

From:
To: [Flood Inquiry](#)
Subject: Northern rivers floods
Date: Tuesday, 26 April 2022 10:29:34 AM

To whom it may concern,

On Sunday the 28th February we packed up our shop in Lismore. Having previously lost our shop in 2017 to the flood we had a new flood plan and didn't take any chances this time knowing if the levee wall was breached its to our ceiling.

We packed our stock to upstairs (the flood plan for every business in Lismore) and to our employees house above flood level.

Both places flooded with our employee and family fleeing in the middle of the night with just the clothes on their back.

The warning issued by the Bom at this time? Moderate to major flood. 12.75m.

What did it get to? Well no one actually knows because the gauge broke off and floated down the river at 14.4m.

I've lived here 15 years and from my experience and knowledge of the area I would say it went to 15.3m.

This time our shop wasn't only lost it was destroyed. We will go 3 months minimum without a business.

We are not entitled to help with income support because we own investment properties. 2 of those went under in the great flood too. So they are not getting rent. And need substantial repairs.

On Monday morning upon waking and realising things were much much worse than the Bom had predicted, I had to rush to my dads house and property and try to save what little of his possessions I could. He was in ICU recovering from major surgery in Sydney when his 2 level home flooded. I was unable to save any of his substantial farming equipment, any of his birds or any of his household items.

At the time there was a minor flood warning for woodburn, the town up river from us.

While I was frantically trying to save what I could from my dads the flood water was rising around our feet. I was getting cut off from my house and my children were being watched by a neighbour who wanted to leave and evacuate to Ballina.

So I had to abandon my dads and go home to watch from across the paddock as he lost his entire life's worth of possessions. He is still in hospital as when he started to recover from surgery he found out he was essentially homeless and owns nothing he had a stroke and is not coping well therefore not recovering. At this point I would like to point out the ridiculous covid restrictions still on hospitals and how they are not geared towards actual health and recovery.

We watched the flood waters rise all day.

When I went to bed on that Monday night the Bom had a minor to major flood warning for Woodburn. No information is ever given on Broadwater.

So minor to major? What's that even mean? Such a general warning. Could be anything? Sounds like the Bom just don't know anything and make things up.

When I woke the next morning we were cut off.

My home is over 100 years old and up a hill and has never been cut off by flood waters. Ever.

The new M1 highway dam wall stopped the water from escaping out our paddocks and has created a new flood path. The next low lying areas flooded this time, for the first time ever.

We were cut off for 8 days. 10 days without power or sewage.

We had helicopters flying low over the house for 2 weeks. This have given my youngest trauma where she can't even see a helicopter on TV.

The boats sped through our paddocks all day getting supplies to Riley's Hill residents.

The cows drowned in the front paddock.

Dogs that had been in flood water had seizures and died.

There was no birds.

After 2 days we realised the people of the Northern rivers had been abandoned by the government.

Private helicopter operators organised food for us and dropped it.

Locals in tinnies saved what animals they could before they drowned.

We all gave each other what we could.

The loss is insurmountable. If your not here you just don't get it.

No one who hasn't seen 15m of water spread over a 10,500sqkm area will ever understand what happened here.

This brings me to my next point.

The secondary trauma. Relived every single time any contact is made with service nsw or services Australia over the phone.

Utter incompetence is a polite way to say what is happening to us here.

It's been 9 weeks.

So far we have been given 15k out of 50k.

The rules for being eligible change all the time. The best example of this was when we applied. Then denied. Emails are sent at 4.45pm on a Friday so you must wait until Monday to speak to them. They send emails threatening to pull claim if you don't provide more and more and more information.

It's never enough.

Then they call and say that invoices owing from before the flood are not eligible. This was the 11th phone call to them and the person at service nsw said they were not aware that these were the rules when we applied. So the business side of service nsw does not accept that businesses are invoiced and then pay either 7,14 or 30 days later. So goods delivered the Friday before the flood are not able to be paid for with grant money. But new stock can't be ordered until previous invoice is paid so we can't move forward.

We were also told that we can not use any money received in business grant to buy food to survive.

She was overly enthusiastic when saying that. So I guess there will be auditing after this. Just a reminder we are not entitled to income support. And have no business to make money so we have no income at all for 3 months. Destroyed flood houses don't make me money to spend at coles for food for my kids.

The people who have absolute power and control over our money have no idea of the conditions of claims.

Some have admitted to me they didn't even know it flooded here.

Some admitted they don't understand what a levee wall is.

One said why didn't I have a spare 35k sitting around and belittled me for needing money. There is no way for us to pay any invoices now so we won't be able to get the further 35k since we need to pay upfront to get it back. There is a strict time limit on applications too. So the future of our business is uncertain.

While the people face to face at the uni are ok, they really have no idea of what is required and they say it's all good then the phone calls and emails start saying what we have done is not good enough. Never good enough. Apparently losing our shop is not enough trauma for them.

So our experience of this?

Do not trust the Bom.

Do not think the government will help in ANY way whatsoever.

We are on our own. Always.

We can't get insurance.

We will have to pay for the rebuild of our lives and business ourselves.

You might notice I have never mentioned the ses throughout all this.

There's no reason too. Never seen them, rung them once on advice from army and was

abused to no end by the person at the ses.

So going forward in my life will I never ask for help from the ses.

To me they don't exist.

What do I think caused all the confusion and non reporting of actual data from river heights?

The fact that 10 people had to OK anything regarding the floods. None of whom are here or have probably ever even been to Lismore.

There is absolutely no way some woman in Sydney and some man in Victoria should have ANY say on what happens here in a flood.

They have proven in the bush fires they care more about eating out at a fancy restaurant than dealing with a crisis.

What were the 10 people in charge doing on that night?

They were:

Not screaming for help from their roof.

Not standing in freezing chest high water in their kitchen and can't swim.

Not watching their dog float away.

Not rescuing people.

Not helping.

Not taking in strangers of the street.

Not cooking food for people.

Not volunteering.

No they were all tucked up in bed and ignoring the fact we were drowning in the worst catastrophe to happen to the east coast of Australia in living memory.

There is no way any of those 10 people employed to do a job of protecting us in a natural disaster would do any of those things.

As an employer I would fire every single person employed by the government for natural disasters because they all failed.

And failed big time.

Lives were lost because of government and the boms incompetence.

That is too much. Totally unacceptable.

The NSW government, the Bom, the ses, they all failed us.

An absolute failure in the flood and a disgusting kick in the guts in the aftermath with trying to get help.