

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Monday, 2 May 2022 8:27:30 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

I have been a resident of Lismore since 1993 and involved in a local business nearly as long. In the mid to late 90's I purchased my first home in South Lismore around the same time that I bought a 50% share of the retail shop where I had been working in the Lismore CBD. In 2009 I managed to secure my 2nd mortgage, this time on a 2 storey building in St in

the heart of Lismore. As a single mother I have worked incredibly hard over the past couple of decades and eventually managed to become the sole owner of the music business and have converted the office space above the shop into shop top housing with great encouragement from Lismore City Council. I went through my 1st experience of a really major flood in 2017 which was 11.5 metres high and considered to be one of the highest in recent recorded history. That flood came fast and furious being part of ex tropical Cyclone Debbie, leaving very little time to prepare and pack up 2 premises (my house and my shop). I was only able to pack a small amount of stock etc upstairs at my shop before I had to prepare my house for the inevitable inundation. However, my shop was immersed up to the top of the door frames and my house was flooded underneath nearly up to the ceilings but still one step away from entering the 2nd floor of the house. So having lost 99% of my stock and equipment at my business it has taken me 5 years to get to the position where I could finally pay my bills with ease again by Christmas 2021. I was also one of the fortunate ones who have been able to access Home Insurance at a reasonable cost so I managed to at least replace lost material items at home, if not sentimental ones. So I set about trying to ensure some financial stability for myself by taking out another mortgage to build the aforementioned shop top housing. I created 2 beautiful apartments the 2nd of which had only been completed about a year ago. This February when we were faced with another major flood, it followed more of a familiar pattern where we had time to pack up our businesses in preparation and I did just that. I packed my entire retail stock and computers, cd players, turntables, cash register, the lot upstairs into my 2nd hand vinyl room (which was already stuffed with wall to wall vintage records) I then went home and decided that unlike 2017 I would evacuate and stay at a friend's house up the hill in Goonellabah as, fortunately he was able to

accommodate my family and our pet dog. We only took enough clothing etc for a couple of days and grabbed our passports as an afterthought. The reason we didn't attempt to take more was mainly because the worst flood heights we believed to be possible, would only have meant water entering the upstairs of the house at about ankle to knee height which would have left our belongings relatively safe. The flood that we experienced 28th Feb 2022 was absolutely catastrophic and was nearly 3 metres higher than the 2017 flood at 11.5m, this one was 14.4m and rose to my ceilings at home. At my business premises this flood arrived in torrential waves and not only totally inundated the ground floor of my building but also peaked at chest height upstairs on the 2nd storey. My entire stock of cds, records, clothing, dvds, posters etc alongside all my stereo players and eftpos machine etc were also drenched in filthy flood water. I have therefore lost virtually everything that I have worked my adult life to secure : my retail business (including all stock, fittings and equipment) ; my home and all of my personal belongings and my 2 apartments which were my retirement income plan as I have no superannuation. I'm telling you this as my story because I now feel completely and utterly bereft. I know that I can rebuild my business and somehow I will rebuild my apartments (when I have finished demolishing them in order to remove mould and saturated walls and ceilings etc) but I don't want to be in any of these dwellings or premises as they are not remotely safe for me. I cannot sleep comfortably in my house knowing that it could fill up to the brim with flood water again with only a few days notice if that. I cannot have treasured belongings in my home or anything that I value larger than what I can fit into a backpack as I leave when there are major flood warnings again. I don't have a 3rd storey on my building where I could potentially pack up my diverse range of stock amounting to thousands (yes literally thousands) of individual

items (some extremely rare & valuable) to keep them safe from the sewerage & petrochemical soup that constitutes flood water. I have no future in this town that I can even half pretend to believe in as I don't think that this 14.4m flood will be a one off extreme incident that will never be repeated in the floodplains of Lismore during this time of extreme Climate Change any more than I believe that we will never see bush fires of the intensity that we experienced a couple of years ago in this country. And all the while we ignore and minimise the dangers of extreme weather events and continue "business as usual".

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

I strongly believe that the warming of the oceans from Climate Change is having an effect on the La Nina weather events here in Australia and globally and that this will continue to bring more rain to our region during our wet seasons. This is directly creating far more extreme levels of rain over similar periods of time in the past and thus makes things exceptionally difficult for weather forecasters to accurately predict flood heights etc. It also means that the actions that we have traditionally taken to avoid or minimise the damage caused by floods in our area are no longer effective.

1.2 Preparation and planning

It is hard to prepare and plan for events which are by nature unprecedented as the February 2022 flood clearly was as we don't have any idea of the extent of the event prior to it unfolding before us. I was fortunate that I chose to evacuate from my home and business premises early and therefore avoided the near death experiences that most of my neighbours and friends had to undergo in order to be rescued. Both of my tenants needed to be rescued by boat even though I had advised them to

evacuate. I wasn't as insistent as I could have been because I didn't think for a moment that their lives would be in danger. I suggested they should leave because I thought they would experience inconveniences if they stayed (such as toilets not functioning properly) but one of them spent hours and hours crouched on a narrow window ledge chest deep in cold filthy water waiting to be rescued the following day by climbing out of the window into a civilian's boat. There was no way that she could access the roof or even a roof cavity large enough for her to do more than crouch in. I kept in touch with her during the night, and the morning after, as she hyperventilated with trauma and hyperthermia and I would never have suggested that she enter a roof cavity as we did not know when the water would stop rising. I cannot imagine how many more lives would have been lost if it were not for mobile phones and facebook and incredible people within our community who set up lists of people & their addresses who needed to be rescued (often from places that SES & Police Rescue boats would not have seen nor heard above the boats' motors.) A close friend got his foot caught in a wooden pallet that turned up in his lounge room whilst he was attempting to get into his roof cavity and he had to keep diving under the water to try and free his foot before coming up for air again. The pallet was stubborn and dragged him sideways with the current again & again as he desperately untangled his foot. My neighbours were up to their necks in water on their front verandah as they live on a corner & were trying to make sure they were seen by potential rescuers. When they tried to re-enter their house so that they could climb up on their roof from the back verandah they were blocked by a fridge that had moved and was blocking the door from opening again. They were only saved because my other neighbours were awaiting rescue on their roof and caught sight of them with the water up to their necks and redirected the rescue jet ski to them first and saved their

lives (although unfortunately not that of their dog) These aren't exactly my stories but I feel their pain and share some vicarious trauma with them and I don't know if they will all submit their own story. These are not people who are stupid, lazy or complacent and I fiercely reject such language being used around such terrible disasters. These people didn't leave when I did because their floorboards were a metre or so higher than mine and some of them had spent thousands of dollars raising their houses so that they were above the highest flood levels but all to no avail. They stayed because they had every reason to believe that they would be safe and this situation is likely to play out in many different places in the near future when we are unable to predict that something unprecedented is about to occur.

1.3 Response to floods

My response to the floods that will come in the near future is that I don't want to be present for them and I don't want to feel even partially responsible for anybody else being present for the next major flood. However, what are my options ? All the hard work and financial speculation that I have undertaken has not served me well with the consequences of Climate Change and I am not in a position to simply buy elsewhere without some support from State or Federal Govt. I do hold the Federal Govt responsible to a large degree as they have continuously backed and supported the fossil fuel industries and shamefully overlooked the benefits (both economically & environmentally) of sustainable energy options. I adore Lismore and this region generally and believe that it is truly unique and I cannot imagine wanting to live anywhere else but within the broader community here. They have carried me through extremely difficult times with creativity, much laughter and incredible love & generosity and I feel that I have an important place & role here within the Northern Rivers which I do not wish to lose.

Supporting documents or images
