

5th April 2022

To: Professor Mary O'Kane &
Mr. M. Fuller
NSW Independent Flood Inquiry
P.O Box 5341
Sydney NSW 2001

My husband and I, _____, along with our son, _____ are the owners of a set of duplexes located at _____ . We were impacted by the flood events of February 28th and again on March 30th at this property address.

My husband and I purchased this property in 1986 and lived there for 10 years until we moved out to our semi rural property about 10 minutes away. There had not been any incidents of flooding and the lifestyle reflected the use of Cudgen Lake for recreational water activities and its adjacent foreshores with camping grounds. These activities kept the lake clear in the build up of sediment and reeds and allowed for the efficient drainage of water during heavy periods of rain activity.

The Lake area has seen blockages and stagnation in its flow out to the sea at Kingscliff caused by changes in development, infilling with car bodies and wrecks, nil clearing of vegetative growth in the river systems and reduced activity permitted on the lake reserve. There was flooding in 2005 which impacted our duplexes as water was unable to disperse. At this time we did have a flood component as part of our building insurance and so we were able to carry out repairs to the buildings.

Since then, residential development within the Shire has seen the build up of land for housing and roads without the associated attention to increases in storm water drainage and water reticulation.

In 2020 the duplexes were flooded to a level of about 200mm through the ground level and we engaged plumbers to try and divert excess water through our property to the street. On inspection, we found that a developer had constructed a 3 metre high sand island at the rear of our duplexes which caused water runoff not to follow the slope of the land and return to the Lake reserve but rather collect at the lowest point, moving into our grounds and blocking off the street.

A facebook group was formed at this stage of concerned residents called Bogangar Over Water and we had some informed and talented engineers, with retired professionals who voiced their concerns in meetings with our local state member. The Council did not see our cause as a problem other than an irregular water event.

We could not present our concerns to a particular group as responsibility was said to be divided between Dept for Local Govt, Dept of Fisheries, Dept for Natural Environment, Dept of Planning etc etc ... they could not see themselves as any specific group to deal with the problem.

Insurance companies reviewed our area as now appearing in aerial photographs as flood affected and as such, in trying to renew our insurance policies, we were quoted an increase to \$18,000 p.a approx. We could not justify this and on consultation, removed the flood

component to reduce the policy to a more manageable sum around \$2,000 pa. This seems to be the common pattern for many more residents who, in view of the covid situation and reduce incomes, elected to remove this feature, considering we had been told that we had gone through the worst of a "one in a hundred year flood event that would not happen again".

But it did happen and the waters rose so quickly this time and cut off the local streets such that when the inundation happened, we were unable to remove cars, lift possessions and prepare for the rising waters.

The inundation for us was even more severe in that our daughter had 2 weeks earlier, delivered a new baby boy into the family via a homebirth. Their safety meant they had to evacuate and stay with other family further up the coast. They are still waiting for the registration of this newborn to be able to seek any claim in the Disaster Relief Recovery grants that will assist them in replacing lost possessions and goods.

We were unable to stay in contact or assist as we ourselves became isolated, lost power for 4 days, had no access to phones, mobiles, internet for a week. This lack of communications aspect hampered the efforts for many services and assistance groups within our area.

As soon as we were able to enter the premises, we managed to clean the mud and sediments, antimould spray, remove damaged and ruined goods, remove walls and begin the repairs, replacements etc engaging professionals to ensure the properties were again certified as habitable. (plumbing, electricals etc with new hot water services, checked power circuits, installing new doors and security measures as well as contact insurance companies re vehicle assessments etc).

The partner of the tenant in the second duplex owned by our son suffered a cut to his foot while trying to evacuate during the floods. This wound became septic and has since required 3 operations and skins grafts which have not been successful yet. It has meant breaking their lease and moving to more specialised hospitalised care in Brisbane. We therefore are out of pocket in completing repairs and hopefully getting new tenants to move into this duplex.

In the response and recovery situation, the Council has stepped in to remove waste and opened the refuse tip to allow for the disposal of damaged goods and materials but there are stockpiles on many footpaths because there is a shortage of skips, lack of supplies and materials to complete repair works which we have heard now that again as a result of covid and general supply will cost much more. This means the time factor in trying to return to some normalised lifestyle will be delayed.

We are appreciative of the sad plight in many other communities along the East Coast of NSW and sympathise with their efforts. The causes of this flood event within Bogangar/Cabarita Beach is significantly caused by the poor storm water runoff and drainage. The allowance of this elevated sand island at the rear of our properties has greatly altered the water levels and flows. The lack of attention to the Cudgen Lake Reserve has slowed the dispersal of heavy volumes of water flowing to the sea and the backups have resulted in the pain and worries of further flooding in the future.

The Bogangar Over Water Group has conducted drone surveys of the hazards within our water systems and is organising a local community petition to again draw attention to the ongoing need for greater storm water control measures. They have tried to include all the

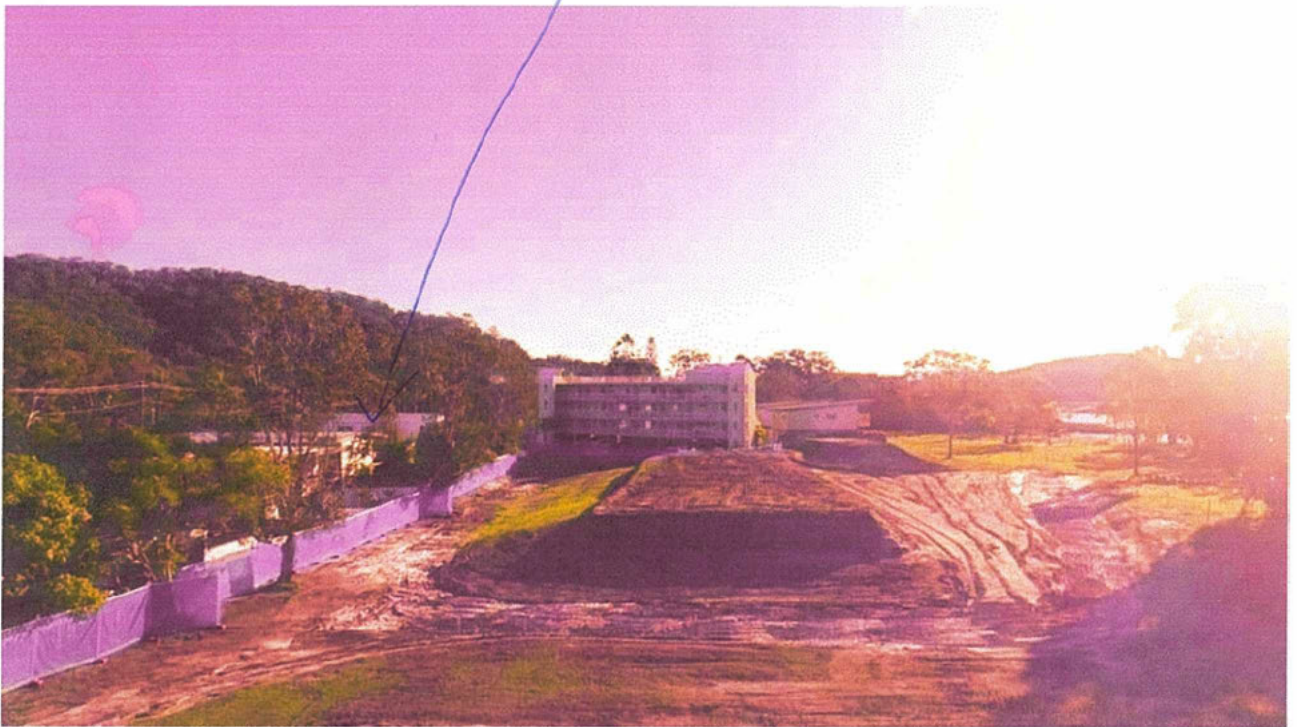
governing bodies and the political representatives from local, state and federal levels .We are a growing region and with more development, processes need to review and prepare for future actions which will not repeat these results .

I have enclosed some photos that highlight the points we see as relevant. Whether they are the total cause and which should be acted upon to bring about a successful solution remains to be seen but action must take place.

Yours sincerely,

the developer constructed a 3m + sand island at the rear of our duplexes changing water hydrography + flow.

our duplexes.



2020 Action group
following floods

Tweed Valley Weekly Locals Supporting Loc

Flood fears raised over Bogangar development

By Jo Kennett

A GROUP of concerned Bogangar residents met on Friday, August 7, to discuss their concerns around works at a new development site, which they believe could exacerbate flooding.

The development, at 79 Tamarind Avenue, is a two-stage subdivision with two lots in the first stage and a 12-lot community title subdivision and associated civil works in stage two, which was approved last year.

Tamarind Avenue resident Dominique Williams said a recent community meeting was "very productive".

"Despite the rain, around 25 residents turned up and all participants clearly understood the issues and all had interesting insights and history," Ms Williams said.

"We formed Bogangar Over Water (BOW), a group of residents campaigning to minimise and mitigate flooding in the Bogangar area.

"This includes opposing detrimental developments and pressuring all areas of government to create and action plans to reduce flooding and provide the community with transparency.

"There is a meeting with local government and Geoff Provest at the end of this month and the group will continue to speak with all stakeholders."

One member of the group posted online, that in February this year, some residents on the northern side of the street "found themselves in deeper water than expected due to a dam created by fill being dumped on the block preventing water from returning to the lake in its normal fashion".

"Now it seems the council have not only not ordered the fill removed or even



The development of 79 Tamarind Avenue has raised concerns with surrounding residents

engineered a solution for the affected ratepayers, they've greenlighted the area to be raised similar to the Kingscoast development in Chinderah in what one can only imagine will cause worse flooding for existing residents in the future. Madness in the name of money," a resident posted online, but did not want to be named.

"I know the area is flood prone but surely the current Tamarind residents deserve better protection or at least a hope for a better outcome in rain events in the future, not just having to look up at their new high and dry neighbours while their homes and assets go under again.

"I feel like the council owes them that much at least before this goes ahead."

Tamarind Avenue resident Nette Hilton organised the meeting.

"I'm an author and I don't know what's going on a lot of the time, but I walked down the hill and saw this giant heap of dirt and I was truly gobsmacked at what that will do to us as far as flooding goes," Ms Hilton said.

"People who are developing are going to make a bucket load of money, but if you are going to make a bucket load of money, you should be looking at it creating a different water level and how you can get it away.

"It's no good running it to the lake because whenever we have a rain event

the lake rises and the water runs back up the pipes to us.

"I've got newspaper articles about it and in each article people say, 'I haven't seen water this deep before, but then there's been a lot of development since then' and that's going back to 2006.

"It's not just that development, it's development that's happening in pockets all around us and no one is saying, 'we should back up and look at the infrastructure, we should back up and look at the waterways'.

"There is another development on the other side of Clothiers Creek Road with 15 lots, but there has been cyclones up and down this coast and we are just waiting for the next big hit."

Tweed Shire Council's Director of Planning and Regulation, Vince Connell, said Council had conducted "a thorough assessment of localised flooding and drainage issues affecting this site and its neighbouring properties in a recent approval of a staged subdivision for future residential use".

"Council continues to work with the owner of the subdivision site to ensure appropriate engineering and construction conditions are adhered to in order to minimise the risk of any future flooding impacts in this locality," he said.

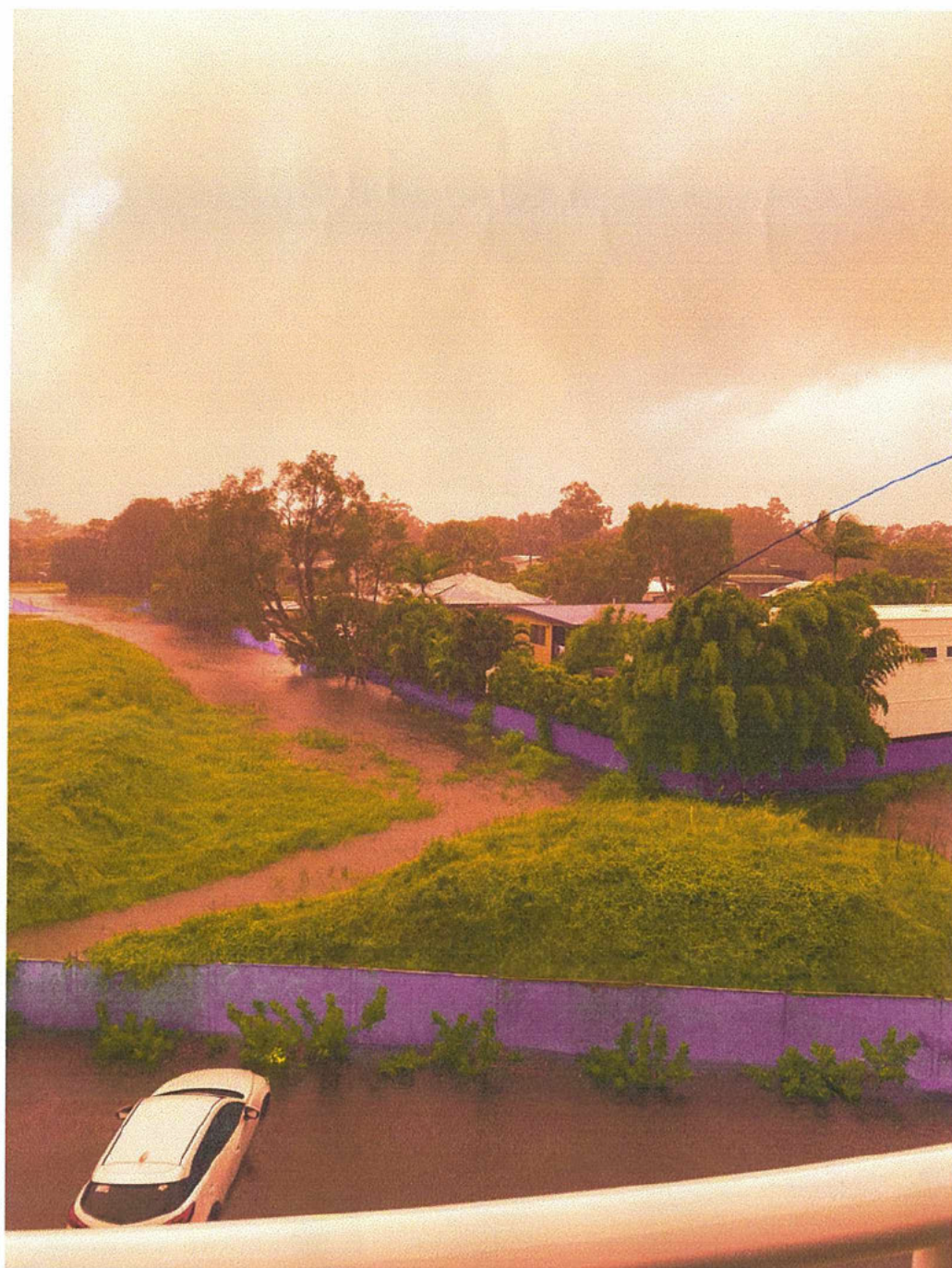
Man goes bananas after being asked to sign in

the front of our duplexes
in the 2020 flooding.

This time the levels went to > 1 metre in
depth throughout the lower levels.



The scene at the 2022 floods with water channelling and causing inundation to properties, the street & the flow throughout the suburbs.



our duplex

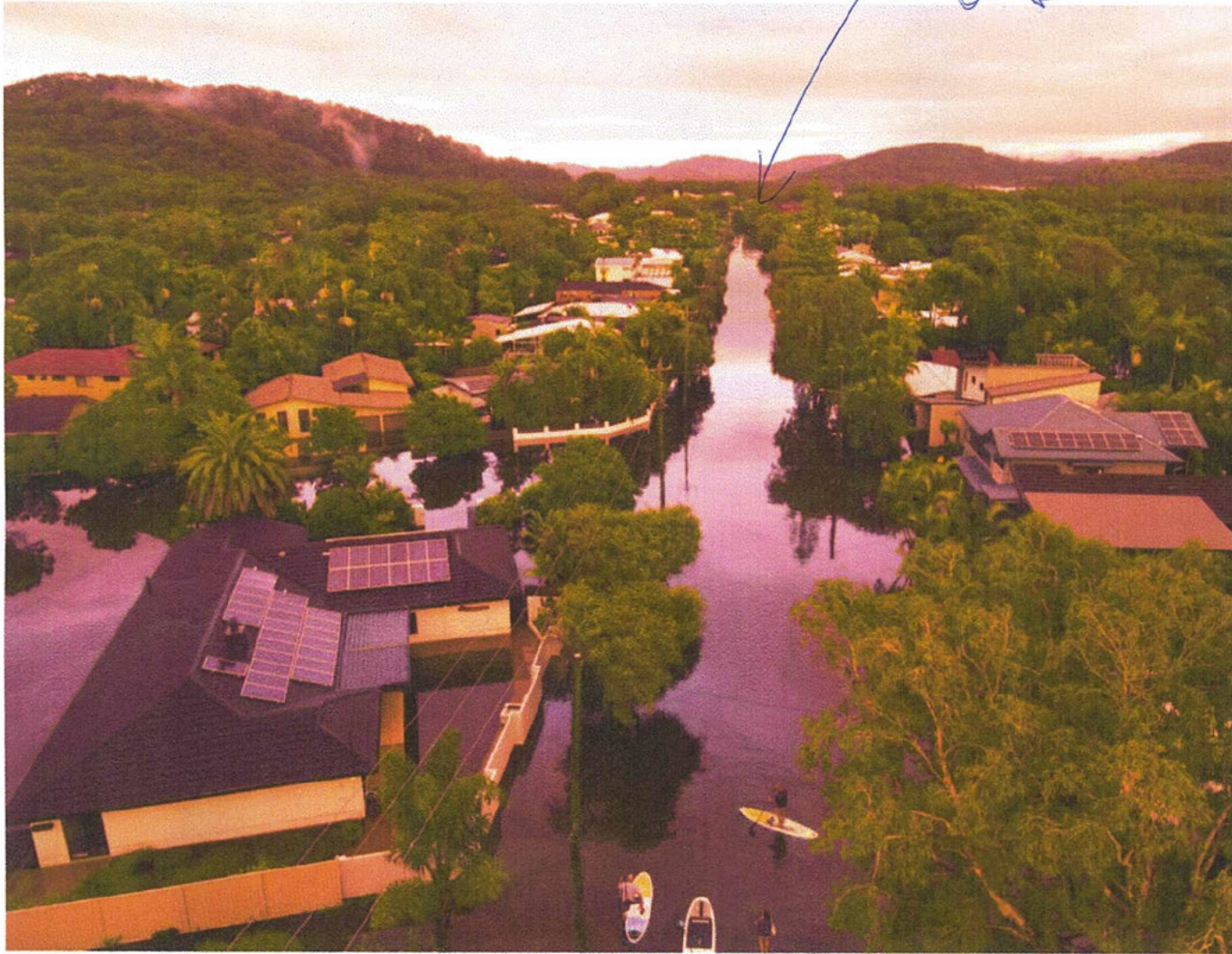


Figure 2: View from Tweed Coast Road end of Tamarind Ave 0800 01/03/22. Note flood levels then rose further until evening