surging in a wave towards Grantham. The area near their batching plant further adds to the problems as once the water left the creek it had no way of getting back to the creek. They have raised the floor of this area by about a meter and then placed concrete blocks, two high, to contain their stone and gravel etc. This resulted in another wall of approximately 3 meters. There are further stock piles of material higher covering some 10 to 20 acres. The south western corner of my property is on this direct line from the quarry. I had a grain feeder here on my property and it was washed away in an easterly direction towards the creek. A little boy was rescued from the top of this grain feeder by helicopter during the floods. Interestingly, the Police, Army and a member from the coroner's office came to our place to check on the location of the grain feed prior to the floods, as they were still trying to find the boy's father, but didn't seem to be interested in the quarry.

Years later the south western property was sold to an organisation that was to process and package vegetables. I objected to the application stating my concerns as to what was going to happen to



understood the total destruction within the town area. The excuse all the time was it was a crime scene which then became a disaster scene. The road block at this time is now four hundred metres from my street and it only has two houses. I tried to get an explanation from the Police as to why we were being denied access. As to the east and downstream of Grantham the people were cleaning up and burning rubbish from the 12<sup>th</sup> January. Also to the west of Helidon, in an area called Dip road, people had also started the task of cleaning. This road is also downstream from Murphy's Creek, also destroyed. The police keep saying there might be bodies on our properties. My answer to them was there could have been bodies at the other places as well but it was ok for those people to clean up. Eventually there was a meeting called in Grantham on Tuesday 18<sup>th</sup> January and we were advised we could access our properties from 2pm that day once we registered. We were now more than a week down the track since the event. A lot of people who wanted to help in the clean up had now all gone back to work. We went in on the Tuesday and only took photos and planned what we would start doing the next day. Our initial observations were that because of the denied access our losses were now magnified. Our insurance people were telling us yes we were covered for flood but only up to certain limits. We were facing a total loss as only the front door had been smashed so all the mud and water is trapped in the house and our house in effect is locked up. There was evidence of mould everywhere.

My question to you people is "who is responsible for this loss that's far greater than what the insurance will cover?" Even if we were given a decent chance to try and salvage items our losses would still have been massive, but as it turned out we are totally devastated. True we have our lives, not like some people, true our home is still standing, not like some people, but someone in authority made a decision that may affect us for the rest of our lives. I may have only gone to school to eat my lunch and attended the university of hard knocks, but I know what the word "responsible" means. Someone here needs to step up and say "I made a mistake, we are responsible, we will fix this".

### **What could have been done different**

The local Police from Helidon and Gatton should have been allowed to be involved in the planning, especially road blocks. It appeared to me they were just as much in the dark as the residents. At least they would have known which locals they could have trusted. My brother in law, who is the fire chief in Helidon, rang me on the Tuesday night after the second flood and asked me who I knew was home, who wasn't home and who had fled their homes as the authorities had taken him up in a helicopter to help them survey the scene. Wrong person to take up...he knows the people of Helidon not Grantham....and he has never flown before, hence the call from him asking me who lived where. I only gave fact...people I knew who were away and I had spoken to people who had escaped. By the Thursday I get a call from the Helidon Police asking if I knew the whereabouts of my neighbour. So you tell me who is listening. The authorities should have had list of people who were alive and those names should have been published in the media. I was constantly getting calls from all over Australia as well as overseas checking on our welfare. This would have freed up the communications as it was extremely congested. But no, the media tell everyone how devastated the place is and how many are dead and missing. This added to the angst of people all over the world. The number of times we had to put our names on lists was incredible. A central data base should have been created

immediately it was know we were in disaster mode. All the refuge centres should have had people recoded straight on to spread sheets then onto the data base...not lists on paper with scrawly writing. I respect the work these volunteers did, but we were not running a social game of bowls. At the Helidon centre one day they lined up all the people from Grantham who had cars parked in the railway yards. They then asked did these people have the keys for the cars with them. They then organised for the army to transport and guide these people and their cars out of Grantham. Immediately after this group leaves a high ranking Police office calls the people to order and wants to take a list of all the people who are being sheltered in the hall. Who was he kidding....twenty odd people had just left. No worries we get to take another list on paper.....I think he wore the rank on his shirt so he knew which way to put on the uniform. I lost faith immediately.

### **What should be happening?**

One person/group should be in charge of the Gatton, Grantham and Helidon recovery centres. I know the Gatton centre is being operated in a highly organised manner. In Grantham there seems to be factions who want to be seen as the important people. It's a disgrace. Why was Derek Pingel not put in charge of the whole relief effort? He has done an incredible job and he is only a volunteer!

I know there has been some incredible generosity from people every where. Initially we did need clothes as most only had what was on their backs. I was in this category. Before I knew about these centres we had gone to town and purchased some clothes to get by.

The call then should have gone out to stop these donations of clothes and goods. Only money should have been received. First, the disaster recovery people, Lifeline or who ever should have assessed every households requirements. A legal organisation set up to administer the money and vouchers issued to the recipients. This is still needed today, but I believe the damage has already been done. These vouchers need to be redeemed in the local community. Even for food. We are currently destroying the local economies.

The massive amounts of donations are providing logistic nightmares for these volunteers and the local council. Some people do not need all this stuff straight away as they have not decided what they are doing with their life.

This is not the first disaster to happen in Australia.....the same mistakes were made in Charleville in the floods of 1990. Businesses went broke. I volunteered and worked in Charleville for over a week. The amount of stuff thrown away was incredible. History repeats it's self here in Grantham. I struggled here with my place at Grantham. Helpers get in the demolition mode. I recovered baths and sinks from the rubbish heap only to have the clean up people with trucks and excavators add it back in and remove it before I get back in the morning. Frustrating.....

The government needs to make some fast decisions and get things moving. Let's take on these insurance companies. My options for Grantham are simple. There has been some \$230 million donated. Offer people of destroyed homes the chance of a transportable home.....make it high set. I don't know how many homes are destroyed but to keep the maths simple, say a 100. Let's say the houses cost \$300K to set up. We have now spent \$30M. Put the people back in and then let's get on with life. Let's start making the community a community. If you don't start using the money for what people intended the donations then eventually the people will never donate to any more appeals.

## Insurance Issues

On the Saturday after the flood I rang our insurance company to lodge a claim #. My memory of our insurance was that we were insured with Hollard Insurance. I eventually found out it was Real Insurance. I duly obtained a claim #. They told me I was covered for flood. I was a happy man.

Later that day I was allowed into the property for a ten minute look. I rang back to the insurance people and told them my house was still standing but there was a total loss of contents as well as all the walls etc would have to be removed as we would be left with the shell. The person went on to tell me, as I was covered for flood, I would get 25% of the contents and up to \$15K for the house. I thought that was a bit of a raw deal but did not argue only saying that I would take up the fight later.

After we got back in and started cleaning up I attempted to contact the insurance company. Impossible, wait for ages and then be put on hold for the same length of time. Had too much work to do than wait for them. I spoke to a Dennis Morrissey who was in attendance at the Grantham community meetings. He was offering his services as an advocate for people who would be having insurance issues. I explained my situation and he agreed to help me. I signed a form giving him the authority to act on my behalf. He asked me to work out our list of damaged contents and value them on a room by room basis. I then got quotes from a builder, electrician and a plumber. That took forever. I assembled a CD with a copy of the house plan as well as the quotes and list of contents as well as pictures of the damaged house and contents.

The insurance people then told us they would be getting a hydrologist in to see where the water had come from. He ended up being a real piece of work. His name was Steve Hughes working for Storm Water Consulting Pty Ltd out of Brisbane.

I arrived home one day as someone was delivering some goods for me to find this guy in a car backing out of the driveway. He did not stop. My neighbour came over and gave me his business card. I rang him every day for a week before he eventually answered me. I wanted to know how he could do an assessment without entering the property and didn't the insurance firm give him my details?

He never answered that question but told me he was there to get me some money. He wanted to know if I knew how the house was flooded. I told him I did and that he could figure it out himself as he was the expert.

In due course he must have completed his report to the insurance company because I got an e mail say they were paying the limits and I was to get back to them if I wanted that to happen. I e mailed back saying I didn't want the payment. No luck. The payments had already been made into our bank account. Highly efficient. Dennis Morrissey also e mailed them asking for a copy of the report. No answer. At one of the weekly community meetings at Grantham the Legal aid people were present and asked if they could help anyone with insurance difficulties. I contacted them and told my "story". They have taken up the case for me. I am fearful I will have had another birthday before anything gets resolved. The insurance company treats them with the same respect I got. None.

If the insurance company's hydrology report was meaningful it would have identified where this water came from. But no, it casts another red herring in to the discussions. I don't particularly have

an issue with the insurance company.....if they were fair dinkum they could see the problem for what it is and then they would not have to pay out at all.....I just want justice and a fair go.

We will be commencing to rebuild with the builder scheduled to commence 15<sup>th</sup> June. In the mean time we have applied to the Premiers appeal and have been successful in gaining monies less what we received from the insurance company. We will be topping up this amount from our savings to complete our home.

The loss of tools and equipment from our shed is our loss as we didn't have it insured, but by the same token.....**we should not have been flooded.**

P J Gallagher

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