

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 21 April 2022 12:16:53 PM

Your details

Title

First name

Last name

Email

Postcode

Submission details

I am making this submission as A member of the general public

Submission type I am making a personal submission

Consent to make submission public I would like this submission to remain anonymous

Share your experience or tell your story

Your story I am a concerned and compassionate resident of the Northern Rivers who was involved in assisting flood impacted people in Lismore area on the day of the first flood and in the weeks following. I am shocked and devastated by what I saw and the stories I heard. I am amazed and in awe of the bravery of impacted people, the community rescuers and the thousands of

volunteers who stepped up to make things a bit brighter and more hopeful for the community. I would encourage the Inquiry staff to scan the regional social and print media of the last six weeks or so for stories that showcase aspects of the event and individual stories that highlight the depth and scale of the two major rainfall, flood, and storm events that devastated this region.

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

1.1 Causes and contributing factors

The causes and factors leading to the biggest and most damaging floods in this region's recorded history requires full and expert analysis so that it can be better understood, shared with the community and inform future planning and decision making. Community input should be given serious weight and consideration.

The Region experienced two major rainfall and flood events in four weeks. This created a unique and devastating situation with some people part way through home repairs and business restoration when the second event hit. Other people had not been able to get to their home and assess damage and losses until the second event had passed.

1.2 Preparation and planning

Multiple Inquires and reports on past flooding have been completed but yet we are still experiencing massive destruction, loss of life and and community upheaval from floods. The Northern Rivers region of NSW experiences more natural disaster events than anywhere else in Australia and yet the preparation for disasters in the region is dealt with like any other region. Community are tired of inquires and reports not being acted upon or being told that Government agencies are too busy dealing with the next emergency before fixes from the last event can be put in place. Reliance on SES and standard emergency arrangements and their limited

volunteer and resource base for major flood and storm events like Lismore 2022 may not be a sound strategy going forward for catastrophic events and places too much pressure on volunteers and community members to risk life and their short and long term wellbeing.

1.3 Response to floods

It is astonishing and terrifying that people in Lismore were apparently being told by SES that that were safe in their homes from flood risk on the day leading up to the peak of the first event and then next day finding themselves chest high in flood water in their home desperately trying to get through to emergency services to no avail due to clogged lines. This requires examination and unpacking. People potentially perished in their homes, or roof space or were swept away trying to get to safety.

The Flood Rescue effort by community members with boats, jetski's and kayaks at Lismore and across the region appeared to save hundreds of lives and was completely amazing but hopelessly uncoordinated except for a community volunteer that attempted to put some order around it and was later criticised and praised at the same time. It appeared the SES put out a call for community to bring there boats to Lismore and help with rescues which was later modified and withdrawn while people were still waiting on someone to rescue them from roofs and houses. It would have been a very difficult situation and call for all concerned. Flood waters were a raging current in the middle of the river I believe which only more powerful vessels could navigate. It is not hard to imagine that rescuers themselves were at risk and could easily have to be pulled to safety if their boat got into trouble. Perhaps going forward, a special boat license category could be created to recognise people with the boats and skills and training to assist with flood and water rescues so as to minimise harm to well meaning people that may not have the right equipment or experience. Coordinating flood rescues on a large scale like Northern

Rivers floods 2022 needs a different approach when volunteers are limited and so many 000 and SES calls went unanswered due to volume. Boats of volunteers were damaged in the floodwaters by submerged objects while rescuing people and some volunteers spent a considerable amount of their own flood assistance money on fuel needed by other people in distress. Consideration should be given to making good repairs to boats and equipment damaged during flood rescues as they saved lives and there simply wasn't sufficient emergency service personal and resources to carry out this task.

The loss of power, NBN and telecommunications at the time of the flood created a massive gap and blind spot on how communities were impacted, what communities needed, what the scale of the disaster was. There seemed to be a lack of deployment of air assets to obtain crucial intel from across the region and what was happening in outlying communities that could feed into emergency response and assistance planning. This is purely an outsiders perspective from what has been raised by community.

The response to the floods as well as the response to the landslips and the intense rainfall in the smaller communities and outlying areas deserves full and complete attention as they were as badly impacted and traumatised as anyone. The event was more than a flood. Intense rainfall created other impacts which require attention and capturing. The extent of unlivable homes, unusable roads, mould growth in buildings, public health impacts from floodwater, the dispersal of contaminants across properties, and the flood debris and contaminants that ended up in the river and ocean systems needs capturing in the Inquiry. The amount of pollution that accidentally ended up in the rivers of the region in one month is potentially the equivalent of 100 years of typical annual

pollution input with no real strategy for cleaning the river and ocean of flood debris.

1.4 Transition from incident response to recovery

The Evacuation Centres eg. at Southern Cross University at East Lismore, Alstonville, Ballina etc appear to be vital and critical in providing emergency support and care to displaced people. They provide an important linkage to recovery by bringing people and services together. People that utilised the Centres, who worked at them and who provided them would have extremely valuable insights that require capturing by the Inquiry. Volunteers were a major backbone to the operation of the Centres and in some cases ran them with compassion and a lot of skill and good will.

1.5 Recovery from floods

The Federal Govt. announcement of additional flood relief emergency payments to the people of the Page electorate caused a lot of unnecessary tension and frustration when people were already feeling anxious and abandoned. It appeared to most people to be politically driven as the data said to have been relied on for this decision is unlikely to have been any better for Lismore and Grafton than Ballina and Mullumbimby in the Richmond electorate.

The community based and run flood recovery hubs are nothing short of amazing and the best of humanity. The want of people to give and assist in some way is extraordinary. These hubs deserve full recognition for their essential and vital services. From what I hear, the hubs could have been better supported as part of formal overarching response or at least made a formal part of the recovery effort. The views and experience of these community support hubs should be explored fully and recorded.

The Flood Recovery Centres that have been set up and other recovery outreach programs are vitally important to support community and appear to have delivered a massive lot of good. They are critical in reducing some community

anxiety by providing face to face contact in an uncertain time and when 1300, 1800 and other support numbers can leave people hanging on the line for hours which only adds to frustration and despair.

Insurance remains a huge, complex and frustrating issue across the community. Multiple Inquires and post event reports appear to have done little to change the insurance landscape for people in flood prone areas and who are impacted by floods. Insurance literacy and affordability remain significant challenges. Bushfires strike the Australian landscape every year with devastating affects and wipe out thousands of homes and businesses in larger events yet we don't hear the same insurance issues as we do in floods even though more people potentially live in bushfire prone areas than flood prone areas. If we want people to take increased self responsibility for their individual risks and property there needs to be a more feasible and practical approach to insurance in flood prone areas. An event the size of the 2022 Northern Rivers flooding that inundated homes and property that had never had water in them since settlement should be perhaps be covered under "flood" insurance compared to a 1974 lower flood level that people have been advised to build to and that commonly only floods the lower level of properties while leaving key living areas largely intact and unaffected. People have commonly remarked that they rented or purchased a property because it was Flood free which was not the case in this event and raises serious questions about what flood free means and what data Councils and Estate Agents are using.

The announcement of the Northern Rivers Reconstruction Corporation is welcome but its value will depend on the results achieved, how communities are directly assisted and respectfully engaged, and the time it takes for

the Corporation to start to make a difference and how it makes a difference on top of what Resilience NSW is engaged to undertake and what community based groups are undertaking. The roles of Resilience NSW and Dept. of Premier and Cabinet in recovery, agency coordination and natural disasters rebuilding may require greater clarity if a special Reconstruction authority is required to take things forward.

It is desirable that benchmarks for flood and disaster recovery are more clearly developed and obvious as each event appears to have a different approach to funding, assistance measures and how recovery will happen. This creates uncertainty for agencies, NGO's and community. As events become more serious and frequent, community and business may develop an expectation that the norm will become \$50,000 business grants, \$75,000 primary producer grants, \$20,000 home repair grants will be available after events, that \$1000 or more per adult will be provided, that Community groups will provide \$500 payments to help with bills. This level and type of assistance does very little to build community and regional preparedness, and resilience and is a world away from what was typically available only 20 years ago and after the 1974 floods.

Some Landlords appeared to have made post event trauma worse for some people by things like throwing out tenants items without their consent and by withholding bond money because the rented dwelling was considered insufficiently cleaned after the flood when tenants moved out. It seems unbelievable that a landlord would blame a tenant for flood mud and flood damage to a building,

Flood recovery is increasingly becoming dependant on volunteers. This may be ok when events happen infrequently but is not potentially

sustainable and viable if events occur more frequently such as the North Coast and Sydney is experiencing. The second flood in Lismore and lower river communities required a second round of volunteer clean up which would have been very difficult for home owners and volunteers to find the energy and time. Volunteer fatigue is a real risk and there is a risk that we will fall back to primarily providing grants, cash and purchase cards to people which may not build any more capacity or change individual flood risk and vulnerability than before the event. There is a risk that some items purchased with the money provided as part of the 2022 flood relief will end up being thrown out on the street again when the next major event occurs unless we do things differently.

1.6 Any other matters

The loss of life in the floods, the loss of animals and loss of homes, businesses and property, and the bravery and compassion of community helpers and volunteers should be first and foremost recognised in the public discourse post floods. The full extent of loss of life in the floods appears to have largely been kept private for various reasons which is respected. A public monument for example in Lismore which rises above the height of the 2022 flood level at Ballina Street Bridge to signify that the regional community will rise above the impact of the flood and see a new future may be an important element of healing and remembrance.

The Flood Inquiry is an important and significant task post event. Many have been held before including the 2017 Lismore floods and the recent bushfires and national disaster inquiry. There was also a public mental health survey undertaken after the 2017 flood event by the Sydney University Centre for Rural Health opposite Lismore Base Hospital. The broad outcomes of all these inquiries and others is rarely clearly visible except for some individual aspects. This really needs to change for community to have confidence in making

submissions to inquire and for their losses and trauma to be respected and recognised in the actions arising from the findings.

Community will have varying and some high expectations of this Inquiry. Rebuilding and recovery can be assisted by ensuring as far as possible the Inquiry has integrity, that it involves wide open community input and that the insights and results are acted upon. Public forums may be costly and uncomfortable but could be very valuable for community to share their experiences and to start to build back connections they have with place and people.

There is a growing expectation and demand that Governments and Agencies incorporate climate change scenarios and predictions into the planning and preparedness of communities and public assets. There is frustration that action on climate change is still being debated and worked out. We keep throwing significant resources at a long list of issues post flood events and struggle to put meaningful practical mitigation and impact minimisation actions in place between disaster events. A new style and more sophisticated and meaningful disaster plan is required with perhaps 10 year, 20 and 30 year horizons that respect community input as well as the role of Government and other partners in creating a future where we can live with floods and have a more sustainable response than hoping the ADF can send troops and broader community can respond with mops and brooms.

Some Flood displaced persons at the larger Evacuation Centre like the University at Lismore appeared to be suffering in silence due to trauma, pre-flood conditions and tucked away in little alcoves and break out rooms via choice. Services were present but a lack of social workers to talk with people and connect them to services meant many people quietly struggled with their anxiety and thoughts.

Managing spontaneous volunteers remains unclear and without a framework. This is in spite of numerous inquiries and natural disaster experiences. Resilience Lismore (Helping Hands) had a volunteer registration and tasking system which looked professional and very beneficial. Brisbane have a strategy for dealing with their Mud Army but we still lack a cohesive system we can apply in NSW. It may be desirable for volunteers to be better managed to protect their health and safety and also to safeguard flood victims who may be vulnerable or overwhelmed. There is a risk that some volunteers, will, in their eagerness to help, clear out rooms and throw out flood damaged items without fully consulting the owner or helping them sort through things first. This can be a result of volunteers being on a time limit and just wanting to help and make as big an impact as possible in the time they have. Also, there was no information on what people could potentially save and how they might salvage items like fridges, white goods, timber tables, clothes, kitchenware, photos. A lot of items thrown out on the street could possibly have been repaired or cleaned and dried out before restarting.

The Federal State Flood relief grant announcements of up to \$50,000 for businesses and \$75,000 for primary producers a few days after the flood event appear to be premature and more politically based than well considered and informed by an assessment of the situation and what is most needed, by whom, where, and in what order. It would seem more desirable for targeted funding to be informed by an appraisal of the full situation and a plan for recovery even if it's a first phase plan. Some of the flood grants may end up being spent on items that are less important than other areas and some of the spend and allocation may become redundant as the impacts, recovery and reconstruction plan becomes clearer and the pathway forward defined.

Thank you for the opportunity to make input.

Supporting documents or images
