

# Maribyrnong River Flood Review

## Submission Template



### How to use this template

This template has been created to assist you with your email or postal submission to the Maribyrnong River Flood Review. It guides you through what information to provide, based on the scope of the review.

You can lodge a submission by:

1. Completing this template and sending it to [maribyrnongriver.floodreview@melbournewater.com.au](mailto:maribyrnongriver.floodreview@melbournewater.com.au) (with subject line 'Submission to flood review') or Maribyrnong River Flood Review, PO Box 4342, MELBOURNE, VIC, 3001
2. [Completing the online form on the flood review website.](#) The online form contains the same questions as this template but it a guided process.
3. Writing a submission without using the template and sending it to [maribyrnongriver.floodreview@melbournewater.com.au](mailto:maribyrnongriver.floodreview@melbournewater.com.au) or Maribyrnong River Flood Review, PO Box 4342, MELBOURNE, VIC, 3001. If you use your own format, please remember to provide your name, phone number and email.

### What to include in your submission

Submissions should outline:

- your interest in the review
- how you were impacted by the Maribyrnong River flood event
- the issues and information you would like the independent Review Panel to consider.

You can provide supporting documents, such as photos, as part of your submission.

The information you provide in your submission should be within the scope of the review as contained in the [Maribyrnong River Flood Review Terms of Reference](#) and focus on the following factors:

- the causes and contributors to the Flood Event in the urban catchment, including any potential impacts of the Flemington Racecourse Flood Wall on the extent and duration of the Flood Event;
- any impact of prior works or activities in the urban catchment on flood levels and extent during the Flood Event; and
- whether any other matters may have significantly contributed to the Flood Event.

For more information on the scope of the review, visit the Maribyrnong River Flood Review website.

**If you have information to share that is outside of the scope of the review, you can provide this by [Sharing your Story on the Maribyrnong River Flood Review website](#) or at a community information session.**

# Maribyrnong River Flood Review

## Submission Form



### Contact information

Your contact details must be included to make a valid submission. For more information on why this information is needed see the Privacy Collection Notice at the end of this form.

Name

Phone

Email

### Your interest in the review

**What is your interest in the review? (select one)**

- ☒ My property was flooded (complete the section 'How you were impacted')
- ☐ I live close to the areas flooded
- ☐ Other interest, please describe: [Click or tap here to enter text.](#)

### How you were impacted

**Only complete this section if your property was flooded during the Maribyrnong River flood event**

#### 1. Property address

#### 2. Property type:

- ☒ Residence (go to Q3)
- ☐ Investment property (go to Q7)
- ☐ Business (go to Q8)
- ☐ Public asset, e.g park, sportsfield, etc (go to 'Your Submission' section)
- ☐ Other, please describe (then go to 'Your Submission' section)  
[Click or tap here to enter text.](#)

#### For residences only

- 3. Is this your usual place of residence? ☒ Yes ☐ No
- 4. Did you have to move out? ☐ Yes (go to Q5) ☒ No (go to 'Submission Details' section)
- 5. If Yes, are you still living elsewhere?  
☐ Yes (go to Q6) ☐ No (go to 'Submission Details' section)
- 6. If Yes, do you intend to return? ☐ Yes ☐ No

## How you were impacted continued

### For investment properties only

7. Do you intend to keep or sell the property? ☐ Keep ☐ Sell

### For businesses only

8. What is your business name? [Click or tap here to enter text.](#)

9. What does your business do? (e.g. café, shop, service station, industry, office, etc)  
[Click or tap here to enter text.](#)

10. Did you have to close your business as a result of the flood?  
☐ Yes (go to Q8) ☐ No (go to 'Your Submission' section)

11. Have you been able to reopen your business yet?  
☐ Yes (go to 'Your Submission' section) ☐ No (go to Q9)

12. If No, do you intend to reopen your business? ☐ Yes ☐ No

## Submission details

Use this section to provide any information that you would like to be considered by the Independent Review Panel.

The information you provide must be relevant to the scope of the review; for more information on the scope of the review refer to page 1 of this template.

If you have information to share that is outside of the scope of the review, you can do this by [Sharing your Story on the Maribyrnong River Flood Review website or at a community information session.](#)

Please note that text boxes will expand as you type. If you are using a printed copy of this form you can attach separate pages. You can also submit supporting information, such as images, with your submission.

[Please see attachment.](#)

## Privacy collection notice

As part of the submission process you will be asked to provide your name, phone number and email, plus your address if you were directly impacted by flooding.

We're collecting this in case we need to verify or clarify the information you provide, including if the Review Panel wishes to conduct a one on one interview with you. It won't be used for any other purpose.

Our collection, use and disclosure of your personal information is regulated by Victorian privacy laws including the *Privacy and Data Protection Act 2014* (Vic).

Please note that all submissions are public documents and will be placed online as part of the Review Panel process. Any identifying information will be redacted, and your name and contact information will not be shared.

By making a submission, you consent to Melbourne Water collecting any personal information which you provide in, and with, your submission.

For more information about how Melbourne Water protects your privacy view our [Privacy Policy](#).



# Flood Inquiry

## 14 Oct 22

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*...just because it's someone else's cost center it doesn't mean it's not your problem...*

*...how is it possible to live in an era where I can know when my washing machine has finished a load of laundry when I'm in a different country but I can't be notified when I'm about to flood...*

**15<sup>th</sup> MARCH 2023**

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**Authored by:** [REDACTED]

**House Inundated by 1.1m**

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Section 4 – My Questions

Section 5 – Closing Thoughts

# Section 1 – Timeline

# Section 1: Timeline

The lead up to the flood

## The lead up to the flood

- As a resident who lives in a flood zone, we understand that an event like 14<sup>th</sup> Oct could happen in our lifetime
- We know what the river is capable of because many saw the damage that occurred in 1974



VicEmergency

News

★★★★☆ 542

OPEN

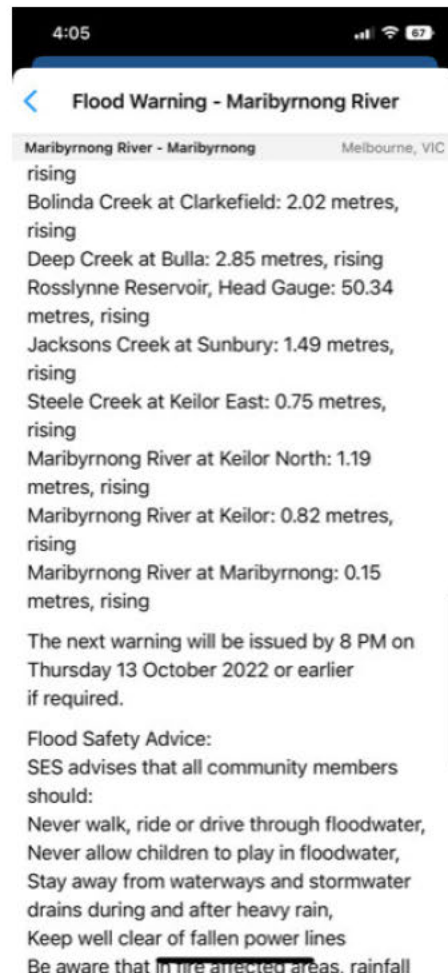
Day before the flood

- Leading up to the flood, I was constantly monitoring the VIC Emergency app but I was unclear of if, when and by how much we were going to flood by. The app doesn't do a good job of highlighting this – it just shows a bunch of text with river levels, I didn't even know what Deep Creek was before the flood.

An example of what I received below. It's like asking a patient to diagnose their own X-Ray.

Day of the flood

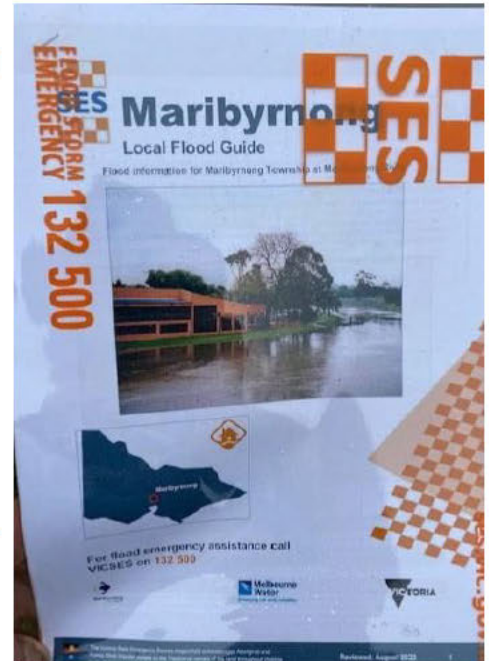
After the flood



# Section 1: Timeline

The lead up to the flood

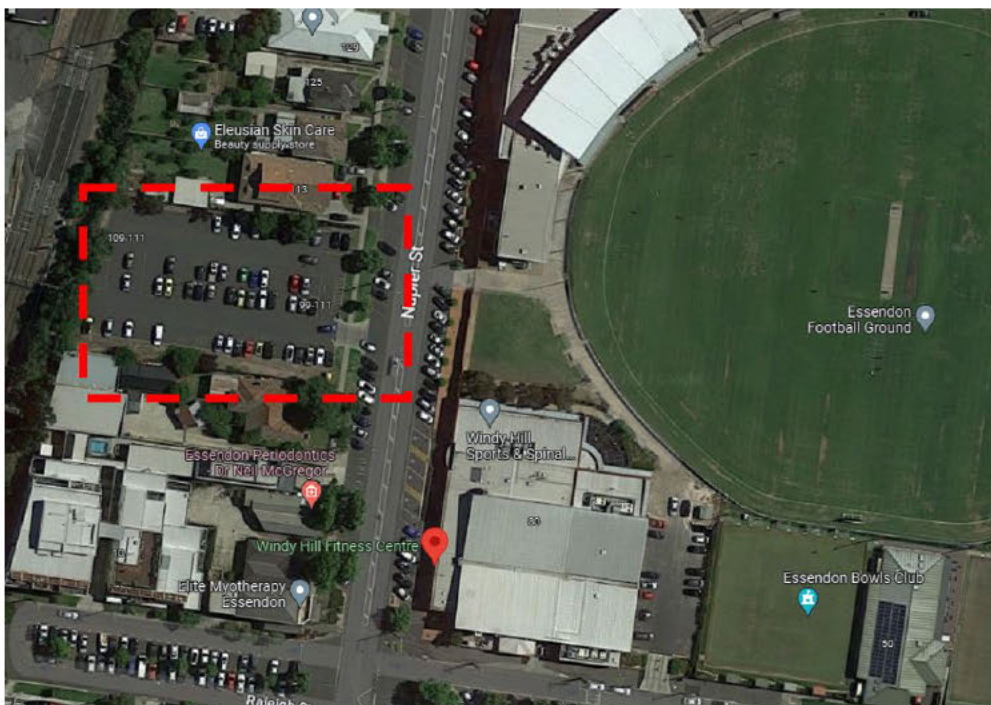
- The SES door knocked my house on Wednesday 11am and said “3 to 6 houses may flood as well as Anglers Tavern, we’re expecting it to flood on Thursday 13<sup>th</sup> Oct at about 3pm, stay alert”. They handed me this brochure, it had no useful information.
- We happened to be home to receive this door knock however the SES staff attending were clearly underprepared and had no sense of urgency, concern or details about the flood
- PDF version can be found here:  
<https://www.ses.vic.gov.au/documents/8655930/9320127/Maribyrnong+Township+-+August+2022+-+FINAL.pdf/d2898043-0356-2dc2-3b5e-f767b0cf6912?t=1665524197120>



Day before the flood

- The SES then said to go to Windy Hill football oval to get sandbags.
- I immediately went. First problem was that it was a school day and it was very difficult to get a carpark.
- It also felt strange to have to cross over the river and travel 20 minutes away to get emergency supplies

Day of the flood



After the flood

# Section 1: Timeline

## The lead up to the flood

- It started to rain heavily.
- I walked into the carpark at Windy Hill and the SES Chief screamed “HALT! Do not proceed further, this is a work site.” (They were putting sand in bags.)
- He said “**you’re not allowed here, we will bring the bags closer to the houses likely to get flooded tomorrow, our priority is to count them and put them on the pallet**”

> This is a point of clear failure, an adherence to process ‘counting sandbags’ rather than addressing a citizen who is attending on SES instruction to retrieve supplies to protect their homes. This is one of many moments where process was favoured over practicality

## Day before the flood

- At that point it didn't make sense to me that on the day they originally told us it was likely to flood (Thur 13<sup>th</sup> @3pm) that they would distribute the sand bags that same day.
- I continued to tell him that his SES staff told me to come here and that he should get them to change the message they are telling people.
- He said “**I can give you 3 hessian bags and you can find your own sand**”. At that time no one could tell me if and when it was going to flood and they couldn't confirm the 3pm time that was mentioned to us earlier nor the severity.
- We live 250m away from the river so I wasn't too worried given that they said only 3 to 6 houses might flood.

## Day of the flood

- However, I preferred to be better prepared than not, so I immediately went to bunnings and purchased 25 bags of 20kg playground sand as well as hessian bags. (all out of my own pocket)
- I had 100m of plastic and placed both the bags and plastic at my front fence (in the hope of stopping the mud and sewage).
- People were walking past my house looking at me like I was a crazy.
- I put everything on bunnings trestle tables just to be safe – These tables are 73cm high and I assumed this would be ample given the ‘3-6 houses may flood message’. Again I preferred to be over prepared.
- This unfortunately wasn't enough given the water level at our property reached 1.1m
- The lack of information and severity from the SES was disappointing.

## After the flood



110cm high

73cm high

# Section 1: Timeline

The lead up to the flood

- To summarise;
  1. We were one of the only people we have spoken to who received a door knock, we spent about 5 minutes talking to the SES representatives.
    - i. Even if these two gentleman attended the bare minimum 300 properties in Maribyrnong
    - ii. If they spoke to each home owner for 5 minutes
    - iii. If they spent 2 minutes walking between properties
    - iv. The door knock exercise is expected  $((5+2)*300)/60$  to have taken 37 hours. That is if these two SES representatives took no breaks and no sleep.
    - v. Assuming a 12 hour shift, that is 3 days of work
    - vi. Meaning if they had commenced on Wednesday morning by the time they successfully attended 300 properties most of the houses on their route were already inundated.
  2. The SES had mixed messages regarding both the expected severity and time of impact
  3. It was difficult to acquire sandbags to protect my property adequately
  4. Despite all of this, we 'over reacted' and prepared more than the average resident in our area, yet experience severe destruction.

Day before the flood

Day of the flood

After the flood



2022-10-14  
@13:00



2022-10-14  
@13:01

# Section 1: Timeline

The lead up to the flood

- The below image is the front of my property once I had prepared with sandbags, bins and timber. My hope was to keep the slurry, sludge, sewer and silt out of my property



Day before the flood

Day of the flood

- Unfortunately, my preparation was nowhere near enough to reduce the destruction to our family home. Once the river rises, nothing stops it's flow.



2022-10-15  
@07:55

After the flood

# Section 1: Timeline

The lead up to the flood

## Day Before the Flood

- On the day before the flood I was frantically driving around trying to find where the SES were delivering these sand bags to. I had no luck, I later found out at 12pm via the SES website that the bags were at the Bunnings Maribyrnong car park.



Day before the flood

Day of the flood

After the flood

- Upon arriving they said I was only allowed 6 bags because our cars couldn't handle the weight. (I have a Land Cruiser, payload of 700kg, capable of towing 3.5 tonnes but they didn't budge) I took my 6 bags and proceeded home. 6 bags doesn't even cover the SES booklets recommendations of toilet, drains and sewer outlets at my property.
- At that time no one could tell me if and when it was going to flood and they couldn't confirm the 3pm time that was mentioned to us earlier nor the severity.

3:22 www.ses.vic.gov.au

Skipton - 54 Montgomery Street (Skipton Fire Station)

- Opening times:
- Thursday 13/10/2022 - 9:00-17:00
- Friday 14/10/2022 - times TBC

Skipton - 15 Montgomery Street (Opposite the Skipton IGA) - self-service sandbag collection point

### Melbourne Metro

#### Maribyrnong

- Bunnings - Corner Rosamond Road and Williamson Road, Maribyrnong.
- From 2:00pm onwards

#### Bonbeach

- VICSES Chelsea Unit - 99 Scotch Parade, Bonbeach
- 3:00 - 6:00pm

### How to sandbag

If you live in a flood-prone area, we recommend 25 sandbags for the average household.

It's important that you know how to correctly fill, lay, and place sandbags. View our [sandbagging guide](#) for more information.

### Other important emergency information

If you need emergency flood assistance, call VICSES on 132

# Section 1: Timeline

The lead up to the flood

- I walked past the river where Anglers Tavern is, both at 12pm and 6.30pm on the 13/10/22 and the water was high, but it didn't look too concerning. It was just above the lower steps on the anglers jetty (shown below).
- We watched the news, continued to monitor the weather apps as well as the Vic Emergency App



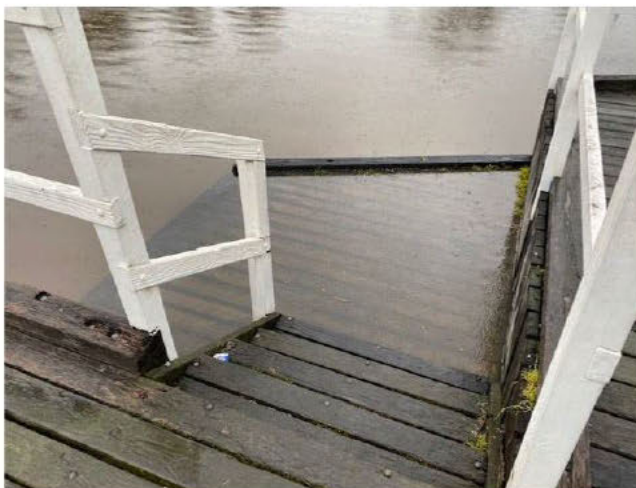
13/10/22 @6.30pm

Day before the flood



13/10/22 @6.30pm

Day of the flood



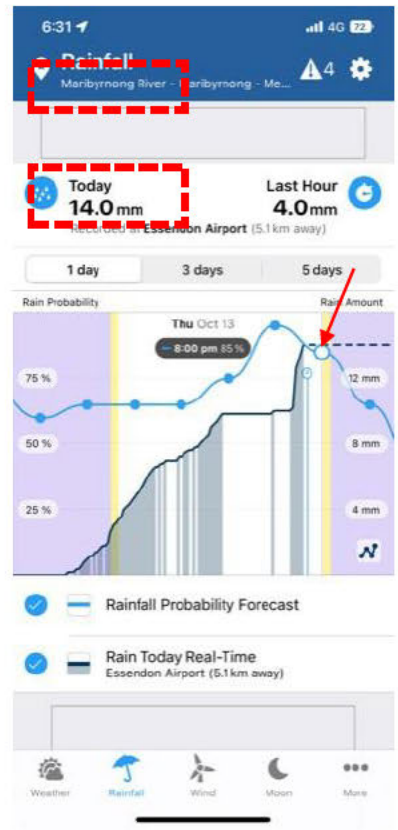
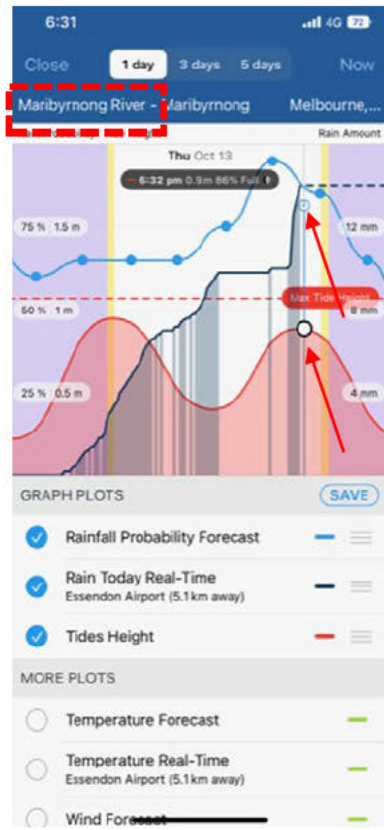
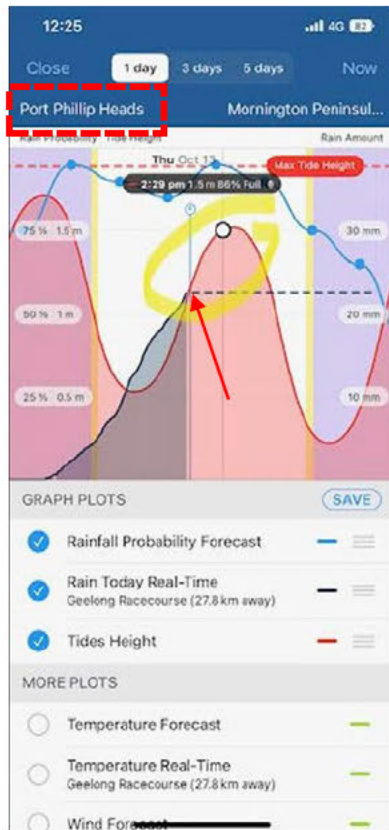
13/10/22 @6.30pm

After the flood

# Section 1: Timeline

The lead up to the flood

Day before the flood



- I took a screenshot (of Willy Weather, a widely trusted weather monitoring app) on that day at 6.30pm when I was in front of the Anglers jetty and it was at high tide with rain showing 14mm at Maribyrnong and 40mm at the Port Phillip Bay heads.
- The evening news on channel 9 on the 13<sup>th</sup> Oct - snippet can be found here. [https://youtu.be/Aq\\_nipmBLm4](https://youtu.be/Aq_nipmBLm4) "The SES says only a handful are in danger of flooding"

Day of the flood

After the flood



# Section 1: Timeline

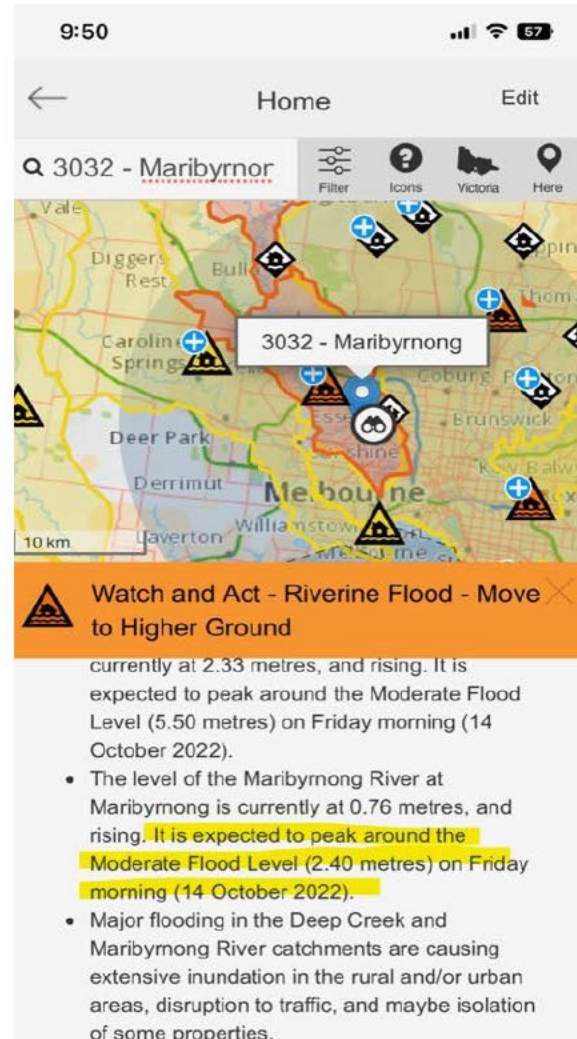
The lead up to the flood

- The weather app also said on the 13/10/2022 @9.50pm that it was a moderate Flood level of 2.4m expected on the Friday. (Right)

Day before the flood

Day of the flood

After the flood



13/10/2022 @9.50pm

- To summarise:
  1. Because it was high tide at 6.32pm on the 13<sup>th</sup> Oct when the SES told me it might flood, my visual inspection of the river at this time looked like we had passed the danger period the SES had given us, and
  2. The news said only a handful of houses will be impacted (3-6 and Anglers Tavern), and
  3. The VIC emergency app downgraded the height to 2.4m for Friday (image above)

We went to sleep without a worry.

# Section 1: Timeline

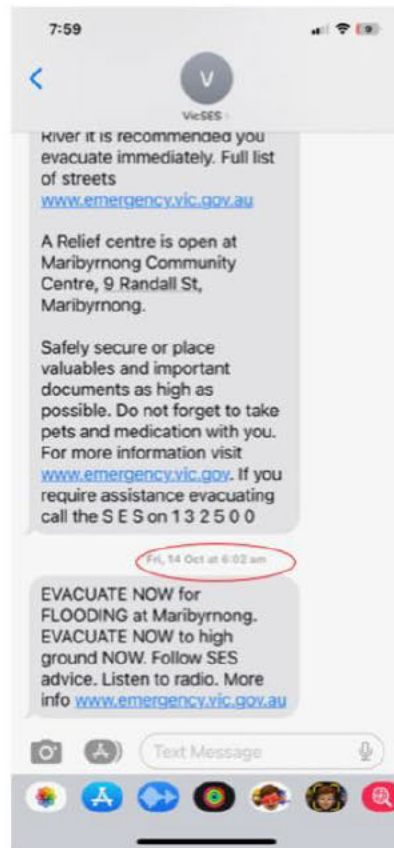
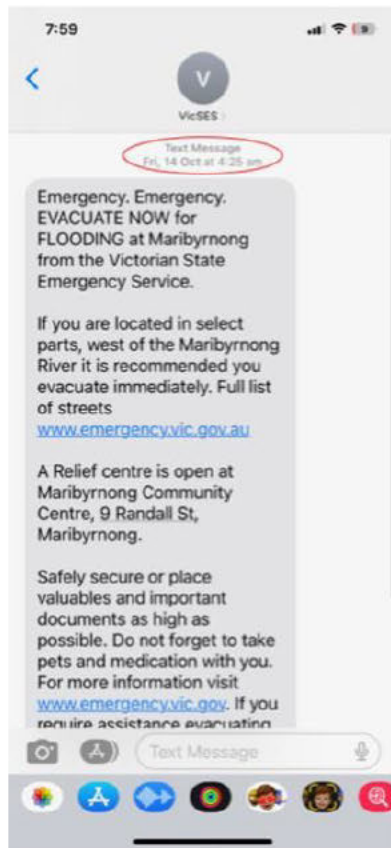
The lead up to the flood

## Day of Flood

- I received two SMS's that morning one at 4.25am and at 6.02am but our phone was on silent and we missed it, we woke up about 6.30am with water already on the road, rising quickly.
- No sirens or horns or anything to alert us
- My wife, son and dog packed some things and jumped in the car and left. (lucky we have a 4wd)

Day before the flood

Day of the flood



- The flood came through at 1.1m at my house
- Peak Height was at 11.30am
- The water flowed freely through the street, our homes, gardens and sheds. Nothing could stop it.

After the flood

- To summarise:
  1. It was a complete miracle that we happened to wake up and see the text messages
  2. The general vibe in the street even whilst we were evacuating was not 'urgent'
  3. People were in dressing gowns, unsure if the water would hit their homes
  4. SES representatives in the street were unclear of the expected impact

# Section 1: Timeline

The lead up to the flood

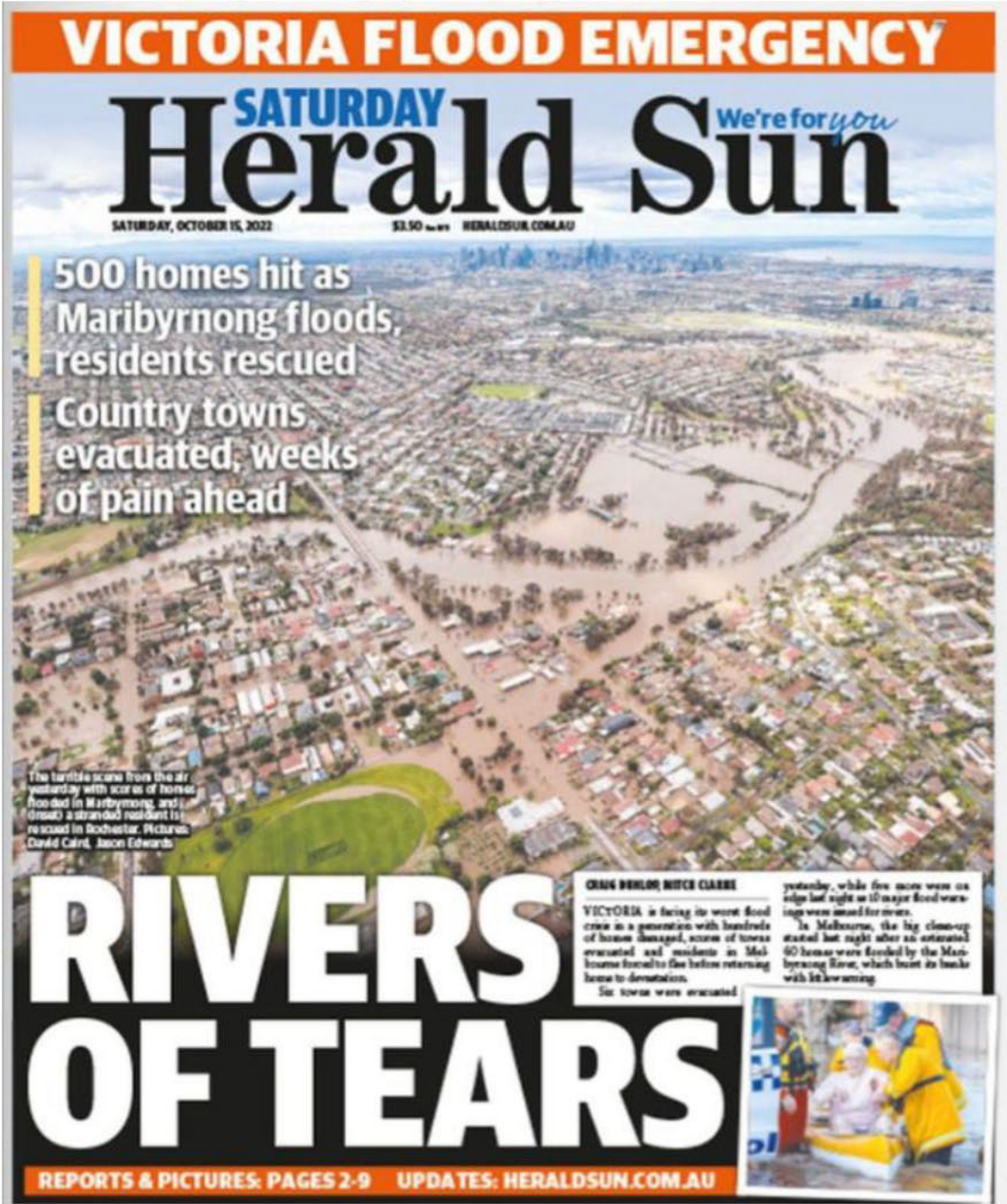
## After the Flood

- The Age reported 606 properties many months after the flood.  
<https://www.theage.com.au/politics/victoria/flood-alert-system-failed-leaving-maribyrnong-residents-to-flee-rising-water-20230203-p5chsd.html>
- The Herald Sun reported 500 properties the day after the flood.

Day before the flood

Day of the flood

After the flood



# Section 1: Timeline

The lead up to the flood

- The cleanup was horrible. It took the council 7 days to pick up the rubbish from the front of our house by that time the hoarders and looters took most of it, including damaged photo albums and personal items. (this was the toughest bit)
- Precious memories stored in the garage; photos, collectables were soddened under stinking, filthy silt and sewerage.
- The smell was a horrible mixture of a CBD toilet on new years day and a rainbow film of fuel from the three local petrol stations.
- Even writing the description today brings back an array of emotions so strong plunging me back into the horrible frenzy and deep sense of loss I felt in the days following this flood.

Day before the flood

- Everywhere we looked we had lost something, the unsurmountable financial loss aside, we are the custodians of many family heirlooms and memories which trace back to the arrival of our ancestors which are now one with the flood water. Hand written wedding vows, speeches, birthday cards with the precious words of passed grand parents, all things we simply couldn't recover, repair or keep. These memories were dragged onto the nature strip patiently waiting to be collected by council, but unfortunately riffled through and taken by looters. Why, I don't know but what have they done with our things? It sickens me to think.

Day of the flood



2022-10-15

@07:41

After the flood

Image above: New doors and windows installed 1 month prior to flood.

# Section 1: Timeline

The lead up to the flood

**Image right:** Recently renovated bathroom.

- Note the Sewage wasn't from the toilet, we had a sandbag over the toilet.
- The sewerage and filth was from the river. This was confirmed when EPA conducted a soil test at our property (garden) a few days after the flood.

Day before the flood



2022-10-15  
@07:31

Day of the flood



**Image left:** Thick silt laced with sewerage left once the flood water receded.

After the flood

# Section 1: Timeline

## EPA E.Coli results below

**Table 1.** Results from your garden and the guideline value to compare your results against.

Sample Type	Unit of measurement	Your result	Guideline
Sample material		Sediment	
Trace elements			
Arsenic (As)	mg/kg	8	100 <sup>1</sup>
Cadmium (Cd)	mg/kg	BD	20 <sup>1</sup>
Chromium (Cr)	mg/kg	55	100 <sup>1*</sup>
Copper (Cu)	mg/kg	36	6000 <sup>1</sup>
Manganese (Mn)	mg/kg	390	3800 <sup>1</sup>
Nickel (Ni)	mg/kg	38	400 <sup>1</sup>
Lead (Pb)	mg/kg	27	300 <sup>1</sup>
Zinc (Zn)	mg/kg	140	7400 <sup>1</sup>
Hydrocarbons (HCs)			
Total recoverable hydrocarbons (>C10-C40)	mg/kg	BD	3300 <sup>2</sup>
Benzene	mg/kg	BD	100 <sup>2</sup>
Toluene	mg/kg	BD	14000 <sup>2</sup>
Naphthalene	mg/kg	BD	1400 <sup>2</sup>
Xylene	mg/kg	BD	12000 <sup>2</sup>
Polyaromatic hydrocarbons (PAHs)	mg/kg	BD	300 <sup>1</sup>
Per- and poly-fluoroalkyl substances (PFAS)			
PFOA	µg/kg	BD	100 <sup>3</sup>
PFOS + PFHxS	µg/kg	2.25	10 <sup>3</sup>
<i>Escherichia coli</i>			
<i>E. coli</i>	MPN/g	8200	NA

BD = below detection; MPN = mean probable number; NA = Guideline not available; <sup>1</sup>NEPM 2013 HIL-A; <sup>2</sup>CRC Care Technical Report 2011 HSL-A; <sup>3</sup>PFAS NEMP 3.0 2022 (draft) HIL-A; \*Guideline is for CrVI, while result is for total Cr.

## Section 2 – My Observations and Comments

## Section 2: My observations and comments

SES

### SES

- Despite several follow-up meetings and emails with SES, the situation regarding the number of flooded properties remains unresolved.
- Initially, SES reported that only 250 houses were affected, but upon closer examination, I noticed missing address information and incorrect numbers, which I brought to their attention on multiple occasions.
- Unfortunately, it appears that SES has not taken the necessary steps to update their records, as the list of addresses they've compiled here contain 319 properties which isn't accurate as my neighbours properties and several units are missing and that's from a very simple investigation.
- Many properties along Clyde Street, Newstead Street, Chifley Drive, The Blvd in Aberfeldie, RiverVue Retirement Village in Avondale Heights, Footscray, Ascot Vale, Kensington and Keilor were inundated and these properties have not been identified in this data.
- The Council later provided an impacted property figure of 525 for just Maribyrnong.
- What has not been considered: Area's other than Maribyrnong; Darraweit Guim Primary School, the neighboring Darraweit Guim Tennis Club, in Kensington a single underground apartments car park alone had 100 vehicles destroyed and at least nine houses were submerged in floodwaters from the nearby Deep Creek, the Brotherhood book store lost 21,000 books and computer store owner losing \$1.5 million in IT equipment.  
<https://www.theage.com.au/national/victoria/a-token-effort-businesses-lament-andrews-flood-relief-offer-20221019-p5bqz2.html>
- SES provided a list of addresses on pg 38 that is outdated and inaccurate.
- It was last updated in 2018 (5 years ago) but it also has old properties that are missing, these aren't new properties, they were also impacted in the 1974 flood, how could they be left out?  
<https://www.ses.vic.gov.au/documents/8655930/9320127/Maribyrnong+Municipal+Storm+and+Flood+Emergency+Plan+-+4.0+Oct+2018.pdf/d884911e-0dff-f867-3aa3-090a8f45db28?t=1620194281925&download=true>

Council Meetings

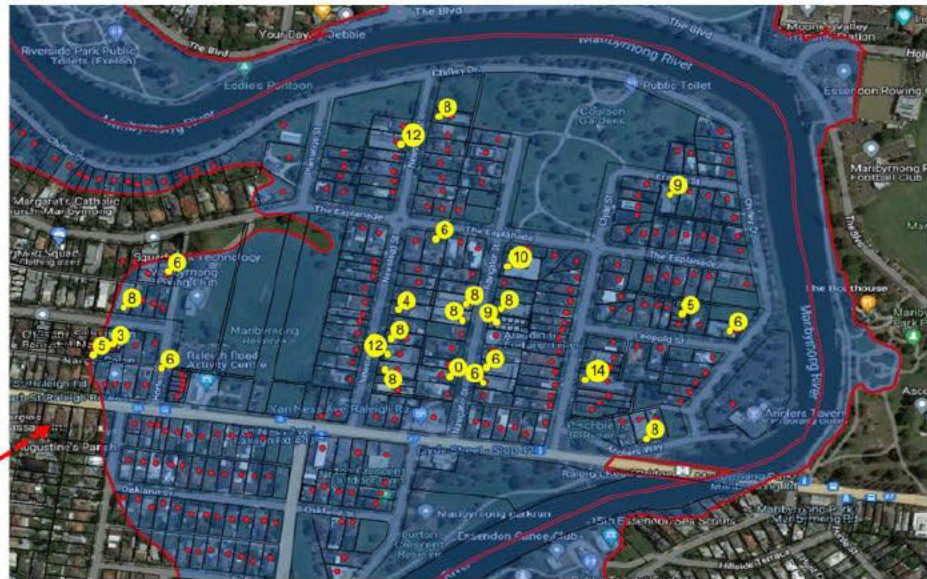
Melbourne Water

Insurance

## Section 2: My observations and comments

SES

SES



● Homes ● Multi dwelling properties

- We need a map of the whole catchment including the properties that were impacted to show the true severity of the flood.
- 5 months on and MW and SES still haven't door knocked properties to see who has flooded and the damage that occurred.
- At various meetings and on zoom they've asked if we would like to share our experience but it's very impersonal and tough for someone who has been through such an experience to share it in such a setting.
- Further, sharing these stories of the harm this has caused retriggers PTSD and grief (for which there has been no mental health checks)
- Many residents in Maribyrnong are migrants or elderly who have experienced loss and displacement before in their lives, language and cultural barriers prevent them from sharing openly

Council Meetings

Melbourne Water

Insurance

## Section 2: My observations and comments

SES

Council Meetings

Melbourne Water

Insurance

- At the 3rd council meeting we were only provided with this. Modelled Map at 3.75 not 4.22m

<https://emap.ffm.vic.gov.au/qrcode/app/requests/TransferPDF.ashx?uniqueID=a0a3e773-61ae-4e49-b730-c4dc5d6d0ac6>



We need a map like this for the whole catchment, showing exactly the properties that were hit in 1974,1993, 2011 and 2022. (NOT MODELLED DATA BUT FROM DOOR KNOCKS)

## Section 2: My observations and comments

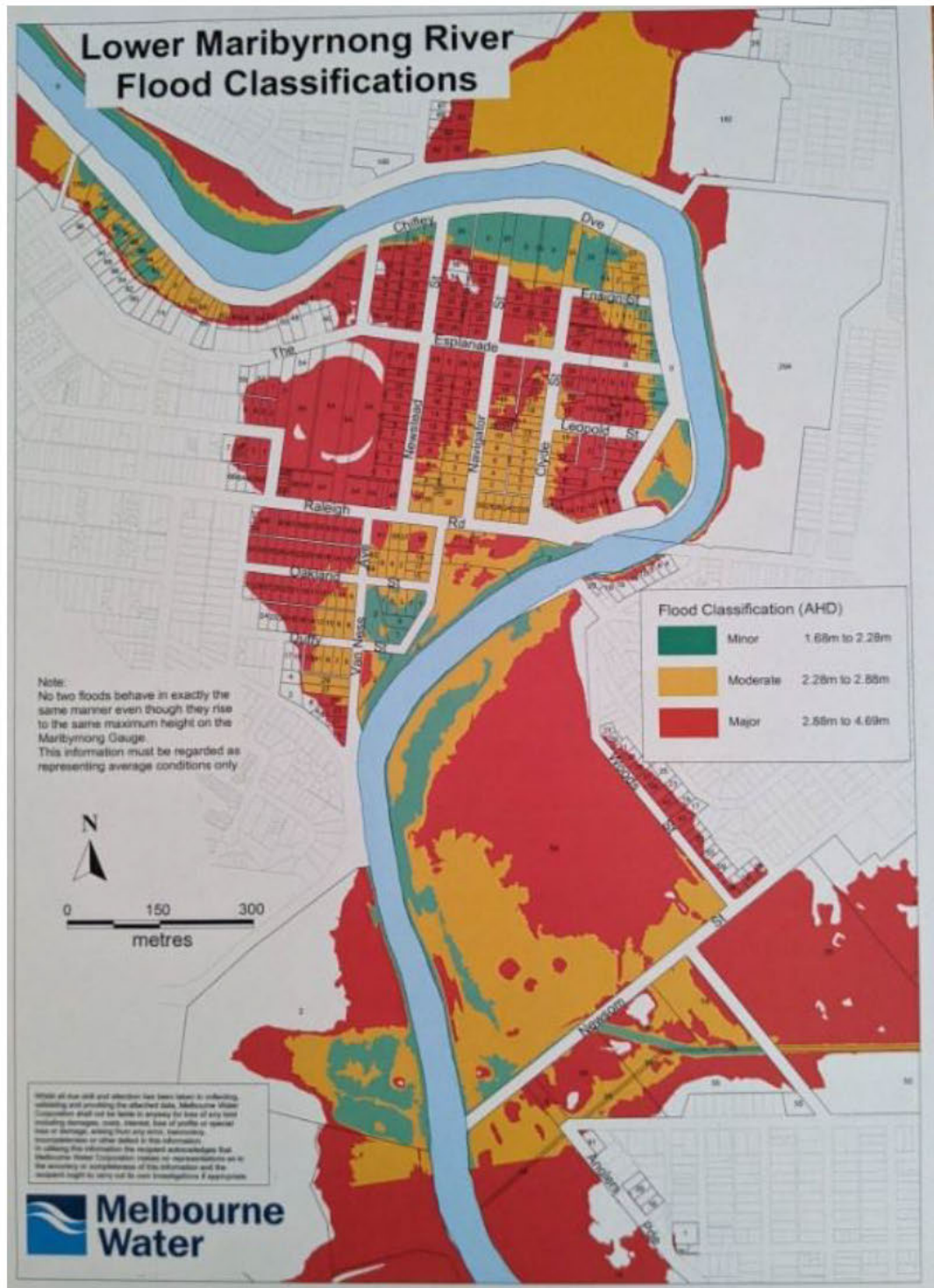
- Conceptual illustrations like this do not capture the extent of damage inflicted and have clearly been modelled behind a desk. Boots need to be on the ground seeing and documenting the true impact

SES

Council Meetings

Melbourne Water

Insurance



## Section 2: My observations and comments

### Council meetings

- Not being allowed to ask questions in an open forum
- VicPolice MCing the meeting. (very strange)
- 5 months on CRC (Community recovery committee) still isn't established.

<https://www.youtube.com/watch?v=HnbjNK8p6i0&t=161s>



Maribyrnong Flood Community Meeting - December 2022

SES

14min – “...and a watch and act message was issued for the upper catchment so we're talking the Deep Creek end of the Maribyrnong river catchment and that talked about avoid the flooded area so that was issued around 10 o'clock on the Thursday morning and soon after we saw an advice message again reissued for the lower part of the catchment here around Maribyrnong Township interestingly on that day the flood scenario is based on the revised rainfall that the bureau was forecasting talked about the Maribyrnong township only now likely to see a moderate flood level of 2.5m so again we saw 3.3m on the Tuesday, 3.4m on the Wednesday and then 2.5m is what is being modelled on the Thursday um because that puts us into the moderate flooding level and also because that was now getting closer to the event where there was more confidence about what was likely to be seen the warning for the Maribyrnong Township area was upgraded to what we call a watch and act...”

- To summarise:  
Based on the map on the prior page, a moderate flood, colored yellow, still affects dozens of properties along the Maribyrnong River, yet the urgency was not conveyed in any communication as presented in screenshots earlier

## Section 2: My observations and comments

SES

Council Meetings

Melbourne Water

Insurance

9:50

Home

Edit

Q 3032 - Maribyrnong

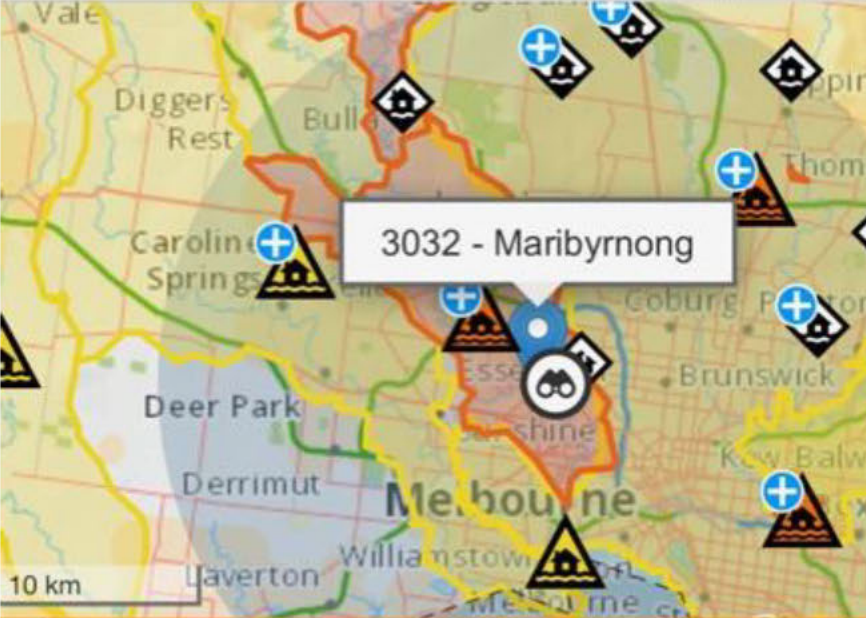
Filter


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Icons

Victoria

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**Watch and Act - Riverine Flood - Move to Higher Ground**

currently at 2.33 metres, and rising. It is expected to peak around the Moderate Flood Level (5.50 metres) on Friday morning (14 October 2022).

- The level of the Maribyrnong River at Maribyrnong is currently at 0.76 metres, and rising. It is expected to peak around the Moderate Flood Level (2.40 metres) on Friday morning (14 October 2022).
- Major flooding in the Deep Creek and Maribyrnong River catchments are causing extensive inundation in the rural and/or urban areas, disruption to traffic, and maybe isolation of some properties.

## Section 2: My observations and comments

SES

### Melbourne Water meetings

- Melbourne water did not attend the first, nor the second council meeting.
- At the third council meeting, residents were excited to hear more about what had gone wrong and what would be done differently but instead were told to expect the outcome of a review which would likely take ~12 months.
- Upon announcement of the terms of reference it was clear to see that mitigation had not been considered and this was concerning.
- Several residents reached out to Melbourne Water to get a flood level measured at their home, but were told to wait as staff would be coming around
- Further, In the last couple of meetings there have been too many inconsistencies; One person said the conversation about mitigants would happen after the review and another person said it wouldn't happen at all. I asked multiple people how many houses flooded and everyone said they didn't know. How is this possible 5 months after the flood?
- The below is an email from November 2022, we are yet to have someone attend and survey our property

Melbourne Water

high water mark ⓘ [Inbox x](#)

✕ ⌵ ⌵ ⌵

R

G' day

This the response in regards to your request

Thu, Nov 3, 2022, 12:57 PM

☆ ↶ ⋮

**You can let them know** that their property has been put on the list of properties to be flood surveyed, and we will be in contact with further details. High regards

| Customer Response Officer, Waterways and Catchment Services, Waterways and Catchment Operations | **Melbourne Water**  
| 89 Miller road Brooklyn | PO Box 4342 Melbourne VIC 3001 | [melbournewater.com.au](http://melbournewater.com.au)



If **you** have received this email in error, please notify the sender by return email, delete it from your system and destroy any copies.

Insurance

## Section 2: My observations and comments

SES

### Insurance

People are starting to see Insurance premiums of \$21,000. We paid ours just before the flood. Based on the premium others are seeing, I likely won't be able to afford my next renewal meaning I won't have flood insurance for the next flood event, nor it seems will most of my neighbours.

What this means is that the cost of irreparable destruction will be worn by the government.

Council Meetings

During the clean up John Lyns Group attended for a building damage and safety inspection as part of the governments Disaster Recovery Program, upon receiving this report we were informed that if we did not have insurance there would be financial assistance provided by the government to aid with recovery. Given we had insurance, we were not eligible for any funding.

Melbourne Water

Insurance

# Section 3 – My Options *Life in a flood zone*

# Section 3: My Options

## *Life in a Flood Zone*

- The land that more than 600 homes are built on in Maribyrnong was developed through the early 1970s. The government allowed for this land to be parceled and for first generation migrants and young families to spend their savings on building their dream homes. This land then flooded in 1974 and rather than mitigation to protect the livelihoods of hundreds of home owners the government applied a LSIO which then meant that the area became stagnant to development and growth.
- Following the 1974 flood and devastation, it became 'recent' knowledge for many for the fact that 'Maribyrnong floods from time to time'. Section 32 contains a LSIO clause and individuals purchase homes in good faith that they can build and insure a home within reason.
- Following the 1974 flood there was a *flood* of interest to protect homes and livelihoods and a comprehensive study by the Melbourne Metropolitan Board of Water Works (MMBW) recommended the construction of the Arundel Retarding basin, which has been the hope of every single person who lives here in Maribyrnong for now more than 40 years.
- Below snippet From MMBW 1986 Report – Government + MMBW + developers knew that this was a flood zone and still allowed migrants/residents to purchase and build without informing them.

### **3 DEVELOPMENT AND PAST FLOODING OF THE MARIBYRNONG TOWNSHIP**

#### **3.1 Subdivision of the Maribyrnong Township Area**

The Maribyrnong Township area was first subdivided by the Crown into seven allotments totalling 360 acres and these were granted to Mr J Raleigh on 4 December 1847. The three allotments north of what is now Raleigh Road were further subdivided for urban use on 30 May 1889 while the four allotments south of Raleigh Road were subdivided into thirteen rural allotments on 10 September 1909. The low level land south of Raleigh Road was again subdivided for urban use on 26 June 1913.

The subdivisions of 1889 and 1913 created the roads and allotments which now comprise the low level area of Maribyrnong. Since then there have only been minor consolidations and resubdivisions of low level areas.

Flooding had occurred prior to these subdivisions, with the 1906 flood being the largest on record. It follows that at the time of subdivision the flooding problem of these areas would have been known.

In 1906 the Crown resumed over 73 of the yet undeveloped allotments and these were resubdivided by the Closer Settlement Commission on 3 July 1906. From 1908 these allotments were passed back into private ownership.

Excerpt above taken from MMBW 1986 Report

Therefore:

- Considerable housing development allowed from then on potentially because Arundel was going to be built?
- <https://www.theage.com.au/national/libs-eye-dam-plan-to-plug-water-fall-20060906-ge32qy.html>

# Section 3: My Options



## Libs outline \$80m water project

October 9, 2006 — 12.30am

- Residents continue to buy/renovate because
  - 1. Arundel was a solution that they thought was going to be built
  - 2. Edge Water's construction opened up land that we thought would fix the flooding problem for us
  - 3. They thought there would be no future risk because we trust the government to monitor and fix this sort of thing?
  - 4. They couldn't sell their house because they can't get market value to move elsewhere (everyone now knows it's a flood zone)
    - this isn't a solution because (you're just passing the problem onto someone else?)
- Residents still have no option → buy backs at market value? 606 properties x 1.5mil = 909 million?
- If nothing is done and we get flooded again someone needs to be accountable. Who is that person / organisation? The default narrative directs towards blaming residents for living in a flood zone, rather than focus on the issue of recovery and prevention. Watching Melbourne Water, SES and council go around in circles blaming each other at community meetings is a strange comedy show.....just because it's someone else's cost center it doesn't mean it's not your problem.

## Section 4 – My Questions

# Section 4: My Questions

## Buy Backs

- Each time a disaster happens, news, media and government talk of 'buy backs. Buy backs at market value is the only real solution. Is this an option?
- 606 properties x 1.5mil = 909 million. If there is a spare ~\$1 billion on hand wouldn't these funds be better directed towards mitigation?
- The excerpt below from the MMBW 1986 report states, buy backs to cost \$28.9 million. With rising inflation and metropolitan Melbourne property price growth this option no longer seems plausible

### 1.8 Property Acquisition

To acquire all the residential and commercial properties within the one percent probability flow would cost \$28.9 million. This high cost does not make this a feasible flood damage mitigation option.

## Catchment Development

- MW is worried about development in a flood zone but what about all the development in places like Sunbury?
  - 10k+ houses are being built, with active promotion by developers to live a lifestyle on the fringes of Melbourne. Is this considered a Maribyrnong catchment area?
  - Rain water falling on roofs funneling straight into stormwater and the river, in lieu of naturally falling on farm land and being absorbed into earth must have an impact on the quality and speed with which river levels rise and the natural flow is disrupted.
- "For both the urban fringe and redevelopment urbanisation the conversion of rainfall into runoff is moving from less than 50% up to as much as 95%. This is why the floods are becoming larger, higher, quicker and more frequent. " – a quote from a Melbourne University Lecturer, full article below
- Land continues to be sold and development permits granted for 100s of new homes upstream in areas like Sunbury, with no quarms, no limits on size, sheds, garden configurations. Whilst building permits in the lower Maribyrnong catchment are subject to Olympic level gymnastics to even clear a basic garden bed to be built and when the flood happens the resident wear the cost anyway



### Down in the flood – Openforum

We need an explanation not a scapegoat for the disastrous Maribyrnong River flood of October 2022 and effective action to ensure such events do not happen again.

# Section 4: My Questions

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## Data Driven Decisions

As residents we deserve at least the following questions answered and made public.

### Basic Stats

1. How many properties flooded? 606?
2. How many people impacted? 2000+?
  - a) Which suburbs? Maribyrnong, Ascot Vale, Aberfeldie, Avondale Heights, Kensington, Sunshine, Keilor and Darraweit Guim?
  - b) Lift the Veil: We need an actual flood map that shows houses in LSIO areas, on a house by house basis, not approximations and interpolations. This will allow home owners to make sound judgement calls on when to be cautious, alert, or act; not sporadic blasts of data with no context or relatability. We need the whole river catchment, start door knocking instead of using models, models are for the future not the past.
  - c) Boots on the ground: 5 months on and no door knock from MW to find out if we were flooded and how bad it was, you need to do better, and demonstrate you care.
  - d) I've reached out to the SES, Melbourne water and the council many times and none of them can tell me how many houses and which houses were flooded almost 5 months after the flood. It is an obvious question an analyst could answer in an 8 hour work day by watching drone footage and manually counting properties.
  - e) The SES initially said 245 then 319 and then the council reported 525, The Age has reported 606
  - f) The second level of specificity could then be forgiven for taking longer; i.e., How many community groups, businesses, fences, sheds, cars, storage lockers, gardens etc.
  - g) The Age has reported 606 properties but like the others they only count people on the ground floor. A unit in Kensington had a basement flooded and 100 cars were written off all at once and they weren't counted in the 606 and there's many more examples like this but people didn't just lose cars for instance the guy in the unit behind me lost his grandmas piano which was stored downstairs in his storage locker.
3. How many properties were impacted above ground level? Loosing access to their homes due to the flood and related clean up (500+ units?)
  - a) How many people were impacted that lived in units/apartments; who lost cars, things they had stored on ground level
4. How many local businesses and sporting clubs were impacted? (20+?)
5. How many members, customers, landlords impacted? (2,000+?)

# Section 4 – My Questions

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## Insurance

1. How many insurance claims and how much?
  - a) Cars vs houses vs tenant's vs other
  - b) How many people had flood insurance vs not insured (specifically with flood cover)
  - c) Avg time claims are settled within?
  - d) How much contents cover was claimed (total and average per home)?
  - e) How much building cover was claimed (total and average per home)?
  - f) How many cars were impacted? E.g., 100 cars in Kensington unit block written off (+100 people impacted) (what was the average cost per claim and the total)?
2. Insurance renewals avg before Oct 22, avg after Oct 22
  - a) We need a guarantee that it won't go up disproportionately vs neighboring suburbs (i.e., more than the expected CPI increase)
3. How many houses are completely condemned/written off? (there's at least 5 in my street, either because; insurance has deemed them as a write off or because insurance payout wasn't going to cover the cost of repair or because people don't want this experience again so they're building on stilts)
  - a) What is a fair 'complete replacement' insurance payout in this situation? i.e., a flood damaged home may be accounted for as being \$1,000,000 by insurance, however the cost of knocking that house down and adhering to planning restrictions and rebuilding on stilts exceeds \$2,500,000 (as shared by neighbours who have done this exercise).
  - b) Further, this amount of money places you in a dangerous over capitalized position, as property prices in Maribyrnong do not experience the same increase as Aberfeldie or Ascot Vale
4. Were people happy with the payout from insurance? What's the gap between what was paid out vs what is needed to get back to square one?

# Section 4 – My Questions

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## Insurance cleanup

1. How much did the insurance spend on skip bins and tip fees to remove damaged building waste?
  - a) Contaminated soil removal
  - b) Asbestos removal
  - c) Paint cans, oil cans, batteries that need to be disposed of differently etc
  - d) Petrol station tanks x 3 petrol stations

## Arundel and other mitigants?

A team of experts were put together after the 1974 flood to create a document which took 12 years to compile, in summary it recommended we build a retarding basin at Arundel in Keilor on existing farmland. The logic is that the farmland gets flooded instead of our homes. This document is 265 pages and is titled: MMWB – Maribyrnong River Flood Mitigation Study, March 1986, MMBW – D- 0040. Chapter 19 – talks to potential solutions and recommendations.

- a) Why wasn't this implemented when that was the outcome of their own investigation?
- b) Who accepted the associated risk with not implementing this solution

## Council cleanup / Environment

From council newsletters:

- 160 Tonnes of mud and slurry from roads and drains
- 42,377 tonnes of debris from open spaces
- 2,118 tonnes of hard waste collected – (not including insurance strip outs)
  
- 3 Petrol stations leaking fuel during the inundation
- Restoration and reinstatement of sewerage and drainage network

1. What was the cost of this?

# Section 4 – My Questions

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## SES

- SES only gave me 6 sand bags (to stop sewage coming from the shower and toilets –
  - This was an insufficient number given the 500+ houses around me likely didn't prepare similarly meaning there was filthy sewerage and literal E.coli strewn everywhere during and after the flow
- SES door knocked and said only a handful of houses would get flooded in front of the river
  - How could this estimate be so wrong and how could you say you door knocked all the houses when the list of addresses is incorrect and 5 months after the flood you still haven't door knocked to work out what the actual damaged addresses are, nor updated the file on your website?
- SES only had only 3 boats on the day with a 30HP mercury which was underpowered to battle the current (baffling!) they don't even have a boat ramp. (this limited the number of boats and size of them)
- SES documentation and flood mapping is flawed and outdated (no one seems to care – I've mentioned this many times to them and it's still not updated)

**Every other organisation has performance measures and sends surveys to the recipients of their services, and these results impact total compensation, why is the SES any different?**

**Note:** The above comment is not referring to the unpaid SES volunteers – I saw the amazing work they did with barely any resources. Under investment and commanders who are positioned in a control room far from the context of the disaster places risk on the lives of these volunteers

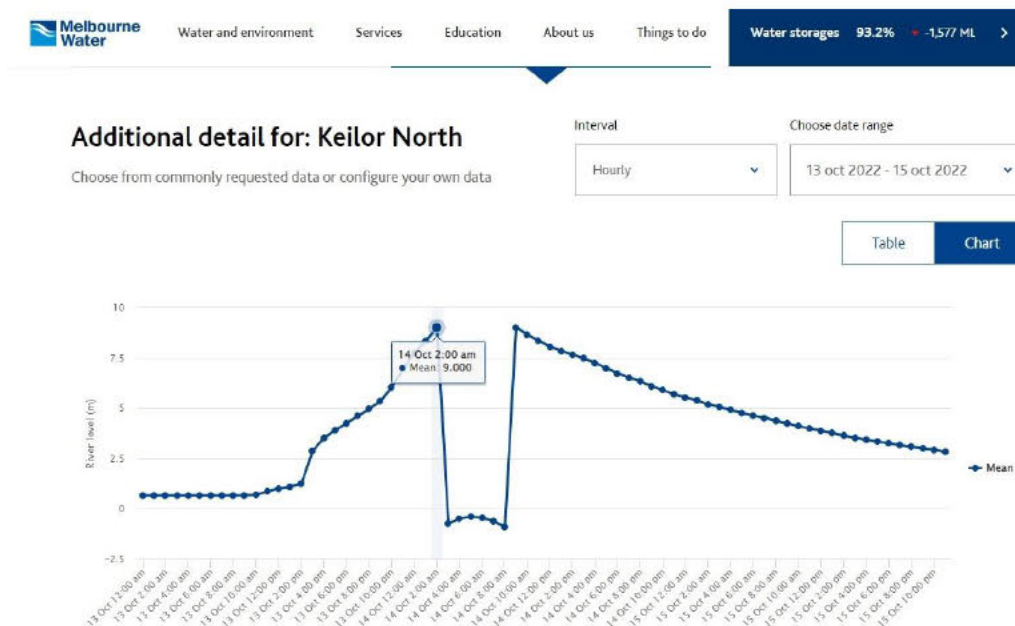
List of addresses is outdated pg 38

<https://www.ses.vic.gov.au/documents/8655930/9320127/Maribyrnong+Municipal+Storm+and+Flood+Emergency+Plan+-+4.0+Oct+2018.pdf/d884911e-0dff-f867-3aa3-090a8f45db28?t=1620194281925&download=true>

# Section 4 – My Questions

## MW

- Melbourne waters Remit is limited to Port Phillip bay and Westernport. How did MW and SES not know 760 cubic meters of water was coming downstream?
- How is it possible to live in an era where I can know when my washing machine has finished a load of laundry when I'm in a different country but rain gauges are scantily placed and have information transmission issues of this magnitude?



- **With water flowing at the rate it was flowing, the above data point should've been dismissed as an error. I liken this to stepping on your scales in the bathroom and seeing a 25kg weight loss, when you know you've done nothing different to lose the weight.**
- Rubbish modelling even after 31 floods?
- Two properties [REDACTED] remain unsold and not 'buy backed' by MW even after the flood?
- Last MW meeting every employee said something different. i.e., Mitigants will be discussed after the review another said Mitigants won't be discussed at all, another said that 'Arundel is off the table completely'

# Section 4 – My Question

- How can MW not know the cause and contributors?
- How can MW appoint their own ToR, specifically excluding mitigation, which was raised by the community as their sole and most important focus?
- How can MW appoint a Chair (with no transparency around vetting process or rationale)?
- Why is everything private? for example: Flood Level Survey Data  
[https://hdp-au-prod-app-mw-yoursay-files.s3.ap-southeast-2.amazonaws.com/4016/7841/2990/Maribyrnong-River\\_flood-level-survey-data\\_Oct22.pdf](https://hdp-au-prod-app-mw-yoursay-files.s3.ap-southeast-2.amazonaws.com/4016/7841/2990/Maribyrnong-River_flood-level-survey-data_Oct22.pdf)
  - I struggle to understand the issue with privacy in this instance, SES happily shares every address on the Maribyrnong Storm and Flood Emergency Plan?

SUBURB	DEBRIS/FLOOD	FLOOR	NATURAL
MARIBYRNONG		3.79	3.64
MARIBYRNONG			2.5
MARIBYRNONG	3.63		2.46
MARIBYRNONG			2.38
MARIBYRNONG	3.49	2.39	1.91
MARIBYRNONG	4.16	3.19	2.63
MARIBYRNONG	3.65	3.21	



## Maribyrnong Storm and Flood Emergency Plan

A Sub-Plan of the Municipal Emergency Management Plan

# Section 4 – My Questions

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## Intangible

None of the below have been accounted or quantified to date

- Loss of building construction confidence
- Loss of economic/business confidence
- Loss of property value
- Mental health consequences
  - We lost irreplaceable things, the insurance can only give us money to recover things like a damaged drill or vacuum cleaner – the sentimental stuff is gone forever
  - Every time I deal with insurance or compile documents like this, I need to give my son the iPad so that I can concentrate, this is one instance of the continual toll it has on our family 5 months on, not to mention recounting the same story over and over.
  - Lots of old people and migrants need their kids or siblings to help them navigate dodgy insurance / builders / flood cleanup. The effort involved on these members is causing tensions in the family. Eg (90 year olds inundated, they have 3 kids, only 1 is dealing with insurance and builders on their parents behalf)

# Section 4 – My Questions

## Rivervue

- How did anyone allow such a failure that impacted so many of our vulnerable elderly citizens?
- <https://www.theage.com.au/national/victoria/floods-inquiry-chair-quits-over-role-in-swamped-retirement-village-20230207-p5cilo.html>



### **Floods inquiry chair quits over role in swamped retirement village**

The head of the Maribyrnong River flood inquiry has quit after The Age revealed his previous role in supporting planning changes that led to development near the river.

## VRC

- I can't build a raised garden bed, have a garage door, extend my house, have living quarters downstairs but the VRC can build a wall, RiverVue can build houses on a flood plain and Metro Tunnel can build a flood wall?  
<https://www.theage.com.au/national/victoria/metro-tunnel-among-projects-that-may-have-exacerbated-flood-20230222-p5cmig.html>

## VicPol

- They had no idea what was going on that morning why? My wife asked which way she should evacuate when exiting our street and they didn't have an answer.

## Other

- How much annual leave / unpaid leave did people need to take to sort this out?

## Government support payments

1. Most of us were initially denied any financial support – that shows how incorrect the initial list of addresses were.
2. Everything is means tested, in a flood we all were hit how can you pick and choose in this instance based on salary.

## Section 5 – Closing Thoughts

# Section 5: Closing Thoughts

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## ***What I expect as an affected resident***

- That this will never happen again
- Discussion of mitigants
  - Report as to why Arundel will / will not be built or any other mitigant
- Centralised website that shows Maribyrnong flood risk in real time – including flood gauges, rain levels and risk of getting flooded. This needs to be specific to Maribyrnong not any other catchment. – We can't rely on the VIC emergency app, it's primitive and untrustworthy.
- Unhelpful planning restrictions lifted from the area – if we are to bare the cost of clean up following a flood then why are we not allowed to build/extend our homes as we wish with planning mirroring other non-LSIO areas. Or LSIO areas like RiverVue where ground-level homes are constructed/continuing to be constructed
- An online handbook – on confluence – that is constantly updated and that we can all contribute to
- An image of which properties were inundated throughout the whole catchment.

## ***Further Information***

- I have lots of videos, images and more to contribute if needed