

Inquiry into State government insurance and flood levy

Terms of Reference

(d) Any Related Matters

Floodplains covered by houses in an elitist economy with an irresponsible government

In Queensland, Australia, land-speculation has taken precedence over prudence and floodplains have been covered with houses. Local laws meant until very recently that property owners could sue local councils for lost potential profits if they were prohibited from clearing and developing land, notably farmland. The Queensland Government has encouraged land speculation at all levels and has placed pressure to develop new land for more intensive settlement by vigorously encouraging interstate and international immigration in cooperation with the Federal government and property development and financier lobby groups (known as the Growth Lobby). The results are predictable and many tragedies could have been avoided:

"Major flooding causing inundation of large areas, isolating towns and disrupting road and rail links occurs on average about every ten years somewhere in the South-East Queensland region. Smith (1998) estimated that around 35% of the buildings at risk from flooding in Australia are located in Queensland, with 21% being in the South-East Queensland region. The large numbers of buildings at risk of flooding in South-East Queensland is exacerbated by the absence of Statewide floodplain management regulations which might typically aim to preclude residential development in areas subject to flooding up to the 1% AEP (100 year ARI) level. In Queensland such regulations are left to individual Local Government Authorities (LGAs) to establish." (Source: Miriam Middelmann, Bruce Harper and Rob Lacey, "Cost of Flooding" in "Chapter 9: Flood Risks", at http://www.ga.gov.au/image_cache/GA4210.pdf)

- Your inquiry should ask why there were no Statewide floodplain management regulations which would have precluded residential development in areas subject to flooding.
- Who ultimately was responsible for this failure
- What portion of responsibility resided with State governments and what proportion of power over planning did local governments retain?
- Were government responsibilities outsourced to property development professionals who later profited from building on floodplains?
- What proportion of power over planning did State and Local government retain?
- Who was responsible for planning for these floodplain areas and who were the developers and financiers who benefited from development on these floodplains?
- Who were the mayors and heads of planning departments with knowledge of what was happening and who authorised the building permits?
- It should be possible to shift home responsibility for building permits in flood paths on a house by house basis.

Brisbane's grossly engineered and simplified riverscape

The current land-use planning system - maximised for commercial profit rather than harmonious use - places us all in danger. High council rates for city dwellers and

competition for housing (due to government engineered overpopulation) penalise residents who attempt to keep trees and natural landscapes that absorb runoff, but reward those who cover blocks with impermeable streamlined materials which can only contribute to Brisbane's flooding problems by sending water rapidly down hill to the lowest point.

Brisbane is an example of a city which has housed its overpopulation on river-flats in a city where natural systems have been modified to an alarming degree. Whilst the engineering and construction feats along the river are impressive, and riding and walking along the concrete banks is convenient, it isn't sustainable or necessary. The river has been treated like a theme-park, but it is a living thing and a massive energy force, deserving of greater respect and less engineering.

Wivenhoe Dam Government responsibility

In the past few years Queensland, like much of Australia, has been in the grip of severe droughts. The Australian and Queensland governments encouraged high migration to Queensland despite the unreliability of water because they saw this as profitable to the property development industry with which they are entwined. It has been some time now since the drought broke in Queensland, yet water restrictions put in place during the drought have remained in force. This means that where Brisbane city dwellers could have taken long baths and showers and done heaps of washing, filled their swimming pools and watered their gardens liberally, they were discouraged from doing so. Meanwhile the Wivenhoe Dam filled up to around 175 per cent. The 100% refers to the water reservoir function of the dam and the 75 per cent refers to the flood prevention section.

The situation was becoming dangerously over-capacity, and so the government decided it needed to release large amounts of water into the river, despite the prospect of flooding, especially in the context of tidal inflow from the Bay. This has been done and the river flooded the city.

- Why did the Queensland State government fail at least to let people use the water before it got to such heights?
- Who is responsible?

Responsibility for crazy Brisbane landscaping, land-use planning and building permit system

Then Brisbane mayor, Campbell Newman admitted on camera that he had realised that the Wivenhoe Dam would not prevent another flood event like the 1974 one. He admitted this, yet he has presided over the creation of underground road-tunnel systems and the packing in of more and more dwellings in Brisbane, along the river and on low ground.

- Why did the government allow homes to be built on the river flats below the level of the 1974 high-mark or the higher one of the 19th century floods?
- Can members of the government(s) state and local who had authority in this matter be held criminally responsible for the consequences?

Responsibility for permitting and planning uninsurable built property on flood plains

- Insurers were well aware of the risks on these floodplains. Did they warn the government?
- How many insurance companies held investments in property development in these areas?
- How much did the Queensland government have invested in insurance corporations?
- Should insurers be struck off - legally forbidden to have a business - for failing to tell people that their homes were uninsurable for flood but at high risk of flood?

I apologise for the repetition in this document but I have little time to make such submissions and I noticed that you had only received two so far in a matter so important. My address is currently Victoria but I was frequently located in Brisbane over the past 6 years and retain access to property there.

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