



LEGISLATIVE ASSEMBLY

FOR THE AUSTRALIAN CAPITAL TERRITORY

STANDING COMMITTEE ON HEALTH AND COMMUNITY WELLBEING

Mr Johnathan Davis MLA (Chair), Mr James Milligan MLA (Deputy Chair)

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Submission Cover Sheet

Inquiry into West Belconnen
supercell thunderstorm

Submission Number: 006

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INQUIRY INTO THE WEST BELCONNEN SUPERCELL THUNDERSTORM
Standing Committee into Health and Community Wellbeing
Legislative Assembly
ACT Government

Good day

I appreciate the opportunity to provide a submission to this inquiry after suffering severe water damage from the supercell thunderstorm on January 3.

My submission follows and specifically addresses items (d) and (f) of the terms of reference of this inquiry. I also provide additional information that I believe contributed to the amount of damage I suffered and that would apply under item (g) of the terms of reference.

I am providing this as a private citizen, not affiliated with any organisation or political party and am retired and not employed. I do, however, know that there are others in the near vicinity of my home that have also experienced water damage.

For consideration.

Yours sincerely,

[REDACTED]
[REDACTED]
[REDACTED]
Email: [REDACTED]

Submission on

INQUIRY INTO THE WEST BELCONNEN SUPERCELL THUNDERSTORM

APRIL 2022

Phone:

Email:

The Environment Surrounding my Home

I am 73 years old, have no family in Canberra and, because of the pandemic, have very little support I can call on. I live in a two bedroom "townhome" built in [REDACTED] in the 1970s. It is a small home - the south wall is less than 10 metres long. The building plans show that the same developer built all homes in [REDACTED] around the same time. It is not part of a strata title group and I have full ownership and title to the property.

It is evident that these houses were built to the bare minimum of the building standards of the time. For example, the minimum roof pitch required was 12 degrees, lower than the 15 degrees required by today's building standard for tiled roofs and far below the tile manufacturers' recommended pitch of 20 degrees. Due to house settling, the pitch is now less than 12 degrees. Roof trusses (visible in the carport) are attached by one single nail on one side of the truss. A roofer who was requested to provide a quote to replace the roof with a metal one, commented that the builder had "skimped on" the current roofing tiles which should have had a larger overlap than that constructed. The south wall of the building has been built on the property boundary, resulting in the gutters having to be placed *on top of* the wall, rather than to one side. Although this type of gutter is common in buildings, more thought on building placement on the block would have allowed the gutters to be placed to one side, thereby reducing risk of overflow.

My neighbour, who has an almost identical building layout, was told during a recent discussion with the building services people at Mitchell that his plans should not have been approved as they do not allow sufficient access to the back yard (there is an easement running along the bottom of our properties).

My house is on a corner, at the top of a rise and sits proud of the neighbours. It is surrounded by four street trees - all gums. All lose their bark in mid-summer (late December through to mid-February). Two of these are of reasonable size and placement. One is huge with a significant diameter trunk. The roots of this tree go under my house and into the back yard. Correspondence with Minister Steel's office took place in 2018 and also with the arborist who came out to view and supervise pruning. A couple of branches were removed (all the arborist was "allowed" to do). His comment to me was that the tree was healthy and they would not risk any more pruning. When I asked if the tree's health was more important than the safety of my home, he just shrugged. The fourth tree is actually in front of my neighbour's home but is growing at an angle towards my driveway. At the moment, this is no more than a nuisance but most of its bark and leaves fall on my property. Leaf drop from these four trees has been continuous over the past 2 - 3 years. I had thought that with the rain last year the leaf drop would minimise

but in fact it seems to have increased. The trees were in the middle of bark drop when the storm hit. It is possible that some of this bark contributed to the amount of water coming in by accumulating in the gutter or on the roof. Aluminium gutter guard had been installed a couple of years earlier to prevent the gum leaves from blocking the gutter and/or downpipes and were very effective in that regard. It did not, however, survive the January 3 storm having been bent and broken during the event.

The Effect of the Storm

Significant amounts of water came into my house during the storm. Water poured through the range hood and the ceiling light in the kitchen, the ceiling lights in the lounge room and the hallway, the fan light in the toilet and down the walls in all these areas as well as in the bathroom. The water flow was so strong that it bounced off any surfaces onto the floor. The carpet along that wall and the wooden plank kitchen floor and underlay became soaking wet. I immediately called a friend outside of Belconnen to submit an insurance claim (there was no power immediately after the storm although it was restored to my area relatively quickly). I called SES asking for assistance. They were very helpful on the phone but there was so much damage from falling trees, I was not considered an emergency. They did call back some days later to ensure that I had found assistance.

I called a young friend who is a tradie and who came out the next morning to remove a row of roof tiles and take out the wet insulation along that wall. No carpet blowers or water extraction tools were available to hire from Bunnings. I used towels to mop up what I could and put fans on at high speed but with little effect. (Also that day, I had my Covid booster - a decision that I regretted when I suffered side effects for the next few days). The insurance company and the loss adjustor contacted me quickly to advise progress and I requested a "make safe" and assistance to dry out the carpet. I could see the moisture in the carpet spreading across the room. By the time, someone came to "make safe", water had reached across the hallway into the bedrooms.

A "make safe" was performed by a representative of the assigned builder late on the 5th, with wooden 3 x 2 planks being nailed to the ceiling in the kitchen and in the lounge room because the ceilings were sagging. This person returned on the 6th and proceeded to remove the planks previously put up. Both the ceiling in the kitchen and in the lounge room promptly collapsed. By the time he had finished, I had no ceiling in the kitchen or hallway, and had lost half the ceiling in the lounge room. I also had no lighting in my kitchen or hallway and only one light (instead of two) in the lounge area. All my furniture had been pushed into one corner of the room. A strip approximately 20 - 30cm wide was cut along the gyprock in the 7 metre south wall to allow the wall to dry. Ceiling areas

and the south wall was covered with black plastic which was stapled on - not sealed. For several weeks, I battled beetles and various other flying insects as well as dust from the gyprock and insulation fibres coming in through the gaps in the plastic. Anything on the kitchen benches was covered and the first morning task was to get rid of the insects and sanitise the bench tops. I was unable to use my reverse cycle airconditioner as any cooling (or heating now that it's cold) would have gone straight out the ceiling. The plastic billows when the wind blows from the south or south-east allowing more dust to get in.

The roof report provided to the insurance company stated that there were some maintenance issues with the roof, including "broken" tiles and issues with the flashing around the range hood vent. The report also acknowledged that the aluminium gutter guard had been badly damaged by hail. I approached roofers to see what they could do to fix these maintenance issues. The tiles were not cracked but chipped on the edge ("broken" as far as insurers are concerned). These concrete tiles aren't made any more and it is impossible to get the same profile with new tiles. Apparently concrete tiles have a life of 40 - 50 years, something that is certainly not publicised to residents and a huge surprise to both me and my neighbours. Eventually I found a roofer who was practical about solutions and put two tarpaulins on the roof, held down by 440kg of sandbags. This cost me \$1,450 which will not be reimbursed by the insurance company but is much cheaper than any other alternative. As I was in the process of sourcing a new roof, I did not want to spend a lot of money fixing something that would only need to last four months or so.

My Current Situation

I have had difficulty in finding the correct process to follow in replacing my roof with a Colorbond one - again at my cost. As a retiree with an income stream from a moderate superannuation balance and no other income, I will have to withdraw funds from my superannuation to pay for this. Some roofers just say that you don't need any approvals to get the roof changed and if you search the ACT government website (www.act.gov.au) for "roof replacements" you will find misleading information in both the Planning Act and Planning Regulation, which states a DA is not required if changing from a tile to a metal roof or vice versa. *Nowhere* does it state or link to the process that must be followed. It was fortunate that my neighbour who also suffered some water damage decided to replace his roof too. Between us, we have identified what needs to be done, and have winnowed out the decent roofers from the charlatans who said "just do it and you can get it certified afterwards". It seems that anyone can set themselves up as a

roofer. The best estimate at present is that the new roof won't be installed until August/September.

Nothing has been done to repair my home so far. The insurance company has advised me that if they took the roof report at face value, they should decline the claim completely. This was a huge shock to me. No mention of the storm, or the hail we experienced as part of it, was included in the assessment of the roof report. The insurer, based in Queensland, was unaware of the storm and advised that it was not one listed in her list of catastrophic events. I have since sent her a link to an ABC News Report I found on Youtube outlining the storm and the damage suffered by residents.

There was significant dissatisfaction with the loss adjuster appointed both from my perspective and from the insurance company's. The insurance company is following it up with the loss adjuster and has submitted a formal complaint on my behalf against the company. In the meantime, I am facing a winter where I may not be able to heat any room other than my bedroom.

Below is a picture of the state of my loungeroom as at April 16, 2022. The blue plastic in the foreground is covering my desk and this has been removed now that the tarp is on the roof. Similarly, the blue plastic against the far wall covers the television which is now uncovered.



Loungeroom, [REDACTED]

Social, Emotional and Financial Costs

For the last two years, during Covid, I have been very limited in my social interaction. I am vulnerable to respiratory infections even without Covid and, being in an age group that can experience more severe illness, I prefer to limit my risk as much as possible. This event, however, has made that social limitation even worse. I cannot plan anything ahead, even my usual zoom sessions, because I don't know when I will get a call from the builder saying that he is ready to go.

My mental health has suffered from the uncertainty and the disruption to my day to day life. I was in shock and suffering Covid booster side effects for the week immediately after the event. Water pouring in was bad enough but to watch ceilings and walls being pulled down around me was just awful. I was originally told by a building company representative that my linen cupboard and the wardrobe/cupboard that backs it would need to be rebuilt and that it could be done quickly, so I quickly emptied and packed all the contents and these boxes are still sitting out on my back deck, covered in layers of plastic. I had to keep stopping and resting for a while as I found myself shaking with anxiety. With wintry weather approaching, I have had to find and unpack some items like winter coats and blankets. I am very anxious now whenever the Bureau of Meteorology issues thunderstorm warnings and have been covering furniture with plastic and getting buckets ready just in case. If a storm comes at night, I wait until it's finished until I go to bed. Physically, my stress levels are very high. This is affecting my sleep patterns also. It's not unusual for me to toss and turn and wake up fretting over the roof, or the insurer or how I am going to pay for it all if the claim is declined.

Financially, this could be a disaster. If the claim is declined, I could be facing a total bill (including the new roof) of upwards of \$50,000. This is 10% of my superannuation. Already I have paid out approximately \$2000 just to minimise damage (for the first tradie who removed wet insulation the day after the storm as well as the costs for putting tarps on the roof - not included are incidental costs for a few small mats to cover the bare floor and packing materials so I could pack the contents of my buffet and the cupboards requiring rebuilding). The work that will need to be done includes a new ceiling and cornices in the kitchen, new ceilings, cornices, skirting boards and wall linings in the lounge and the hallway and the painting of same; new lighting in kitchen, lounge and hallway; new carpet in lounge and hallway, new floor in kitchen and dining area; and the rebuilding of the linen cupboard and wardrobe/cupboard in the hallway/bedroom 2.

Areas requiring Resolution (either by legislation, policy or governmental influencing)

1. Review building standards

Are the current building standards sufficient to protect householders from extremes of weather in the future? This includes everything from roof pitch to sealing of roofs (to prevent water ingress and also ember ingress in the event of bushfire). I would suggest that the current standards are clearly not sufficient considering the expectation of more severe weather events.

2. Review of buildings currently not complying with current standards and consideration of whether any support should be offered. This could be guidance, rebates on any government costs or subsidising the upgrading to the current or better standards.

3. Review of the quality of property reports provided to buyers of property, specifically relating to the estimated remaining life of an existing roof. The report provided to me 5 years ago merely said the roof was “good condition for its age” which is a meaningless description. For tiled roofs in particular, an estimate of the remaining life before replacement is required should be essential.

4. Ensure all roofers *must* be licensed in order to undertake roofing work. Consider a specific roofer’s qualification rather than just a general builder’s license.

5. As a matter of urgency, request the Planning Department to update its website to give specific and clear directions on what has to be done when planning to replace a tiled roof with a metal one, i.e. gaining building approval, acquiring a certifier, the engineer’s report, the architect or draftsman to update the plans, and the final Certificate of Occupancy. Current data on the website is misleading by omission.

6. Review the current rating assessment of storms and major weather events and how they are communicated to insurers. My experience is that anything not described as catastrophic seems to be regarded as not significant.

7. **Review the current street planting policies and practices with a view to determining their role in worsening or mitigating extreme weather events.** In particular, the planting of any gums that shed bark should cease immediately and a program be established to replace existing bark shedding gums that abut homes throughout the ACT. The bark shed litters gardens and streets, accumulates in house and street gutters and clogs up storm water drains. How many of the trees that came down in January were given a “healthy - maintain” rating by the relevant department? Plant indigenous trees by all means but be sensible about the type of trees chosen. The health of a tree should not be the only criterium for assessing whether a tree be removed/replaced. At present, it seems that trees are removed only after damage is done. Beautiful, large gums have a place in our parks and open areas. They do not have a place on street verges in residential areas.