

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Wednesday, 4 May 2022 8:06:41 PM



## Your details

Title

First name

Last name

Email

Postcode

## Submission details

**I am making this submission as**

**Submission type**

**Consent to make submission public**

## Share your experience or tell your story

**Your story**

We live in a what was a lovely house in a beautiful street. Our home had never flooded before - we made sure of this before buying the property only 3 years ago. However increasing numbers of houses being built at the end of our road has meant that the flood levels have increased in our area. We have been absolutely devastated by this experience and still suffer

from stress in wet weather.

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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**

I believe that too much land has been allowed to be built on in our previously known to be flood land and this has meant that houses that have never flooded before have gone under in this event.

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### **1.2 Preparation and planning**

I believe we were seriously let with absolutely no warning of rising flood water in our area until it was already in our house.

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### **1.3 Response to floods**

if it had not been for the amazing response from just our local neighbours we would have been left with no place to live for more than a month following being displaced from our home. The insurance process (although we count ourselves lucky to have insurance) has been horrifically difficult and slow.  
Much more assistance will be required in future if these events become more frequent.

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### **1.4 Transition from incident response to recovery**

This is the most worrying part of the process for us as funds are limited and insurance payments horrifically slow. In addition rising costs and insufficient trades and building materials are making the prospect of working through this process extremely stressfull.

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### **1.5 Recovery from floods**

I can't see without serious flood mitigation plans and reduction in building permits for flood land that recovery will be meaningful or long term.

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## **Supporting documents or images**

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