

From:
To: [Flood Inquiry](#)
Cc:
Subject: February 2022, Lismore flood:
Date: Wednesday, 13 April 2022 11:20:11 AM

Hi,

My name is . My foster father, , and his friend, have been made homeless by the February 2022 floods.

We bought our house back around 2001, and myself and my three sisters all grew up at , East Lismore. We had experienced floods previously, but nothing ever came into the house, not even the 1 in 100 year flood, which only came up to the garage.

On Sunday, the day the 'rain bomb' hit, I asked Dad if there was any water in the basketball fields below our house. 'Nope,' he said, 'none.' By 10pm that night, the water had reached our garage, that 100-year flood height. It was at 2am that the evacuation order came. By 6am, the water was at our roof. It must have risen 12-14 meters in as many hours. About three stories.

The SES were immediately overwhelmed by this flood. They did their best but it was the community that stepped up that Monday. We have not been prepared for the future, an unstable climate future. The resources aren't there.

We have a raised house already, I believe raised 1.5 times, to the maximum height. Since 2017, we were unable to get flood insurance. My father and had to hope for the best, or rather, that the worst wouldn't happen. But it did this year. The house was flooded to the roof.

is 81 with a heart condition, and is 79, with a broken hip. She had difficulty evacuating and had to be rescued by our friends in a boat in the early morning of the flood. It was our friends and connections that meant we were able to rescue her. It was not the SES or Rescue Services. She is alive because of our friends.

The house was uninsured. We lost everything. These two statements are felt well across Lismore and surrounding affected areas. They're the two statements you will hear relentlessly in the Northern Rivers with 2/3rds of the community affected by this natural disaster.

What hit Dad was the loss of our pianos that we grew up playing. He felt totally responsible for the loss of a half a million dollar asset (the valuation on our house), which he wanted to pass on to his children. 'It was like someone took out 500,000 dollars and set it alight in front of us'. It was our only asset.

I couldn't care less about the asset for inheritance. I am a 26 year old female, whose elderly parents have no place to live. They face a future of renting at the extreme rates. Or they face the prospect of motorhome and tent city.

Two pensioners, with no savings, super, no second-option, who have paid their rates and taxes all their lives. is a local Lismore musician and is an avid supporter of the arts in the area, often participating in plays, parades and theatre productions. They love the Lismore community.

But there is an extreme moral failing in a local government and council, that did not invest in proper infrastructure to protect the community. The community which pays these members salaries.

It is criminal that Lismore was left off priority commonwealth funding for disaster prone areas. It demands investigation.

The first warning should have been the aftermath of Cyclone Debbie in 2017, when insurance vendors closed their doors to most of Lismore, restricting or flat-out denying flood insurance to thousands of people, and small businesses, after a serious flood hit the region.

Wages are stagnant. In my age, I'll probably never be able to afford a mortgage, especially not with the house prices in their current state. Neither will Dad at his age.

Nobody knows what is happening on the ground, people don't have a stable future any more. It seems like the Northern Rivers have all been forgotten about, nobody knows what the future holds for the area.

To everyone saying 'you shouldn't have bought a house in flood then'. We bought it almost 25 years ago, knowing it was built well above the 100yr flood level—that worst-case scenario. In the CBD, they built the new Aldi to the same height, and that went under too.

Twenty-five years ago, we were not thinking that we would be facing the climate emergency we are now.

Renting is sky high, and this disaster will only drive those prices up in the area. And then to have to move ever year or two due to landlords wanting to sell or raise prices. He's a pensioner. He can't even afford to rent in the area.

I've taken away from this whole disaster, that if you buy a house, no matter how thorough your research, you are never going to be certain that in 25 years it wont be either in flood, prone to bushfires, mudslides/landslides, earthquakes, and superstorms, etc. You certainly are not guaranteed to just be able to 'get insurance' for it. If the government does nothing to protect these homes and these lives, like investing in protective infrastructure, then forget about insurance. And forget about selling, nobody will buy a house in a declared disaster-prone area. So you pay off twenty-five or more years of a mortgage, for what?

Most people no longer believe that working hard guarantees you financial stability. What is the incentive then?

How can the council abandon the community? How is motorhome and tent city a viable solution in the Northern Rivers region, a community with a high percentage of elderly and disabled individuals?

What needs to happen is the opening up of public land, swapping flood land for higher ground, for the individuals whose houses are no longer safe to live in; for those individuals who can't rebuild, who will face flood waters entering their home every time there is a flood, to those homes that are now being condemned; those homes where it would be dangerous to rebuild and renovate because of these events occurring more regularly and in increasing severity. This puts in motion a movement to shift Lismore to higher ground.

A buy-back system is good, but it doesn't prevent people from re-buying land that in a few years might be facing the same prospects as they are now.

Open up public lands above Goonellabah or the surrounding mountains, restrict people from rebuilding in flooded areas because this will happen again, and the risk to their lives or other people's lives (if they rebuild and rent) is morally apprehensible.

Move the town up the hill. We can no longer afford to wait.

I have heard stories of people returning to their homes, living in tents in their living rooms or out in their backyard. This is unacceptable. To live in sewerage-tainted, mould-infested houses that have been damaged by the flood, is not something any family should ever endure. But these are people's only options.

We consider ourselves lucky that everyone, including our pets, were rescued and we didn't lose any members of our family that day. We lost everything else though.

Previously in _____, houses _____, which ran down to the river had been bought-out and the council refused to sell that land, or allow people to live there due to the risks of flooding. They can do this again for the community.

The GoFundMe's to help individual families or people are piling up. The government is not doing enough.

This is a humanitarian disaster and a moral failing of an ineffective, climate-denying government and council-elected officials.

Signed,