

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Tuesday, 26 April 2022 1:14:21 PM

Your details

Title

First name

Last name

Email

Postcode

Submission details

I am making this submission as A resident in a flood-affected area

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 In late 2017 I purchased a house in Street East Lismore. In the 1990s I purchased my first home in Webster Street South Lismore and since that time have been well aware of information provided by Lismore City Council and utilised by the banking and real estate industry, detailing road, gate and floor board levels in areas where there has been flood on

the ground or nearby. I did not think I had any flood risk in my home. Gate and Road 12.9M and floorboard 13.6M which is 1.5M above the 1974/one in 100 year flood. My lender, Southern Cross Credit Union, encouraged me to purchase home and contents insurance through them with Allianz who provide an option to 'opt out' of flood insurance bringing the cost of insurance to an affordable level. Insurance prices soared following the 2017 flood. My thinking was "why would I need flood insurance when my home is not vulnerable to flood?". My lender did not require me to have flood insurance cover. In 2018 I spent \$320,000 on a major restoration of my 1904 cottage. It was not the type of renovation you would carry out on a house vulnerable to flood.

On 26th and 27th February I assisted friends and businesses in flood vulnerable locations, to lift items above the one in 100 level. I felt grateful and secure and incredibly blessed to have my little sanctuary out of flood. My friend from a flood vulnerable house moved her car to my place and decided to stay the night in my spare room.

As a flood informed resident, I kept watching the flood alert texts (LCC_SMS Lismore City Council Flood Alerts) as I had loved ones in South Lismore and many friends with businesses in the CBD.

27/02 5.50pm "7.2m tonight, may reach 9.7m early Monday. May rise 11m Monday. "

27/02 8.36pm "...exceed 9.7m around 2am, rising to 10.6m about 6am and may reach 11.5m Monday morning. "

27/02 11.29pm "Levee overtop 5am (10.6m) may reach 12.15m later in morning. Further rises possible. "

At this point we returned to my friends house to lift her possessions higher based on the 12.15m prediction. We then returned to my place and went to bed.

28/02 12.56am "People in Lismore should evacuate NOW due to rapidly rising river levels.

Leave now via...." - this was a confusing text. People in Lismore - what does that even mean? It was followed by this text - "exceed 9.7 around 2am, overtop levee at 3am, may reach 12.1m late morning." I was reassured. I dozed but did not sleep soundly.

At 5.23am a friend texted me "GET OUT NOW!" What? Why? I checked for another LCC_SMS - nothing. My friend must be wrong. I got up and started to pack up my work space - perhaps I should leave as I may lose power. Just then, I lost power. At 6am I heard my neighbours in their driveway. They called out - "the flood is coming - get out!". I woke my friend and spent 20 frantic minutes lifting my possessions onto the bench and onto tables. I threw a few items into a suitcase and then my neighbours called out again "you need to move your car now, it's about to go under!". I waded into water with my one suitcase. The car was slightly elevated but the water was almost covering the tyres of both mine and my friend's car. We reversed and drove up the hill behind my house. We sat shaking realising that my road is 12.9m so the flood was already well beyond 13m high!

The following hours were spent with kind strangers on the hill. The focus was getting friends rescued from inside houses, in roof cavities and on roofs. It was desperate and terrifying. I sat in my car with the motor running to charge my phone, trying desperately to coordinate rescues. Fully prepared in one case to be speaking to my friend as she drowned. I eventually lost contact with her and presumed she had perished as she had failed at all attempts to get on the roof and people in boats were unable to reach her house because of the current. She had asked me to pick her up the evening before but I felt it was too wild to drive and was concerned about flash flooding. I encouraged her to stay. Her floorboards were 12.9m. We decided it would be safer for her to stay than for me to risk the roads. Now she was trapped, 64 years old, unable to swim, standing

on the kitchen bench in neck high water having watched her cat that she was rescuing in a cage, topple into the water and drown. She was rescued in the nick of time - with maybe 20 minutes spare before the water reached above the ceiling. She was levering herself up on kitchen shelving above the bench. She was getting ready to drown.

There are thousands of stories like this. We are traumatised.

My house is damaged. I estimate the damage at about \$70,000. I won't spend \$70,00 on repairs because I'm not insured for flood and cannot afford to return my home to it's pre flood standard. I lost at least \$60,000 contents and well as some things that are irreplaceable. The value of my property has plummeted. It's a flood house now. I'm 60 years old. I have a small amount of super and a \$120,000 mortgage. How will I make up that financial loss? How will I be able to afford a home out of flood? And the biggest question; can I cope with living in my house again? Can I live with the memories and can I live with the risk?

Oh, there was a 28/02 6.20am " Levee has been overtopped. Wilson R reached 12.5 at 5am and possible rise to 14m Monday afternoon.

The final level was 14.37m

What happened to text alerts between 12.56am and 6.20am? Those were critical hours.

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

A changing climate as predicted by science.
Anthropocene climate change leading to frequent and intense weather events.
Confidence in an engineering solution with minimal efficacy.
Dismantling of traditional systems of communication and intelligence from farmers about rainfall across the catchment.
Centralisation of SES assets to Woolongong and

the loss of local knowledge in the command chain

Loss of funding to emergency services

Poor communication with residents.

1.2 Preparation and planning

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1.3 Response to floods

Government response at Federal, State and Local level has been too slow and is bureaucratic and definitely not 'trauma informed'.

1.4 Transition from incident response to recovery

Very poor. The real difference has been made by grass roots community lead initiatives. This initiatives have been vital in supporting people to navigate the clumsy and inadequate government response.

1.6 Any other matters

Lismore is a diverse, creative community. If there was ever a community to pilot a creative response to this catastrophe, it's Lismore. The lack of leadership and slow uncoordinated response from government (except Janelle Saffin who has fought hard for us), has been appalling. Those who choose to stay will be exposed to further catastrophic flood events. Businesses reopening in the CBD will be operating in a half empty business district, further exposing them to financial loss. Those who leave are financially disadvantaged due to the losses incurred. It's a shocking situation. There needs to be land buy backs and support to relocate.

Supporting documents or images
