Flood Inquiry
2022 disaster event: Lismore Flood
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I am tired and emotionally empty. Dealing with the longitudinal impact of this natural disaster will be life long. I have lost perspective and hope. It feels like this community has been given a death blow. Also that the government is keen to purchase more submarines rather than invest in social outcomes and social capital

We purchased our house in three years ago. We talked about the house being 'lifted up', that it was 'out of flood'. HAH! What a crock.

I realise that I have the option to pay for insurance for flood. I regret that I did not take this offer when it was offered. January I renewed our insurance. However paying \$10,000 per year for insurance did not seem reasonable at the time. That was the 'cheapest' quote. Bugger.... there is no insurance, at all now, going forwards. Not for fire, theft etc (let alone flood). This makes my mortgage conditions invalid!!!!!

Now that I know what a 'one in one thousand year' flood event looks like, it seems, now, post flood, that flood insurance should be compulsory for anyone who lives in a flood plain. Not only would this mean that flood prone houses are unlikely to be purchased.... (that we would have been deterred from our purchase due to the real and imminent danger of flood, as well as the extortionate ongoing expense of insurance), but that there would be an inbuilt and guaranteed safety net for anyone who risks damage from 'one in one thousand' flood weather event.

I think that, also, the wisdom that 'past performance is not an indicator of future likelihoods' should also be taught in relation to weather events, and especially in relation to the purchase of property in a flood prone area. For example, if your house was spared from the fire/flood/cyclone it may not be again

Why did the information systems that SES rely on not work?????? I have heard people say that the buoys in the rivers and the sensor systems attached to them are faulty. Is this true??? I have heard that the people in Newcastle or Sydney who give warnings about imminent danger relied on inaccurate information and 'modelling' - is this true??? Is SES just a big corporation that employs naval gazers, and various charlatans dressed up like the wizard of Oz??? Yes, I think that we have seen behind the curtain now... and found a bunch of platitudes and

I think that the suggestions and allegations are true about complete incompetence, and that the equipment is faulty, unreliable and inadequate. Why is everything so decentralised now, ESPECIALLY in a place where we know it floods regularly???Shouldn't there be 'experts' (paid officials, not volunteers) who are paid to live here? In this region? To help and assist when (not if) there is a natural disaster event????

I agree that a land swap should happen. I would participate in this. Living in a home that is secure and safe is a basic human right. What is going to happen for all of the people who are homeless??? \$20,000 to fix your house means diddley squat for people who have a house that has smashed and is for demolition, not repair. Compulsory insurance for flood would have alleviated that outcome.

Yours sincerely,