

To Whom it may concern . My name is [REDACTED], I am a [REDACTED] and live at [REDACTED]

[REDACTED] lived in Kensington, with 2 small children we craved more space for the family. On the 18th of May 1996, my [REDACTED] birthday, we called in at an auction held at [REDACTED] before heading off to family gathering to celebrate my birthday. As I had done all the hard purchasing our first home, my partner was charged with finding us a property to try and fit the bill. I had attended a few openings and auctions, been to the bank to ascertain our mortgage limits, but due to a busy work schedule I left all the real estate dealing to my partner. We attended an open house prior to the auction and were impressed with the size of the house and the land ... and the pool in the backyard.

We arrived just as the bidding was getting underway and I put my hand up to open the bidding at [REDACTED] there were no further bids, as this was under the reserve price. We were invited to [REDACTED] with the owners via telephone. We settled on a sale price of [REDACTED]

That was when I was first aware of the section 32 regarding the flood p[REDACTED] inundation. I also noticed the huge power lines across the road. I did my belated research before we moved in and duly noted every recorded flood event in the area and the heights of each in relation our new property in [REDACTED]. In the first few years, every significant rain event we nervously watched and waited. Over [REDACTED] years I talked to long term residents and tried to get an idea of what to expect and always listened carefully when they would recount any stories about each event. The most recent event, was 3 years prior to us moving in, 1993. I knew the BIG one was 1974 and that there 2 two in the 80's, I was assured that there had been some mitigation works done by dredging the river, but they had disappointed most locals when the opportunity to dam the Arundel Basin had been abandoned, and so the neighbours said, the money spent on a failed Olympic bid.

As the years went by , big rains came and went , the river would come up filled with water from the tributaries to the north and the water would head out to sea, one way traffic with incoming tide trying hard to push against the flow. Come Thursday the 13th of October, all the signs I had over the years learnt to read were suggesting there would some kind of flood event. I had that week received my [REDACTED] refund from Allianz Insurance, as my Home & Contents insurance renewal notice, had for the first time included an opt in or out option for flood cover. As I had forgotten to opt out \$17,700 was deducted via direct debit from bank account, I quickly got on the phone to formally opting out of flood coverage, given that the amount was totally untenable for our household income. I had for years assumed that the property was uninsurable for flood cover.

As I lay on my couch after dinner on that Thursday night, I received many texts from friends, local and overseas, hoping our situation was ok and wishing us the best. I assured them that I had been constantly checking in on the Bureau of Meteorology, Flood Watch for the Maribyrnong river and was comfortable that the projected flood levels of 2.4m for the area not of concern for our house as our land is at a level of 2.9m. I was aware that lower lying properties on the other side of Maribyrnong road had been door knocked by the SES.

I went to bed that night relaxed in the knowledge that tomorrow there may be some water in our street , I was not going to be the big one I have been waiting 27 years for. That all changed at 4.30 am on Friday Oct 14th , when the evacuation text arrived on my phone. I went straight down to the river and talked to neighbours and police who were door knocking. We moved our cars to higher ground at the other end of [REDACTED]. My partner stayed with her car on [REDACTED] ground of [REDACTED] as I watched the water steadily rise. I was at first concentrating on watching the front yard [REDACTED] watched the water slowly rise to the level of our front deck as other properties were inundated. I had raised the floor level prior to undertaking a renovation in 2012. From the front deck I heard the gurgling of water rising through the toilet, bath, shower & sink ... it was then I noticed the back yard was totally inundated with our back shed with a metre of water through it and the outdoor fridge and my prized electric smoker floating. The water came through the front door as I scrambled to get my musical instruments and computers to the 2nd story. I grabbed photos , documents , clothing and put them on beds with my partners words ringing in my ears that all her memorabilia should be moved up stairs, just incase ... I assured her that we would be fine, given the flood level information available from the BOM, the lack of urgency from the emergency services. We were aware that lower lying areas of the township and had be door knocked and alerted to possible inundation.

Eventually waste high water was throughout the downstairs area of the house and almost above my head in the back yard. After saving as much as possible i sat on the stairs and contemplated the mammoth task ahead. I stayed in the house that night and watched as the water receded leaving the full extent of the catastrophe. My piano , drum kit, mattresses , bedding... everything you take for granted in a comfortable home covered in mud.

I slept on the couch that night and woke the next day with no power and contemplated the mammoth task ahead. By 9 am a constant stream of friends and family arrived with equipment , cleaning products , food , offers of accomodation and best of all labour.

We soon had the power back on , everything out of the house and then the cleaning and drying began in earnest. With no insurance we were left to our own devices and moved quickly opening up interior & exterior walls then dumping masses of insulation , ducted heating, bedding , white goods and family history on to the front nature strip.

We were offered use of a flat close by, it was to be vacant for 2 months so on the Sunday night after a big day crawling through mud under the house I showered and went bed , but was unable to sleep due to the thought of looters stealing my precious musical instruments and denying me my living. So I jumped in a taxi and headed home to the couch , where i slept for the next 2 months.

With the enormous help and from the generosity of family and friends, we made good progress, saved floors, re plastered , re painted and with the aid facebook buy swap & sell we refurnished the house.

After hearing the stories of flood events from local residents that had lived through them over the past 27 years , I was very surprised by the confusion and lack of information to residents. This lack of information cost me tens of thousands of dollars and lost memories.

Fortunately i was back working 3 days after on a project that required all my skill and attention , giving a much needed distraction from the carnage that was my home.

Here we are months after the event and houses are still uninhabitable and the inequities of insurance cover abound, some people covered for \$1900 others \$6000 and us \$15200. Having chosen to been insured, for us has been somewhat of a blessing, witnessing the homes that the owners were unable to access for weeks after waiting for assessors to attend the property. Meanwhile the mud putrefies everything.

Now as we get back on with our lives, we wait for the next one and HOPE that we will be given enough notice to move my next piano to safety

