

17 July 2011

Natural Disaster Insurance Review  
C/ - The Treasury  
Langton Crescent  
PARKES ACT 2600  
[NDIR@treasury.gov.au](mailto:NDIR@treasury.gov.au)

Dear Sir/Madam

**Natural Disaster Insurance Review**

We write as members of the community directly affected by the 2011 Brisbane flood.

When we purchased our home in 2003, we obtained a flood report that indicated there was approximately one metre of water over the land on which our property is now situated, at 63 Park Drive, Graceville, during the 1974 Brisbane flood. Our home was built circa 2000, in line with the guidelines current at that time for building above 1974 flood levels. We were very fortunate in the recent flood, in that only our garage/laundry area underneath our home, but not the main living area, was inundated. However, approximately 2.5 metres of water flooded our property, such that only another 30 centimetres of water would have damaged the main living area. It appears that suburbs including Graceville, Sherwood, Chelmer, and Tennyson were subject to a significantly higher level of flooding than experienced as a result of the 1974 floods. Many residents in these areas have reported that their properties were not flooded at all in 1974, but that they were flooded in 2011, some with damage to second storey living areas.

Our primary concern is the issue of obtaining flood insurance, given that we now see our risk as much greater than we had perceived prior to the 2011 flood. We have obtained a quote for flood insurance, and the cost is prohibitive – approximately \$7,000, where it is likely to be in the vicinity of \$1,500 without flood insurance. Affordable flood insurance is essential, not only for residents of suburbs subject to flooding, but for the community as a whole, since the consequences of the financial impact of flooding for those without flood insurance has a flow-on effect, including physical and mental health issues. Further, the costs of rebuilding then become a matter for the governing bodies and taxpayers, rather than insurance companies.

Yours faithfully

**Linda Hollis and Mark Hollis**