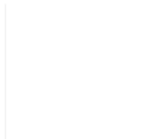


**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Wednesday, 4 May 2022 12:11:23 AM



## 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**

The night it happened I couldn't sleep. It was Sunday night, about 930pm, there was a lot of traffic on Argyle Street, the main road into Mullumbimby. Unusual for 930pm on a Sunday I thought. The rain was pelting down. The cows in the back paddock looked sad... wet and cold sheltering under a tree. I went back to bed but tossed and turned. About 4am another rush of

cars on the street. It was about knee deep now out the front and back of our house. Our neighbour saw me at the window watching the rain and came to tell us to move our cars to “high ground”, about 400m up the street. This high ground would not be obvious to anyone... a slight upwards gradient near the old railway tracks and woolies. We moved both cars. 5am I woke my husband and told him to pack bags for us, our kids and our business that we ran from home. We packed in about 10min and then waited to see what would happen. Having only been in town for a short time we hadn't experienced the 2017 floods, but were told from neighbours it didn't enter our home and the best thing to do was to sit tight. We watched nervously as the water teetered a few centimetres from our front door. Then watched in shock as it seeped in and covered our floorboards. The neighbours were out sharing info.. “don't worry it will come in but as soon as high tide changes at 8am it will go down”. You'll be right mate! So we tried not to worry. We laughed about how all our possessions could be replaced, they were just “things”. We read that the sewerage systems had breached and there was sewerage in the flood water. Soon it came to knee height inside the house and we tried to keep our little kids out of it and on the couch, but they didn't understand. We captured photos of them playing with their toys, surrounded by brown, sewerage water. But soon my little guy got bitten by an ant swimming in the water and the tears began. It was now 9am and still rising.. why wasn't it going down like the old timers said?? Not that it was possible at this stage, but there was no evacuation order from the SES. I'd seen one earlier at 5am for South Golden but not for our area. But even if there was.. where would we go, and how would we get there? Water was now waste high on the street and we would be carrying two kids, a dog and a few possessions. It was such a shame our home business was at this house too.. it just meant more things to try

and fit into a backpack. We started to feel anxious. Then suddenly, out of nowhere... a tinny came buzzing up the street. We flagged it over and were gratefully ferried up the street to a house a metre above the flood line. We were welcomed by strangers and spent the entire day in their open home. We watched the water at low tide.. a drop of a few mils... it wasn't receding. It was apparent now this was an unprecedented event... but what do we do now? Facebook seemed the easiest way to see aggregate information. People posting addresses for emergency help... an elderly couple, a single mum with 3 small kids, pets, people with disabilities. It was hard and confronting to read the immense need, anxiety and fear that was being pushed out through these requests. I tried not to read them but also wanted to know what the bloody hell was going on?? Eventually there became word of an evac centre in town. I read later the next day this place didn't receive food or blankets until 9pm at night when people could get into town to reach them. I couldn't even imagine being there with my kids and dog, shivering in sewerage covered clothes, hungry, scared and tired. So incredibly thankful for being able to shelter at this house, but I didn't know what to do next. How can there be no information??? No one in the house (now 3 evacuated families) wanted to end up at the evac centre. The water hadn't gone down, and the rain had hardly let up. Would it double in height again? We didn't know the answers to this question. So some of the boys waded out to find the SES and get these answers. Sadly they came back empty handed. Would the water level go up? "We don't know". Will it go down? "We don't know". Will it stay the same? "We don't know". What should we do? "Fend for yourself". How incredibly dire to hear this at this stage of the day. It was now about 230pm and a friend's phone lost reception. I still had telstra but we feared it was going under too. We made some quick phone calls to and friend of friend in the

hills and arranged to meet them at 430pm at the end of town.. where the flooding receded. Then the phones went dead. My husband went back to the house and got life jackets for the kids. Thankful that the water was not rapids and walkable. He then went to find a boat. We culled our saved belongings again and waited with a few backpacks and held our breath. Suddenly they had a boat and we were running through the waters as fast as we could to get to them, carrying kids a dog and 3 backpacks. We got to the tinny, a kind amazing man from Bangalow said he would take us to the edge of town. But we couldn't all fit, we needed another boat. Right next to him were 3 SES rubber duckies manned by 3 SES volunteers, literally sitting there having a chat with each-other. Standing in the rain, knee deep in flood water holding my 1 year old baby I pleaded with one of them to take us to the edge of town. He hesitated then asked his mate who was clearly in charge. He said he could take us to the end of the street but no further. The end of the street was 6 feet under water! I stared at them perplexed but my husband signalled to me and another tinny was there and willing to help. As far as I could see there were only two tinnys, doing laps all day rescuing and helping anyone who yelled out at them. The driver of our boat said he tried to get to Lismore but couldn't so came to Mullum, knowing we would need help. My heart melted in thankfulness for these kind souls that came to help. All day in the rain, no red tape guiding who they could and couldn't help or how they could and couldn't help. Just basic human nature, kind human beings. I asked him why the SES wouldn't help us. He said maybe they have rules like they can only take you "to" safety. Which would be the evac centre, and maybe taking you out of town would be seen as taking you into danger. Or maybe they weren't allowed to leave eachother for their own safety, so they couldn't send one boat out alone, they would have to all go, and that would impact the resources they had in town for emergencies.



This made sense... but what didn't make sense was the fact they were sitting there having a chat, whilst these two other guys were running up and down the road (which was now a river), doing the rescuing off their own backs, with their own boat and petrol all day long, whilst the govt backed SES did nothing? I'm sure that's not fair and they didn't do nothing all day. But in the instance I saw them, they were sitting there doing nothing, whilst these other two boats did not stop. And also.. knowing the area, knowing mullum and knowing it is ALL a low lying area... what would have happened if the flood had continued to rise at the next high tide and suddenly 3 boats had to evacuate IN THE DARK AT NIGHT the 400 elderly, men, women and children in the evac centre, plus all the people still in their homes.. essentially the entire town! To me it was madness. I know I sound angry at the SES in mullum this day, but I'm not angry at these volunteers. I'm angry at the process which is clearly broken. These were govt funded boats.. in fact.. my taxpayer funded boats.. sitting there idle whilst I needed help: two small children, a family... I just couldn't believe it. Still can't. Anyway, we were graciously accepted by the local volunteer legends of the Northern Rivers and arrived at the edge of town and were taken to safety up in the hills. More strangers with huge hearts cleared out of their bedrooms so my family of 4 and a few other evacuees could rest after an stressful day. We slept and awoke to teetering phone reception. My husband got a lift to town and surveyed the damage. It was bad. By the next day the phones were complete down, not just mullum but the entire surrounding area. There was no clean water, no eftpos to buy food, petrol stations were putting up signs saying they were out of fuel, and the highway was flooded, so supply chain was impacted and we were essentially stranded. I spent an entire day trying to find fuel and get cash out for food. It was emotionally difficult to see the bank atms un-operational and it began to

feel like and “end of world” scenario. CBA not in mullum but in Byron must be on some Elon Starlink sh\*t because they were literally the only place where you could get cash out, and the Bunnings atm still worked.. I guess it is unsurprising to see evidence that NBN, telstra and Australian telcos fail in a time of need but it was still terrifying to witness. I swear this event will make me into a dooms day prepper from this day forth. After a whole day of searching I got fuel and cash. We had tank water at the house we were staying at.. my husband slaved day and night to clean the mud out of our house. Then the good news.. we have flood insurance!! If only we had phone reception we could make a claim! So we cleaned, we hugged our neighbours, we cried with overwhelming gratefulness for the incredible speed and action of the local community as hubs were setup. But no word from the govt. Whispers of what had happened in Lismore and Murwillimbah were starting to trickle through. Hushed voices shared about landslides in the hills up behind Mullum. Local hikers forming a group to trek up there and take water and medical supplies. See what was going on, what help did they need? Private helicopters being hired to help people. Private Starlink dishes being donated to reach people stranded. And then word it was not over yet, that whilst we were cleaning the sewerage mud out of our homes, Woodburn and Broadwater were still unreachable, as were other areas. And did you hear they had 14 metres on Lismore? In the middle of town! In the roads and shops that people usually walk around. Did you hear of the guy who went to his neighbour’s house which was full of people with disabilities. People who could not swim, would not get onto the roof or into a roof cavity (as advised). The type of people who would be pushed to the front of the line for help. Did you hear that he waited with these purple for 8 hours before being rescued. That the water was up to their chest and that they thought they were going to die. All the

people who phoned their loved ones in tears thinking they were going to die. Where was the govt help? Where were the boats and helicopters and food and water and blankets and shelter? How could we have no clean water, no phone or internet reception, no fuel, no way of getting cash out, limited food with no eftpos or food trucks being able to access us for an entire week!! Then the audacity of our prime minister to announce he is sending support to the Ukraine before he announced any help for us. Seriously what the f\*ck. Ukraine is heart wrenching and real. We should send help, but you also have a duty to your own country and country men, women, children, livestock and livelihoods. I cannot even imagine if on top of this I had a medical emergency, was pregnant, had a sick child, and urgent injury... we were completely cut off and left to "fend for ourselves" and the SES volunteer so aptly put it.

Then, an entire week later... the army show up. And clearly not "the army". Clearly the reserves, the big hearted young kids who are forced to wear full camo gear in 30 degree heat and tasked with moving our rubbish pile off the fence so the council can pick it up easier. Am I thankful they showed up? Yes. Did they help, yes. Was it too little too late, yes. It also felt political. It didn't feel nice. I felt sorry for these young boys being forced to move rubbish from one pile to another pile. And why couldn't they just wear a tshirt in the blazing heat? Was the photo op so important they had to wear full length camo and backpacks whilst they did manual labour? Whoever ordered this needs to reassess their motives and try really hard to remember how to be a decent human being. The residents of the Northern Rivers were not looked after. They needed urgent emergency assistance, it took a full week to materialise, a full week too late. But I don't think they treated the armed services well either. This is the first time in my life I have been embarrassed to call myself Australian. And it is not because of Australians, it is because of our

leaders. The poor job they are doing to represent us on the world stage, the poor job they are managing international relations. And the poor job they do at actually giving a sh\*t about their very own people..! I'm saddened and feel deeply unsettled about the future my children will inherit.

So where am I am now? The week after the flood I was extremely optimistic about repairing the house and getting home. We connected with a builder who could start immediately, we just needed insurance to give us a payout. When the phones came back on a week later we called and spoke with our claims manager, it all sounded promising, he just needed the assessment from the assessor as a guide for the payout. It's now been 2 months and no word from the assessor or the insurance company. You can call everyday of the week and leave just as many emails, you won't hear back. You have no idea what's going on. Meanwhile my house sits with wet cabinetry and bathroom floors and walls which they won't let us remove. The house smells of mould and last week when I went there I had a coughing fit which lasted all night. Our temporary accommodation ends in June and we'll need to find somewhere else to stay, not an easy task when you have a dog and no rental history, not to mention the massive housing shortage and crisis already in motion before the floods. Our builder is now getting busy and can't wait forever, if he moves onto another job we'll be forced back into the line where we wait 1-2 years to get our house rebuilt. Our kids are disrupted. My little guy born at the beginning of the pandemic has only ever known disruption, my older daughter had the freedom of an easy life and now has pandemic and natural disaster trauma. My husband and I are doing our best but are emotionally fatigued. We just want to get home.

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### **Terms of Reference (optional)**

The Inquiry welcomes submissions that address the particular matters



identified in its [Terms of Reference](#)

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**1.1 Causes and contributing factors**

Infrastructure around the Brunswick river which does not let the natural water courses recede

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**1.2 Preparation and planning**

Having actual gutters (what an idea for such a wealthy shire such as Byron!)

Clearing these gutters and storm water drains once created.

Building bridges over the areas of the highway that were flooded so emergency services and supply chain is not disrupted - we cannot be cutoff completely in an emergency, it is not acceptable for a 1st world country where I pay 40% of my earnings to the govt.

Having evac centre that are advertised and known to the community. These evac centres having adequate showers and toilets. Blankets and medical equipment. Canned and long life food. When heavy rain predicted having a public servant allocated to cross check supply and advertise evac plan to community

Text message SES warnings and orders. I received one during the second flood but not the first, potentially this has been implemented.

Fast track DAs for homes to be lifted.

Sack the nbn and telstra. They take money but have done a sub optimal job. There is faster internet in India a developing nation than australia. Telstra is not stable and neither is the nbn. These companies need to be held responsible.

Change the tax system to tax multinationals who pay no tax in australia. We clearly do not have enough money for the infrastructure we need or deserve as a first world country. The system is broken

Remove the red tape of the SES and have local comms going out the community. I was in Suffolk park in temp housing during the second flood and was shocked to see no updated from the SES overnight. Higgins was the only one updating people. It's not good enough. Stay up late and talk to the people who are in need for emergency help and guidance

On the ses comms.. there was not enough directions. I noticed watching the Lismore updates on Facebook that they were drawing routes and directing people how to get out. It was probably too late at this stage but at least it was helpful. The info we got was "if you are a low lying area evacuate". First off.. all of mullum is low lying, how do you know if you're low lying? More info here would be helpful. Secondly, how do you get out? What road should you take, where is safe? They simply said "stay with friends or family" this is not helpful communications. We need 1. Info on what streets or parts of town should evacuate and 2. What escape route to take

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**1.4 Transition from incident response to recovery**

Good but felt community driven. That's why it felt good.

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**1.5 Recovery from floods**

Insurance. What a disaster. Insurance companies should not be listed / profit making companies. It is in direct conflict with their purpose. It should be mandated that they are not for profit. I believe this exists in Europe. Also.. put on more staff if you're overwhelmed! And get less in "profit". Another broken system

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**Supporting documents or images**

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