## **SUBMISSION.**

1. I am very concerned that the grants already announced as flood relief, isolate and omit a most important category of our community.

2. The category that I refer to is that of the commercial property owners. These are the people who have in the past, invested their funds in the purchase of freehold premises, who have developed properties, and have provided a place for business to be transacted.

3. Their past contribution to the fabric of Lismore City has been public evidence of their confidence in the future of the City of Lismore. Confidence, going forward, is so important to retain as a result of the devastating floods.

4. It is thus important that the property owners have assistance with the restoration of their premises. This assistance will provide great encouragement and confidence to the shopkeepers, traders, retailers, and the like. This confidence is a vital element for the future of the street Lismore shopping.

5. Active street shopping is vital to the future of the City of Lismore. The street shopping has always provided a place of employment for so many people, both adults and teenagers.

6. Without this avenue for employment, I am concerned of a drain away from Lismore, of many persons, including young school leavers. This will be detrimental to the future of the City in so many ways.

7. Many shop owners based their decision to own commercial premises as security for their future. Most took on substantial mortgages. Now the owners are faced with the expenses for the restoration of their freehold premises, as well as their mortgage repayments.

8. The facility of street shopping would only be enhanced with grants to commercial property owners to cover the restorations needed of their properties.

9. It is important that the future presentation of Lismore street shopping, displays fully restored shop premises that are available for small business endeavours. This would be an enticement and encouragement for potential small business, and enhanced confidence for existing.

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