

Queensland Floods Commission of Inquiry

Introduction

One of the problems in dealing with natural disasters like floods is that there is often a long period between events and the memory of past events fades. This is particularly the case when properties are sold and the new owner is unaware of the property's history and its potential to be hit by a disaster. This unawareness is even more likely in the case of flooding where the property is located some distance from the river or a watercourse.

This lack of knowledge can lead to owners becoming complacent regarding the risks they face and as a result unsuitable buildings are built in risky areas and properties are underinsured.

Solution

It is proposed that council rate notices have a "Flooding Potential" section added.

The Section in the rate notice would categorise the potential for a flood to impact the property and provide a guide to property owners and insurers regarding the risk of flooding.

In the case of floods in Brisbane the categories could be.

1. Unlikely to flood – property is above all recorded flood heights.
2. Likely to flood during an extreme flood – property is likely to be flooded in the event of a highest historical flood (an 1893 event).
3. Likely to flood during a major flood – property is likely to be flooded in the event of a 1 in 50 year flood (a 1974 or 2011 event).
4. Likely to flood during a minor flood – property is likely to be flooded during a heavy rain storm event.

The Section would require updating from time to time, say every five years, as the flood history develops and flood mitigation measures are implemented.

Benefits

The main benefit will be to increase the responsibility of owners to build and insure appropriately. With appropriate building and proper insurance cover there will be far less cost to individuals and the community when a major flood occurs.

The data in the Section could assist councils and governments to justify the cost of mitigation against the savings in building and insurance costs. It could also assist land zoning.

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