

I submit the following based on my experience of the 2010 -11 floods in Theodore, accompanied by 22 Recommendations and proposing three questions to investigate.

Background

I have lived for over 50 of my 69 years in the Theodore District, 25 of them in the town itself. My plan has been to retire to the Dawson Retirement Village or Dawson View Hostel when I become unable to live alone in my present home - 10k by road from Theodore and 50m above the river bed. After 54 years on the land outside the town, my 99 year old Mother had lived in the Retirement Village for 11 years until a broken hip confined her to a Nursing Home bed in the Theodore Hospital from late 2007. She died on 7 April 2011 after I had begun writing this submission, and this has delayed my response.

I lived with my parents and siblings on a farm 10 k north of the town during the 1956 flood when some neighbours spent a few days sleeping in our barn while waiting for the flood to peak below their farmhouse closer to town.

I heard the stories told by adults at the time about how the town came to be sited in such a dangerous position.

Anecdotally, the young surveyor who first chose the town site on the ridge a kilometre further east, was visited by the Surveyor-General who decided the site was too far from the river and insisted on its present location where two stores and a house were located and called "Castle Creek". Graziers and workers for the Qld Water Commission who built the town in the early 1920s and drained the swamps to the east of Theodore for tiny irrigation farms were aware of stories of huge flood events during the 1890s and early 1900s.

Aborigines pointed to the coolibah trees on the site and decided that the bureaucrats who wanted people to live there were crazy. Coolibah trees germinate only after flooding.

The story that a dead bullock had been found stranded 2 metres up in the fork of a gum tree about where the present hotel stands, about 1907-08, I cannot now verify, but it has had wide currency over many decades.

More certainly, it was said that a set of cattle yards near the present corner of the Boulevard and 5th Avenue had been seen flooded to the top rail. This would be at least a metre and a half above the peak reached about 3pm on the 28th December 2010. which, I believe has not been officially recorded because of failure of automatic measuring devices and the absence of personnel on hand following the evacuation of the SES shed. What is certain is that both upstream and downstream of Theodore and on the merged floodplain of the creeks, this peak was higher than that later recorded as the record river height for Theodore on the 1st January.

The geography of the site is instructive. The Dawson River, now flowing north, is joined to South and North of the township by two ephemeral streams, Castle and Lonesome Creeks, flowing south (and upstream) into the river. The flood plains of these streams merge during high rainfall events across the norther and only access to the town when the bridge giving access to the east is finally flooded.

The soil on which the township is built is deep alluvial loam clearly deposited over centuries by river and creek and, significantly, highest at the Junction of the river and Castle Creek, suggesting that it has been dumped there when two flooding streams have met above this spot, and, losing momentum because of their opposing trajectories, have dropped the largest proportion of their combined burden of silt there.

A further factor is that the river breaks through between two ridges just downstream of the town, and all the water from the combined streams must pass through a relatively narrow passage, backing water up in the basin in which the town lies, and slowing down its exit, just as the Nathan Gorge, upstream from Theodore, moderates the flow of flood water from upstream to the town.

The scenario described by the pioneers was that flooding of the town site occurred during high rainfall periods when the river and the creeks were already full and had filled the swamps that are now levelled cotton fields, and there was a 'cloud burst' over the headwaters of the creeks.

Sufficient credence was given to these stories to have all the buildings in Theodore except the shops and Power House built on stumps 2m above the ground in the first construction phase during the 1920s. In the decades after the 1956 flood and following the amalgamation of the Theodore and Banana Shires, along with years of moderate or low rainfall, the corporate memory of past flood events and the potential danger of the site was gradually eroded, this precaution was dropped, and new houses were built at, and old ones brought down to, ground level.

Since 1956, a new weir at Gylanda, new bridges and levees, ring tanks, and two housing estates have been built, all impacting to some extent on the water level patterns during recent floods, and none able to contain the force of the run-off when the classic storm burst over Castle & Lonesome Creeks on the night of 27th - 28th December 2010.

A young hydrologist I met in Brisbane in the 1990s told me that he had done studies of the Theodore basin and had concluded that it was impossible for the town to flood, as there was plenty of capacity for any rainfall that could possibly fall in the catchments to be accommodated by the floodplain of the creeks and not flood Theodore. So much for hydrology.

Recommendation 1

In light of the following -

1. There is State owned high land to the west of the river and the present township (Lot 2 on RP179583 Leichhardt Hwy, Isla.)
2. The town is inaccessible by road long before it is endangered by rising river water, making it a potential death trap.
3. The cost of evacuation, accommodation, repair and rebuilding infrastructure is massive
4. The emotional toll has driven some residents out of the town and district, and left others very anxious,

My first recommendation is

- That a referendum of the residents be taken to determine if they are willing, with government assistance, to move to a new site designed to replicate some of the familiar features of the present township, either just west of the river or on the original site on the ridge to the east. Should the referendum fail, a less secure option would be to assist residents and property owners to raise their homes three metres above ground level.

Past Experience

Following the 1956 flood many people built their homes and configured their farms to cope with a flood of that level. Later comers and Shire planners were generally unconcerned about potential flood levels, and large swathes of drought years contributed to the complacency.

In 1979 my family bought a house in the town and in 1996 we began building my present home on the Alaire Heights Rural subdivision. At the same time, my mother moved into the Dawson Retirement Village to a Unit on the bank of the Dawson.

In the 1983 flood, my husband, Ian, sailed a sabot on the School oval, and I heard reports of SES volunteers consuming alcohol while delivering supplies and ferrying people across the river. In case we should have to evacuate, I took bedding out of town to my childhood home 10k north of the town on the day on which, eventually, six weeks of rainy weather stopped. The streams subsided and the town was spared.

In March 2010 the river rose to a similar level, the road to the north was closed and people living in 11th Avenue were told – and refused - to evacuate. By this time, the local SES had become a responsible and well-trained group under the leadership of Mr Barry Denning who was about to retire after many years of faithful service. However, coordination of the flood crisis was taken over by EMQ from Gladstone, with some bizarre results -

On the day residents were asked to evacuate, I had met men from Sunwater on my riverside property who had boated upstream to the Isla Delusion Crossing checking water speed and told me that the water was falling there, a good indication that it would soon be falling at Theodore, as the rain had ceased. Somehow the police had come to believe that the river would continue to rise. (A chance encounter with an official of Emergency Management Queensland some weeks later revealed that Sunwater had not been considered a source of information at the time, and because local knowledge was ignored, the order to evacuate was also ignored, while causing emotional distress to many.)

Water was lapping the decking of the recently constructed river (M.B. Hewitt) bridges and a palm log had become wedged under the upstream side of the main bridge.

As this log lunged with the ebb and surge of the stream, it became the focus of the media coverage of the March 2010 flood in Theodore, being the only dramatic filmable feature at the time. While millions of dollars worth of cotton crops were being wiped out, and some houses on Banana and Brownlie's Roads were under threat, the pulsating palm log seemed to be the most newsworthy event. Some water was oozing on to the bridge decking through an expansion joint on the bridge, when the police closed the road while it was still trafficable. This was the first serious flood following the construction of the high level bridges and I was told that authorities were not sure how the structure would stand up. I also understand it was deemed unsafe to get a machine to dislodge the log, as there were fears that the log might suddenly flip and land on the bridge. This seemed highly unlikely to me. The road closures were considered unnecessary by most of the locals and lack of communication and mixed messages caused great frustration and inconvenience for some at the time.

Recommendation 2

- That, wherever possible, the advice of local leadership should guide crisis management.

Learning from Past Experience

When the March 2010 flood subsided and a public debriefing was called, I was absent, and I understand that Emergency Queensland commendably adapted the emergency plan for Theodore with the consequence that the authorities were much better prepared for the later Dec – Jan flood, kept the roads open as long as was safe, and only ordered evacuations when there was clear, (though informal), warning by phone of imminent danger from a downpour in the headwaters of the creeks, and water had begun to rise into low-set homes in 11th Avenue, Castle and Hamilton Streets. This gave the police much more credibility when they called on everyone to move to the evacuation centre at the RSL Hall before being flown out by helicopter the next day.

Recommendation 3

- That emergency plans continue to be responsive to feedback from affected communities

Personnel

On this occasion, both the Police Sergeant and the Shire Mayor were on leave, and the Divisional Councillor and newly appointed Constable worked with the local SES volunteers in a mutually respectful manner in consultation with the Shire Emergency Group to arrange a safe and relatively smooth evacuation. From all reports, the evacuation was handled magnificently, and credit goes to local SES and Fire volunteers, Sunwater, and Cr Vaughn Becker.

Recommendation 4

- That only calm, respectful, decisive and responsive personnel take lead roles in a crisis, front the media, and deal with the public.

An unexplained delay

The day before the mandatory total evacuation of the entire town (Mon 27th Dec), I had been phoned at 8am by Hospital staff to say my mother would be evacuated to Taroom by helicopter which was expected to fly out about midday. This was to get the residents out while the streets were free of water, and to avoid moving them through water contaminated by backflowing sewage and the possibility of electrical hazards if water contacted power lines.

By this time, there were a few helicopters in the air around the district, but by 5pm none had seemed from my vantage point to head for Taroom, and I was called by staff to say that the plan had been changed. The destination would now be either Moura or Biloela Hospital, and because a storm had gathered in the afternoon, the flight would be delayed until morning.

My home had been isolated from Theodore from Christmas Eve, so I could not be with my Mother during the evacuation, but I had every faith in the Hospital Staff on duty at the time, and given that I could see a very black cloud that had built up over the headwaters of the two creeks in the direction of Biloela, I endorsed the caution of not flying them out at 5pm, and the change of destination to Biloela given that Taroom at the time was inaccessible by road. I still do not understand the delay in getting the chopper in the morning before the storm had built up. As it turned out, flying conditions next morning were hardly ideal, and much worse than on the Monday at noon.

Enquiry 1

I hope your enquiry will be able to give me a satisfactory reason for the delay, and why the reasoning given to me for evacuating on Monday was not enough to make the Monday midday timetable an urgent priority.

Limits of Forecasting

It seems to me that the intensity and volume of the rainfall event on the night of the 27-28 Dec some twenty kilometres up into the headwaters of the creeks had not been fully anticipated, and could not have been accurately predicted given the intense and patchy nature of storms during that period.

For instance, six weeks later, on the evening of the 8th February, when the river had subsided considerably, 200mm of unpredicted rain fell in two hours on the township of Theodore, only 150 at my home about two kilometres away, and less than 25 in the headwaters of the creeks. Had rain of that intensity fallen on the town on the night of the 27-28th Dec, or had the storm of the 8th Feb

produced similar rainfall totals in the headwaters of the Creeks as in the town, I would guess that the flood level would have been well above that of the 27-28th, and the township would have been well under water before daybreak under those possible circumstances. This possible concurrence of events cannot be accurately predicted, and evacuating the townspeople before they occur will produce many false alarms and community backlash. In my opinion, the only reliable solution is to move the town out of flood reach.

Recommendation 5

- that modelling be done combining various rainfall events in various sequences to more accurately predict likely impacts on the town in its present position and with and without geo-engineering changes to the floodplains.
- that automatic early warning stations be set up at strategic locations along Lonesome, Boam, Delusion and Castle Creeks.

Enquiry 2

- Enquire into the cost of evacuating and repairing Theodore's infrastructure and homes compared with the cost of relocating the township to Government land at Lot 2 on RP179583 Leichhardt Hwy, Isla, across the river from the current town site.

Limits of Geo-engineering

There have been rumours that more levees are proposed to protect the town and or farms on the creek floodplains. Sand bagging of homes and building of levees around crops served to delay but not prevent inundation, and were largely ineffective. Levees on one side of the river channel upstream from the town diverted water to a higher level on the other side, ultimately destroying more crop in total once the levees gave way.

Recommendation 6

- that hydrological models be produced showing
- (a) past known scenarios,
- (b) potential future ones given the unpredictable nature of rainfall events in the current La Nina weather phase,
- (c) the likely impact of any proposed levees on the Theodore township
- the engineering and stand alone power source required to get rainwater out of the town if a levee *could* be built around it.

One person at least has suggested that the proposed Nathan Dam would have reduced the flood risk by allowing controlled releases into the Dawson. Given that it was unpredictable creek flooding that made the evacuation an emergency, I cannot see how the Nathan Dam could be guaranteed to prevent this.

Recommendation 7

- that accurate models be produced showing the impact of the proposed Nathan Dam in various known and projected rainfall events, not only on the township of Theodore, but also on the Taroom district.

Management of Evacuation

On Sunday 26th Dec, I had offered beds at my home should some of my town friends need to evacuate. All had refused with thanks, saying they would stay to defend their homes. However, when the emergency evacuation was mandated, all were wisely advised to take up the offer of accommodation in AngloCoal's single men's quarters in Moura. I believe *that having the majority of evacuees in one location which was accessible to the outside world was of great benefit in maintaining community cohesion and reducing pressure on friends and relatives*. It also allowed some flood relief services and processing to start.

Other evacuees, who had been stranded by shift or emergency work in town and who lived, or whose relatives lived on our side of the river, had great difficulty in persuading the helicopter pilots to take them the much shorter distance to Alaire Heights, because the pilots had been contracted to fly to Moura.

Recommendation 6

- ▲ that localities be identified to which some groups of people will need to be evacuated following assessment of the benefit to them of this alternative.

People with animals were severely distressed until arrangements were made for the evacuation of their pets.

Recommendation 7

- ▲ that arrangements for pet evacuation be factored into the emergency plan with the proviso that human life will be put first in a dire emergency.

We were fortunate that Theodore was the first to need helicopter evacuation and that it was completed before even more horrendous events occurred in other parts of Queensland. In the event of multiple emergencies preceding ours, it is possible that evacuation may have been much slower with attendant greater risks.

Management of Donations

One serious early mistake was the uncontrolled availability of flood relief donations and free meals to evacuees in Moura, which resulted in severe trauma to honest and responsible community members who observed among other things, one woman who took away seven boxes of saucepans, and another person who immediately advertised relief goods for sale on E-bay. Reportedly others took advantage of the free meals to hoard food and invite non-evacuees to eat with them.

Recommendation 8

- ▲ that orderly systems be instituted to ensure that every evacuee has immediate needs met before lesser needs are catered for,
- ▲ that limits be placed on quantities of items given to evacuees based on independent assessment of their needs
- ▲ that identification be required to receive free meals
- ▲ that liquor not be included in free meals

By listening to ABC local radio during the isolation, I was able to learn, for instance, that donations of money are the most helpful, and that flooded businesses could go out of business if outside donors give items that would otherwise be purchased locally. Through our group meetings, we were able to spread this message, and so influence the design of relief distribution and inform would-be donors that funds were better than goods, though many still provided the latter. Unfortunately, other programs on the same local station were praising spontaneous donation drives in many towns, much of which was a waste of time and effort and created a huge problem for recipient authorities.

Recommendation 9

- ▲ that local and national radio and TV and social media be saturated with rational donation information to discourage inappropriate giving burdening the receiving community.
- ▲ That reporters and talk-show hosts be asked not to encourage donations except where the local people have requested the goods.

On return to town, local volunteers were recruited to manage donations from the Showgrounds Recreation Hall. While strict and preferential guidelines were put in place, those administering them were under great emotional pressure when having to knock back requests from sometimes demanding or critical people, and when the items most needed by distraught people had not been donated. Instead there were mountains and containers full of discarded clothes, bedding and equipment that would not be needed until homes had been made livable up to a year down the track. Much of the donated goods was of no use and its final disposal is still a problem for the Shire.

Mental health volunteers were trying to find something to do at the other end of town, when their presence in the donations shed could have been of great assistance both to workers and donation recipients.

The Police Sergeant returned to town, and kept the Donations shed under surveillance until the rules were more widely known.

There was no direct phone contact between the donations shed and the local disaster response headquarters. Good communication between these two groups of people may have alleviated a lot of unnecessary confusion and emotional stress.

The Mayor returned from leave. The Shire was unable to take definitive action to ensure essential items were available to flooded premises, and a Biloela based charity, given no direction, ordered white goods without consulting the Theodore white goods supplier, consequently potentially undermining that business's capacity to recover. Fortunately some donors were better informed, and some orders were placed with this supplier. Corporate donors, however, often had deals with big retailers, again undercutting the local business.

Enquiry 3

- ▲ That an enquiry be held into the impact of disaster donations and propose donation pathways to maximise the generosity of the donors and the value of the donations to the recipients.

Recommendation 10

- ▲ that donations delivery be accompanied by mental health support for both workers and recipients
- ▲ that funded hotlines be set up between centres involved in disaster recovery

Community Participation during Isolation

During the days of isolation from the town and from the majority of townspeople, in my locality a neighbour whose father had been involved in emergency services took on the role of calling meetings of those on the western side of the River. These meetings facilitated the holding of a New Year's Eve celebration at a local property with two excellent singers performing – a great boost to morale and an opportunity to notice which evacuees were suffering more severe mental stress. The facilitator contacted the Emergency Centre in Biloela by phone during the meetings so that all present received the same information at the same time. Thus it was possible to coordinate arrangements for supplies and medications. This became even more vital when landline phones dropped out.

We were instructed from Biloela to have individuals contact food suppliers direct for a proposed air-drop, and in the case of Woolworths, to supply a full suite of identification. While this maximised personal responsibility for payment for food ordered, obviating the possibility that the group spokesperson might be required to pay for it, it also resulted in some irresponsible individuals ordering later food drops without any coordination with others or screening by the group. The level of ID needed by Woolworth's amounted to an invasion of privacy.

Recommendation 11

- ▲ that an individual or small group be assigned in each locality to be informed of requests for deliveries so that coordination can make maximum use of delivery vehicles/craft.

When landlines were restored, a friendly call from a resident evacuated to Moura revealed that Shire officials and State ministers had been flown in to Moura without informing the evacuees, who inadvertently found out and sent leaders to make contact with the officials in an effort to be kept informed and consulted about decisions that would be made - presumably for their benefit.

At this point, meetings of the Moura evacuees began and efforts were made to keep up communication with Local, State and Federal authorities.

Following that phone contact with Moura, the Western isolation group set up conversation with the Moura group and the Moura leaders were flown to the airport where Eastern isolated residents were gathered and to Alaire Heights to share information between groups. This helped greatly with the sense of community cohesion.

Recommendation 12

- ▲ that the model of isolated group meetings led by elected people be made part of the emergency plan for Theodore
- ▲ that these representatives be consulted by disaster coordinating authorities on at least a daily basis during isolation and recovery.

During the recovery phase, these group meetings ceased, leaving many with a sense of isolation in their individual clean-up and there were significant gaps in conveying information to residents about assistance, plans and events.

Communications

1. Phone

Fortunately telephone landlines continued to function for some hours after the evacuation and the local technician was able to keep power to the mobile network throughout. Fortunately, also, power was never cut off to Alaire Heights, which may have necessitated many more food drops.

When the landlines failed, it took me an hour and a half to get Telstra to divert my landline to my mobile. I had to call a second time to get it actually diverted. They would not allow my outgoing mobile calls to be charged against my homeline because it is a prepaid mobile.

Recommendation 13

- △ that phone companies be required to have a fast tracking system for calls from disaster areas to reroute communication.

2. Radio

Theodore is at the extremity of three ABC FM broadcasting regions – Capricornia, Western Qld and Darling Downs - with the consequence that most of us can only get Western Qld, based on Longreach, some can only get Toowoomba, and we are officially situated in Capricornia where we also have a greater community of interest but limited reception. This is the station that reports on us. Our group called Local Radio to let people know what we were doing and send messages to our fellow isolates, and were heard by ex-Theodore people, but by very few in this district.

Recommendation 14

- △ that ABC local radio be requested to include detailed Theodore information and interviews in both its Longreach and Rockhampton programs.

Mental Health during Isolation

There were some people among those isolated in our locality who were exhibiting signs of emotional distress, particularly men who felt they should be able to get into town to start working on their homes or businesses. The daily meetings allowed some of their concerns to be voiced and when their fears were well grounded, plans could be made to prevent some of the problems they had envisaged. I was able to give work to some of these men, as I had been promised a small donation to spend as I pleased.

Recommendation 15

- △ that isolated groups be encouraged to share tasks among evacuees during times of enforced inactivity
- △ that local people be trained annually in emotional first aid.

Recovery Management

When we were allowed back into town, the state of my mud-slimy house was a shock. I needed help, and I and many others found it surreal to walk into the RSL Hall to a phalanx of strangers to whom we had to identify ourselves. I was probably baptised in that Hall and used it weekly until I was 12 and often thereafter. To suddenly be a total stranger in that place was another shock. People 'processed' in Moura seemed not to have this shock, possibly because they were emotionally ready to be treated as strangers in that less familiar context.

Recommendation 16

- △ That where possible, local community groups (service clubs, churches, sporting clubs) be canvassed to nominate key personnel who were not heavily impacted by the disaster to introduce local people to the personnel who will process their information.

Further, I lost valuable time when the first people I registered with gave me some hope that I might qualify for assistance from QRAA when I clearly didn't. Because my flooded house was no longer my home, I did not qualify for some forms of assistance. I could not get help from the Premier's Appeal or QRAA. In my case, I wasn't renting out the house, but for those who have rental property as part of their retirement package, this seems quite unjust.

Recommendation 17

- ▲ that the rules of QRAA be amended to allow landlords with a limited rental income to come under the rules for support in disaster.

Volunteer protocols

When the clean-up began, I was very thankful for the help from volunteer groups, but the guarantee that they would not come on to our premises unless we were present was not adhered to. Some of them appeared to have no interest in doing anything other than squirting a high pressure hose. One group drilled holes in my floor to let out the water they were pumping on to it, and informed me about it after they had finished. When I asked if they had been told not to enter our premises or take action without permission I was told that maybe their group leader knew that, and I got the impression that some of the volunteers were not particularly responsible or intelligent people.

Recommendation 18

- ▲ that all members of volunteer groups be briefed on protocols to be adhered to in assisting residents

Paid Helpers

It was a boon that the District Health Council was willing to act as a coordinating office for the Recovery and that the Government Offices were available in a relatively dry spot. I think that most of the improvements I suggest below may have been possible if volunteers from the community or from the agencies set up in the hall had been coopted to facilitate communication throughout the community.

Information was posted on a white board at the RSL Hall. To access this, a hundred people absorbed in cleaning up their homes would have had to each drive to the RSL Hall to find out if there was something they needed to know. Because the dissemination of information was confined to emailing from the TDHC and most people who had email could only access it at night when they were tired out after a day of cleaning, many people failed to get significant information that may have been helpful at the time or for the future. Many people in the district do not use email on a regular basis, and without volunteer help, the office was often putting out information at the last minute. That said, the workers in that office made a huge contribution to the recovery effort.

At the office where recovery decisions were being made I had presented the idea that important messages and announcements of community barbecues could be given by a roving loud hailer during the clean-up. This suggestion was not passed on to the person who might have authorised the action. I was later told that such action might retraumatise people who had been woken by loud hailer on the night of the evacuation. In our small town, I think that could have been avoided by getting the Lifeline and other volunteers who came to town to first visit homes with information about when and how the announcements would be made, and then by playing theme music before the announcement to separate it emotionally from the evacuation event.

Recommendation 19

- △ that various methods of communication be used to ensure that information reaches as many residents as possible of action being taken for their benefit, or action they need to take.
- △ That local community groups (service clubs, churches, sporting clubs) be canvassed to nominate key personnel who were not heavily impacted by the disaster to use their networks to convey information from the control centre and identify people unable to access information through the existing channels.
- △ That volunteer typists and 'gophers' of various sorts be recruited to keep information flowing and free up paid workers to facilitate day by day recovery planning.

Follow up

When the Assistant Flood Commissioner Theodore and held a consultation here on 29th March, it became a de facto debriefing without the appropriate emotional safeguards. The result was that speakers who shared their experience were in some cases told by others that they shouldn't have experienced it that way.

On another occasion, a workshop run by Qld Health called "Looking after yourself following a disaster" was a thinly disguised suicide prevention workshop that I think unnecessarily pathologised the normal range of emotional distress that follows disasters.

A much better approach was taken by the Central Qld Rural Division of General Practice who issued a questionnaire about people's reactions to the flood event and brought the results to a public meeting. This identified areas of concern and degrees of concern about events during the evacuation and recovery, without identifying the writer. It also allowed a much better balanced picture of emotional responses and offered avenues for seeking help if symptoms of distress were persistent or extreme.

Recommendation 20

- △ that timely and properly managed debriefing occur, and all enquires, consultations and workshops be vetted for suitability and have mental health personnel on hand to support those distressed at the time.
- △ That the process to determine the impact of the floods adopted by the Medical students for CQRDGP be incorporated into any future Disaster Recovery Plan.

Insurance

In the first week of January a claims assessor engaged by my Insurer visited and inspected the house. A month later two building company representatives that she had engaged inspected it. In late April she told me that she had received their quotes. The second company told me that my cover wasn't enough to repair the damage, but did not tell me what their quote was. They said they would only repair according to all the regulations. On the 13 May I got an email offering me a payout on the basis of the cheaper quote that they had got and for a sum less than that for which I was insured. In the meanwhile, the smell of mould in the house has got steadily worse.

Recommendation 21

- △ that the State or Federal Government provide flood repair services to prevent further deterioration of buildings while the insurance companies finalise their offers.
- △ That local government be required to repair all flood-damaged homes whose siting has received Shire approval.

Farm insurance

While flooded and evacuated residences received heavy media coverage, many farmers and graziers sustained crippling financial losses through successive years of lost production. In some cases, these losses were exacerbated by the practice of forward selling of produce, and unmanageable levels of debt incurred. As insurance is not available for these producers, some are facing lack of funds for daily living.

Recommendation 22

- ▲ that institutions offering forward selling options be required to underwrite insurance on the product so sold.

Using the headings of your cover sheet, my further comments -

Preparation & Planning by

State Govt. - Poor planning by State Government in the 1920s is why the town was built in a flood prone place.

Local Govt – Poor planning by the Banana Shire since the Theodore Shire was incorporated into it has resulted in many homes being flooded above floor level.

Emergency Services – The work of the SES and Fire Brigade showed a high degree of competence and training for which local groups should be highly commended. The siting of the SES shed reflects a community denial of the flood-proneness of the town.

Areas in which better preparation could have helped include a timely helicopter service to early-evacuate the Hospital and Hostel residents.

Community – Denial beforehand and disbelief afterwards is the only sane way to live in a flood prone area. The community cannot be emotionally prepared for this or worse floods. It has been unthinkable and unsayable for the last fifty years at least. Relocating the town's buildings is the only way to be prepared for flooding of this magnitude.

Measures taken to protect life & property

By totally evacuating the town, human life was well safeguarded, though this may not have been the case had the storm been more extreme and washed over the whole town site before daylight, suggesting that it may have been prudent to evacuate a day earlier.

Raising the level of residential blocks recently opened up on the former showgrounds probably rased the level of water in 11th Avenue, Walloon and Hamilton Streets, saving on one hand and destroying on the other.

Blocking the town drains to prevent river and creek water from rising through them into the streets was a temporary delaying tactic which backfired after the main flood because a block in one drain was still in place when the 8th Feb deluge occurred and the streets were flooded to a greater depth as a result.

Many fridges and freezers were left full of food which rotted when the power was turned off to protect life and property. Some home owners later arranged for boat owners to empty their fridges until access to the town by boat was denied by police, possibly because a container of building equipment was looted during the flood. As far as I know, no one has been charged with that offence.

Property was also lost when volunteer helpers threw out an old fridge holding tools, assuming that it held rotten food. Other property was needlessly destroyed by careless handling during the clean-up or because owners were absent or unable to advise volunteers on what to preserve. Some owners, overwhelmed by the task of decision making in the presence of helpful strangers, gave up trying to sort things, and so lost valuable items.

I would recommend more careful briefing of all volunteers before letting them loose on confused and traumatised families.

I offer my submission for your perusal,

Yours faithfully,


E Ann Hobson

