

<i>Name of Witness</i>	Paul Gregory TULLY
<i>Date of Birth</i>	[REDACTED]
<i>Address and contact details</i>	[REDACTED]
<i>Occupation</i>	Ipswich City Councillor for Division 2
<i>Officer taking statement</i>	Detective Sergeant Paul Browne
<i>Date taken</i>	27/04/2011

I, Paul GREGORY TULLY state:

1. I am a [REDACTED] year old married man and reside with my family in the Goodna area. Until 11 January 2011, I lived at [REDACTED] from 2003 and have been a resident of the Goodna area for 37 years.
2. I am the Councillor for Division 2 in the Ipswich City Council and have held this position since first being elected in 1979. Division 2 is approximately 27.37 square kilometres and comprises the suburbs of Goodna, Gailes, Camira, Bellbird Park, Augustine Heights and Redbank.
3. I have been the Chair of the Ipswich City Council Planning and Development Committee for 16 years from 1995 to 2011.
4. Division 2 is bordered by the Brisbane River to the North and has Woogaroo and Goodna creeks running through the eastern and western parts of the Division and into the Brisbane River. The Division is also separated by the Ipswich Motorway from its eastern boundary at Gailes to its western boundary at Six Mile Creek Redbank.

I am able to produce a map of Division 2 (Attachment 1).

Witness Signature...  
Page Number 1 of 1

Signature of [REDACTED]

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Queensland 4001 Australia  
Telephone 1300 309 634  
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ABN 65 959 415 158

**Tendered and marked Exhibit number .....**

5. I hold a degree in Law from the University of Queensland and I am qualified Justice of the Peace.
6. I witnessed the floods of 1974 and 2011 in Brisbane and Ipswich. In the 2011 floods, my family home at Goodna was inundated, with water going to the tip of the roof of our two-storey home. Apart from being affected personally by the January flood, I also witnessed the event and the devastation caused to many of my constituents who were also flood affected by that event.
7. As a result of the flood, on 17<sup>th</sup> February 2011, I made an individual submission to the Queensland Floods Commission of Inquiry. In that submission, I have made observations and recommendations in regards to the following issues:
- a. The Q100 flood level;
  - b. Flood Evacuation plan/s;
  - c. Actions as flood waters rise and recede (looting, clean up, traffic control and management, checkpoints);
  - d. The use of modern technology in flood emergencies; and
  - e. Insurance companies.

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Page Number 2 of

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8. I understand the Ipswich City Council has made its own formal submission to the Inquiry; however, I believe there are particular issues which are of relevance to the Inquiry and the Goodna community which is on the Brisbane River whereas Ipswich Central is affected by the Bremer River.

**I am able to produce a copy of that submission (Attachment 2).**

**Tendered and marked Exhibit number .....**

9. I have since spoken with an Investigator from the Flood commission and would add the following to my submission and based on my own personal observations at the time of the flood (Tuesday 11<sup>th</sup> January 2011) and since.

10. I believe there was very little awareness of the potential for a flood in the general community, with the exception of a relatively small number of people. There had been a 37 year gap since the 1974 flood and there are fewer and fewer people living in the area who had personally experienced the 1974 event. This is demonstrated by the issues relating to evacuation routes which I have raised in my submission.

11. In my time since 1974 I have only ever seen one of those four exit points (Goodna Creek to the West on Brisbane Terrace) become flooded. And on those occasions when it has gone under, the three remaining exits have always remained open.

12. Another issue was the fact that the Police and S.E.S. community also had very little knowledge of past events. Some people have also turned

over with time. There was no S.E.S. in 1974 (it was the Civil Defence Organisation which had relatively very little community involvement). By way example, there were two Police vehicles which became isolated and flooded after being caught when the final intersection closed off at Layard Street. They became stranded because of the way the water had come back on them from the opposite direction near Bertha Street. Those officers were out trying to evacuate people and would have had no reason to think that final exit route at Layard Street and Brisbane Road would close so quickly, and they just got caught.

13. Between the Emergency Services and local community, there was only a limited number of local residents who had experienced localised flooding, or had any experience or knowledge of flooding in the area in almost 40 years.

14. People often talked about the 1974 flood, but it has generally been my experience that there was a belief in the community that this “would never happen again”. That comment was one of the most common statements I have heard in Goodna over the past 30 years and I suspect it was based on a ‘hope and belief’ that Wivenhoe Dam was there to completely protect the community. This also relates back to the comments in my submission regarding the misunderstanding of the ‘Q100’ term and also the limited protection actually afforded by Wivenhoe Dam.

15. These factors all contributed to a community feeling that the Goodna area would not become isolated or flood again as it did in January 2011.

16. Apart from the lack of community awareness, there were also issues with the various alerts. I was around throughout that entire time and because of my house being flooded spent time in my Electorate Office and out at

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Page Number 4 of

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various locations, overnight Tuesday and into the early hours of Wednesday morning.

17. On the Tuesday night, many people were talking about consideration supposedly being given to blowing the Wivenhoe Dam wall, because it was going to be safer to do it earlier than later. It was also interesting to hear during the course of Wednesday morning the community were saying they had heard that the water was going to go as high as Little Street Goodna (which would have been higher than the 1974 flood), while others were saying it would go as high as the Irish Heart Hotel (Queen and Alice Streets). Had it gone that far, this would have twice as high as the 1893 flood.

18. I also understand that on the day of the event, many of the shopkeepers in the St Ives Shopping Centre in Goodna (which is divided by Smiths Road), were warned by Centre Management and told to expect the water would come to the opposite side of Smiths Road. Ultimately St Ives Shopping Centre was significantly inundated.

19. My general point is that throughout the period of Tuesday and Wednesday the community speculation was rife with "what if's" and different scenarios which didn't seem to be based on anything official. There was a general lack of information and the rumour mill was running in overdrive because of the lack of official information being given to the community. Although Goodna ended up being one of the primary locations in regards to flooding, this was only compounded further by the lack of media attention in those first few days.

20. Notification to people to evacuate has also raised some issues in the community. Some people on the river side of Goodna have told me they were being door-knocked by Police around lunchtime on the Tuesday. Others tell me they never got a knock at all from Police. Some in Mill Street were door-knocked around 6.30pm and only given 1-2 minutes to evacuate.
21. One of my elderly constituents was critical of that and the fact she could only grab her handbag but I understand in a quickly evolving situation why these things occurred. Some direct warnings to individual households came very late, however the Police were in the same position and just didn't know how quickly, or in which sequence which roads would be cut off and when.
22. This again comes back to a lack of flood knowledge or experience and the fact that there were parts of Goodna that didn't flood initially (and possibly weren't expected to flood), but began to flood as the evening went on.
23. I am also aware of the 'SMS' that was sent around 2pm on the Tuesday but I did not receive it myself and as I have outlined in my submission, this is something that should be considered further by the Commission of Inquiry.
24. Regardless of what system is implemented with regards to alerting the community and when, advice in those warnings based on predicted flood levels is useless, unless the community can understand what it means. As referred to in my submission, this is where I believe we need a system based on levels and flood zones and something that people can relate to in their own specific area.



25. In the case of those people who were evacuating their homes, the communication regarding evacuation centres was quite effective and was done without any pre-planning. This however was not done through any official channels but by community groups who became involved.
26. One of the problems adjacent to Goodna was 70-80 people at the Gales Caravan Park, who were evacuated around mid- afternoon on the Tuesday. As they walked from the flooded area, people from the churches and other community groups met them and began directing people to the Shiloh Christian Church and other evacuation centres. People were able to be very quickly directed and as other people began evacuating from their houses they were headed in the same direction.
27. Because of the number of Church, School and Community organisations which became involved there were un-official evacuation centres at the Shiloh Christian Church, Goodna State School, Redbank State School, Redbank School of Arts and St. Augustine's College at Augustine Heights (about 5km away). All of those groups just stepped-up. Other people also went to stay with friends of family who were not flood affected and those evacuations and the movement of people seemed to occur fairly quickly and worked quite well. This is the type of community which it is.
28. During its operation, I visited the evacuation centre at Shiloh Christian Church and witnessed many people who were just dazed and concerned by what was going on around them. I observed those people being helped and their spirits lifted by the people from the Church particularly Pastor Alan Morris and thought that it was working very well.

29. That centre was relatively small but I know that at the Goodna State School it was considerably larger and that it was the first time their new School Hall, funded by the Building the Education Revolution (BER), was used for a community purpose such as this.
30. All of the evacuation centres (with the exception of St Augustine's) were within a 10-15 minute walk of the Goodna and Redbank town centres. Throughout the time, they maintained their vehicle access and none of them became isolated from the immediate surrounding area. The centres were coordinated by school principals, pastors and community leaders.
31. Groups around the suburb also set up community BBQ's, and people who had not been flood affected were setting up BBQ's in front yards for evening meals and feeding others who had been displaced. Families were also taking in other families under the same roof and in one instance I am aware of a couple who took in three other families.
32. The need for food and shelter and access to showers was something which was not helped by Energex and the way our electricity supply was handled during the flood.
33. I have two concerns with the electricity. Firstly it seemed to me that it took Energex far too long to turn off the electricity in flooded affected areas. For example on Tuesday evening I left my home at 5pm. At 8pm I rang a neighbour about my children's dogs as I was intending to return the following day to collect them. The neighbour advised me that it would be too late as there was already 2 metres of water around my home.



34. Through a community volunteer, I was able to get back to the house in a tinnie at about 8.30pm. We travelled under the Brisbane – Ipswich railway line and had to duck down in the boat because the water was so high and there was less than 1 metre clearance. We then travelled down Woogaroo Street, at which time lights were still on in houses which were surrounded by water. A telephone box at the corner of Woogaroo and Layard Streets had almost 2 metres of water inside the box but light was still on. Back at my home, power was also still on. I did not observe power to go off in Goodna until around 1am and 2am on the Wednesday morning when I was at the main roundabout in the town centre at Queen Street Goodna.

35. Well prior to that, water had been going into and over houses and I believe in places there would have been live current going into the water. There were people still around in those areas and I know of 10 or 11 people on Brisbane Terrace being rescued by the SES and evacuated after midnight. Power should have been isolated much earlier as there was no need for power at that time.

36. Secondly, when the power was turned off it was cut for some 3 days to parts of Goodna that were not flooded. This created additional welfare concerns as people who had not been displaced from their homes also had no electricity. This impacted on clean-up but also on those who wanted to assist other families.

37. It also affected communications with people trying to charge mobile phones. I was able to get a generator to my office and people were coming to my office and using the generator just to power their phones.

38. I believe Energex should have a better system in place and the ability of isolating flood and non-flood affected areas rather than having to turn off power to several thousand houses which were not flood affected. They should have also acted more quickly to turn off the power to flood affected areas before the water had started seriously inundating the houses.

39. In the days after the peak of the flood, the weather was hot and stifling and the lack of electricity made things very difficult for residents. Had Energex performed better in these areas some of these things would not have been as bad during the recovery effort.

40. The water reached its peak sometime around 1 or 2pm Wednesday afternoon and had started to recede by about 2pm in Queen Street, Goodna. The water took a day and a half to go down and although I saw my house from a boat on Thursday afternoon, I was not able to get in until Friday morning at about 8am. Even then because the mud and sludge was so thick all people could do initially was walk in to the flood area and not drive any vehicles.

41. This was really when the recovery began and the community came to the fore. "Origin Alliance" which is involved in upgrading the Ipswich Motorway lent their vehicles to the Police at Goodna. Considering they had lost vehicles themselves at Redbank, this was fantastic and shows how they are working with and part of the community where they will be for 3 or so years.

42. The response I saw from Emergency Services throughout the event and recovery was very positive. I know some of the Police were physically living at the Goodna Police station at times and although there was



criticism by some people I can understand a lot of what was occurred in the circumstances.

43. One example of the criticism I have heard was from some people evacuating who told me they had been told by Police to evacuate by walking across the railway line, when they reached the other side, other Police were critical of them for walking on the railway. Again I can understand how those officers would have had the best interests of the people in mind with them being on the railway line and possibly shows the lack of communication and sheer nature of the task with one lot of police on one side not knowing the advice or action being taken by officers on the other side.

44. I know that another issue the Police were dealing with was looting, which was occurring within 2-3 hours of the flooding. I know of a house in Woogaroo Street Goodna which was looted on the Tuesday evening, a short time after the residents had evacuated. I would like to see some consideration given to the Police in flood prone areas having access to small boats or perhaps a couple of jet skis.

45. I accept the call for these may be a few years apart but perhaps a resource of that nature could be utilised by another agency or community group, but made available to Police in times of need. These could then be used by Police to show a presence and deter looters. It may also provide some comfort to residents about evacuating their homes, in turn helping them to leave sooner rather than later.

46. As the water which flooded the Goodna area was slow moving and rose up from the River, I could not see a safety concern with trained riders using this type of craft for those purposes under similar circumstances.

47. Apart from Police, I also saw S.E.S. people who were out and about and involved with evacuating people from Tuesday onwards. They were there again Wednesday, Thursday, Friday and continued on throughout as part of the recovery. Council workers also began to move in Wednesday, Thursday and I also saw the Bush Fire Brigade involved with cleaning roads. On Friday afternoon, the Air Force arrived and I saw them involved in Alice Street at Goodna cleaning homes and businesses. On Saturday, more Bush Fire Brigade units arrived from the Logan/Beenleigh area, as well as numerous bobcats, backhoes and machinery which all moved in very quickly and mostly from private business or operators coming to help.

48. The biggest problem with the recovery was sightseers who had a massive impact on the movement of residents, genuine volunteers and those agencies who were trying to get in and clean-up. This reached breaking point on the Saturday. Because of my position on the Council, I had been communicating with the CEO and on the Saturday he came down to see the clean-up and issues for himself.

49. The CEO had decided something more formal needed to be done and by Monday the Military had set-up check-points around the suburb. These were a little restrictive for some of the residents themselves but helped enormously with the sightseeing problem.

50. Prior to that and because of the gridlock which was being experienced, we had started informally directing people from my Electorate Office in Queen Street how they could help. When volunteers turned up, we advised them to head down under the railway line and start helping at the first house they came to. This informal system seemed to work well.



51.Despite the fantastic work that all of the volunteers did in the clean-up, I do know that there were some concerns from residents. One was that things were cleaned out too well, for example side drawers were just thrown out and the contents including wedding rings and the like went with them. Another man I know at North Booval returned home to find his wheelchair had been thrown out, but fortunately he was able to recover that.

52.Something I also found out later was fridges don't necessarily need to be thrown out and that in many instances if they are left upright for a few days that might be able to be restarted and recoverable.

53.I think these types of issues come back to community awareness of what items are thrown out, what is recoverable and also enthusiastic volunteers provided with little or no guidance.

54.The other side of this was issues with Insurance companies and the advice they were giving to their customers. People were being told not to touch or remove anything until assessors had attended. Yet with Gyprock, water continues to seep upwards and the Gyprock needs to be cut off above the water height to stop the moisture spreading. This also contributed to a lot of mixed messages and uncertainty which were going around at the time.

55.I would like to see a standard approach during major emergencies like this. There should be protocols in place with regards to the volunteers who are there, so that the clean-up can proceed in a sensible and efficient way.

56.I would raise for consideration by the Commission something which has arisen recently. It has been 100 days since the flood, yet only one in twenty families have moved back into their homes around Goodna. Young families with small children are living in caravans at the back of their homes and many more are still months away from moving back into their houses. The impact was enormous and far reaching not just for families whose homes were flood affected, for example young people having lost jobs in fast food outlets which closed for months.

57.Despite this, there are separate issues with absentee landlords who in many cases have still done nothing to clean-up their properties. Those residents around them are trying to rebuild their homes and their lives and as a Council we are having to go to the Magistrates Court to enforce Public Health orders to enter and clean up those properties. This is time consuming and as with the issues with Energex, it creates one more bureaucratic task.

58.Perhaps a better process rather than Council having to go through the Magistrates Court, would be to enact legislation giving Council officers a power of entry and access to properties after major events such as this. Obviously any legislation would require a prescribed set of circumstances to exist and appropriate safeguards be put in place to enable Council officers to expeditiously enter and render safe properties posing a public health risk.

59. A final issue I would like to raise is the call by some people for electric light poles to be colour-coded to show the level of flood inundation in cities and towns around Queensland. This idea, however well-intentioned, should be rejected.



It would create clusters of “ghettos” across the State where brightly coloured poles would be a daily “in-your-face” burden for people to endure as they are forced to live behind the “iron curtain”. The Internet is capable of providing detailed flooding information, including depth analysis data, for every property in urban flood areas. State government and council mapping should be enhanced so that such information is readily available in the future with ongoing community education. At a time when the community is pushing for the undergrounding of electricity, it would be bizarre if electricity poles were to be retained in many areas solely to act as flood markers.

60. It is not my intention to be critical or afford blame to any group or organisation but believe the issues which I have identified in my submission and statement are relevant to the Commission of Inquiry. I ask serious consideration be given to these issues and the recommendations I have made throughout.

.....  
[Redacted Signature]

Paul Gregory TULLY

27<sup>th</sup> April 2011.

**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 27<sup>th</sup> April 2011 and contained in the pages numbered 1 to 15 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.

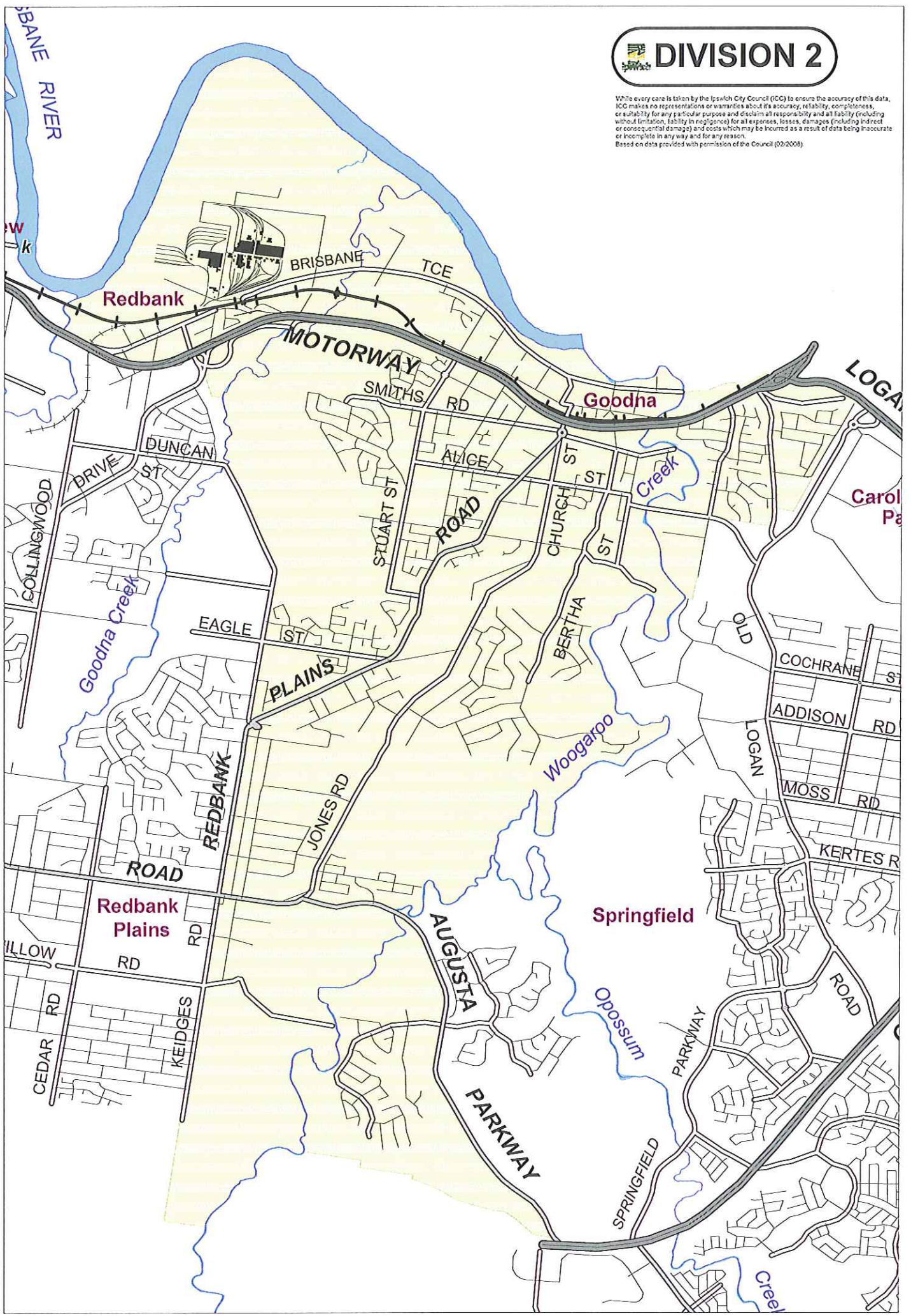
.....[Redacted Signature].....Signature

Signed at .....Goodna.....this.....27th.....day of.....April.....2011....

Witness Signature [Redacted] .... Signature of o [Redacted]  
Page Number 15

# DIVISION 2

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**CR PAUL TULLY** LL.B, JP (Qual)  
**Ipswich City Council**  
**Councillor for Division 2**



The Honourable Justice Catherine Holmes  
Commissioner  
Queensland Floods Commission of Enquiry  
PO Box 1738  
Brisbane QLD 4001

Dear Commissioner

**QUEENSLAND FLOODS INQUIRY SUBMISSION**

Goodna was the hardest hit suburb in the flooding in southeast Queensland with almost 400 residential properties flooded between 11 - 13 January 2011.

I have been a resident of Goodna for 37 years and an Ipswich City Councillor for 32 years.

I have witnessed at first hand the floods of 1974 and 2011. My wife and I and our two children aged 9 and 11 were victims of the 2011 flood with the water going to the tip of the roof of our 2 storey-home in Goodna.

I shared the heartbreak of the flood first-hand with my constituents.

Whilst many issues will be canvassed in the broader aspects of the Inquiry, I am making this individual submission and recommendations on 5 issues arising from the recent flood at Goodna which I trust will be of specific relevance to the Inquiry. Ipswich City Council will be making its own formal submission to the Inquiry.

**1. Q100 FLOOD LEVEL**

The Q100 flood level adopted generally across Queensland is often misinterpreted by members of the public and practitioners in local and state government. It is regularly, but mistakenly, referred to as a 1 in 100 year flood level or event. This is quite misleading. Q100 represents a statistical probability of 1 in 100 i.e. a 1% chance that the designated land will flood to that level in any year. The probability remains the same in every year, irrespective of the proximity of any earlier flood.

As a result of the inadvertent misuse of the 1 in 100 descriptor, members of the public have come to believe that the average periodicity of floods is 1 in 100 years and that because of the Wivenhoe Dam it "will never happen again".

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In a little over a century, serious to major floods have occurred on the Brisbane River at Goodna in 1893, 1908, 1931, 1955, 1974 and 2011. The average time between such floods is a mere 23.6 years.

Flood alerts to communities along the Brisbane River downstream of Mt Crosby are modelled on the projected river height at the Port Office gauge at the end of Edward Street in Brisbane.

With some help from the Bureau of Meteorology, members of the public are left to extrapolate flood river height data and Q100 predictions to make best guesses as to the projected height of a particular flood at their suburban location.

It would be easier for a member of the public to understand Einstein's Theory of Relativity than to decipher Queensland's flood alert system.

The Q100 notional flood level and the Port Office gauge methodology provide an alert system which is impossible for the average member of the public to understand. It may be appropriate for hydrologists, meteorologists and academics to utilise the data in this fashion for flood modelling purposes but a new system needs to be found to provide meaningful data and alerts to the average person facing the prospect of their home or business being flooded.

A **1 to 5 flood category rating system** should be implemented, based on the severity of predicted flooding, ranging from Category 1 (Minor Flooding) to Category 5 (Extreme or Catastrophic Flooding).

It would be similar to the 1 to 5 alerts system already in place for cyclones and the 1 to 6 bushfire alert categories implemented in Victoria and announced by the Queensland Government on 17 September 2009 as extending to Queensland.

The public readily understands this type of alert system which would enable the Standard Emergency Signal to be broadcast as authorised by the Bureau of Meteorology when an imminent flood was predicted to reach a nominated serious alert level.

Equally, flood modelling for urban areas could also be based on the same 1 to 5 categories of flood inundation, with 5 matching notional flood lines. Category 5 would be the highest line indicating the general upper limit of the most-likely catastrophic flood.

The value of both the alert system and the mapped flood lines being based on the same 1 to 5 scale would mean that flood warnings could be both highly targeted and easily understood.

The theoretical flood modelling and the projected level of a particular flood would use the same, easily understood 1 to 5 categories.



For example, a projected Brisbane River peak of 5.5 metres at the Port Office in the heart of Brisbane means nothing to the people of St Lucia, Jindalee or Goodna but a warning of a Category 5 flood on the Brisbane River with clearly available data on the Internet showing the 5 levels of potential flooding would easily enable all people in a Category 5 zone (and below) to evacuate. This data could also be depicted on permanent information boards at local venues such as libraries and shopping centres.

Modern computer programs enable the depth of flooding to be ascertained for each individual property. This should be made available and implemented at State and/or Council level so that imminent floods are predicted on a severity scale of 1 to 5, enabling property owners and occupiers to easily determine the likelihood of flooding during a particular flood event. Residents could determine the likely depth at their location, allowing them to take appropriate action in a timely manner.

Flood warnings are primarily for the ordinary folk in the community and irrespective of what processes or systems are used by professional forecasters to assimilate and interpret the flood data, it needs to be converted into "plain English". Q100 terminology and Port Office gauge estimates conceal rather than reveal projected flood levels in a meaningful way to the community.

#### **RECOMMENDATION 1:**

**A new flood alert system on a 1 to 5 scale be implemented (with Category 1 representing minor flooding and Category 5 representing catastrophic flooding) similar to the classification categories for cyclones and bushfires and that a parallel system for town planning and flood regulation purposes be adopted, designating flood-prone areas on a similar scale.**

#### **2. FLOOD EVACUATION PLAN**

There were no local police officers or SES personnel in Goodna in 2011 who were around in 1974. The area north of the railway line at Goodna is bounded to the east and west by Woogaroo Creek and Goodna Creek which both cut Brisbane Terrace around noon on Tuesday 11 January 2011. This left only two evacuation routes for residents viz. the Church Street and Layard Street Railway underpasses. When the Church Street underpass closed mid-afternoon with floodwater, Layard Street became the only available evacuation route which eventually closed at about 5.00pm, trapping two police vehicles behind the Goodna Railway Station, which were later inundated with water. According to long-term local residents, the sequence of these 4 closures was identical to the pattern which occurred in Goodna in 1955 and 1974.

#### **RECOMMENDATION 2:**

**That appropriate mapping be prepared for use by the Police and other emergency services including the SES which clearly depicts the relevant escape routes and the sequence in which each escape route closes and the approximate time between each closure. This information should be replicated on publicly-available maps and information boards to give residents ready access to such information in the event of a flood emergency.**



### **3. ACTIONS AS FLOOD WATERS RISE AND RECEDE**

The first known looting at Goodna occurred at about 9.00pm on Tuesday 11 January 2011 at a house near the corner of Woogaroo and Lowe Streets. This was very early in the flood event when opportunists arrived by boat to loot the home after the residents had evacuated. Police in known flood areas should be provided with boats for use in any future flood emergencies.

Saturday 15 January 2011 was an absolute debacle in Goodna. This was the first day that many people were able to get back to their homes to begin the long clean-up. An estimated 2000-3000 vehicles containing sightseers clogged the streets for hours. At one stage, it took me 30 minutes to travel 5 metres outside my own flood-ravaged home in Goodna.

There was no traffic control or traffic management plan in place. It was heartbreaking to see cars full of people in their air-conditioned vehicles – hiding behind tinted windscreens – touring the most flood affected areas of Goodna, enjoying their day out clogging the streets and making it almost impossible for volunteers to get in, as well as stopping the movement of bobcats and other vehicles needed for the cleanup.

Within a few days, the Army had established military checkpoints which were very effective and highly appreciated, with the only downside that checkpoint individuals understandably followed their instructions to the letter of the "law" and did not allow flood affected residents back to their own homes and forced the media to stay up to 500 metres from the key flood areas – preventing the news of the Goodna tragedy being fully reported to the wider community.

### **RECOMMENDATION 3:**

**(A) Police in all known flood areas should be provided with boats for use in all future flood emergencies to assist with evacuations and to prevent looting in the earliest stages of any floods.**

**(B) In future floods, a pre-determined traffic management plan be implemented no later than the time when the floodwaters have receded significantly and that cordons or checkpoints be established allowing only homeowners' and emergency cleanup vehicles, as well as police, ambulance and fire units and SES etc to enter the area. No restrictions should be placed on volunteers on foot who are assisting in the cleanup except in the case of an emergency such as a nearby gas leak.**

### **4. USE OF MODERN TECHNOLOGY IN FLOOD EMERGENCIES**

Modern technology – such as SMS or fixed phone line alerts – should be employed to disseminate urgent flood warnings in the future. On 11 January 2011, there was very little appreciation in the Goodna area of what was about to unfold. Warnings were short on detail and Ipswich Central on the Bremer River featured more-prominently than Goodna on the Brisbane River in media alerts.



The opportunity exists for mobile phone technology and similar technologies to be utilised in the future to convey urgent flood warnings. This requires the assistance of mobile phone companies and should include warnings to mobile devices whose registered owners have addresses in areas likely to flood. Additionally, the Commonwealth Government should use its powers if necessary to require those companies to also transmit such messages to mobile devices within the coverage of particular mobile phone towers within, or close to, areas which are facing severe flooding.

The usefulness of mobile SMS technology became apparent in Goodna on Tuesday 11 January 2011. I was at a meeting in Ipswich until late morning and unaware of the flooding event slowly engulfing the eastern end of the city around Goodna. My cousin at Bunya who was closely following events on local television could not contact me and sent an SMS message to my wife Liza who was in the mountains around Davao in the southern Philippines. My wife also could not contact me but began texting dozens of members of the large Filipino community around Goodna, many of whom were either in the flood area or had family or friends in the flood area and were totally unaware of what was emerging on the Brisbane River.

It is amazing to think that several hundred people in Goodna received their advice of the approaching flood either directly or indirectly from the foothills of Mt Apo in the Philippines and were able to swing into action as a result of SMS messages sent from 5000 km away in the northern hemisphere. I cite this example simply to show the wonders and abilities of modern communications and what was achieved with mobile technology rather than as a criticism of the local warning system on that day.

#### **RECOMMENDATION 4:**

**That all available mobile phone, landline and similar technologies be utilised in future flood events to warn residents in areas likely to be inundated.**

#### **5. INSURANCE COMPANIES**

If insurance is intended to spread the burden of risk, what point is there in just one or two companies taking all the risk over flood insurance? Suncorp must be commended for the exemplary role they have played in providing flood cover and honouring it.

For some reason, there seems to be an underlying feeling in the community that the standardisation of flood definitions will somehow help consumers. Even if every insurance company in Australia adopted a standard definition of what constitutes a "flood", if they are not going to offer flood insurance, how does that help consumers?

One business in Goodna was told by their insurance agent two years ago that they were "covered for flood". What they weren't told by the agent at the time was that this was only for 20% of the value of the building and contents. A million dollars later, they have been left lamenting by this deplorable misstatement.

Even with standard flood definitions, most people will NEVER read the details of their policy. The temptation will still exist for shonky agents to give phony assurances.

What is needed is a fresh approach to this dilemma. All insurance companies offering home and contents insurance should be required by law to provide insurance covering all natural disasters including floods. To ensure that companies don't deliberately price themselves out of the market for such cover in flood prone areas by setting exorbitant premiums, these should be set by some legislative mechanism to ensure that such premiums do not exceed the cost of a "standard" insurance premium by more than a specified amount or proportion.

This would open up flood insurance to all Queenslanders needing it – and who thought they already had it – and would spread the burden across the state and across insurance companies. If this doesn't happen, it is not difficult to see all companies pulling out of the flood insurance market in the future.

**RECOMMENDATION 5:**

**That all insurance companies offering home and/or contents insurance in Queensland be required by law to offer natural disaster insurance including flood and that premiums for such additional insurance be set by law at a fixed maximum above the cost of a "standard" insurance policy.**

Yours sincerely



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