SUBMISSION

TO THE NSW GOVERNMENT INDEPENDENT INQUIRY

INTO THE 28 FEBRUARY 2022 LISMORE FLOOD

BACKGROUND:

My name is . I moved to Lismore with my partner in 2019 and have loved living in Lismore.

It's been a quick place to call home with a wonderful community of people. We purchased a beautiful home on the slopes of Girards Hill () that was flood free. But that was to change on 28 Feb 22.

We had been unable to sleep as the water had started accumulating at the bottom of our street () the night before. At 4am on Monday 29th, we got a call from friends down the street whose garage has started to fill up. They were asking to come to the safety of our house. We went out to get them and saw the start of the rising water in our street. Pretty soon we had everyone below our street with their pets sheltering at our place. However, as the day dawned, we could see water rising in our back yard and threatening to enter our house. By 10am we were evacuating everyone in our house and moving them to higher ground.

We consider ourselves fortunate in that the house itself was flooded only a few inches deep.

PREPAREDNESS AND RESPONSE TO THE FLOOD EVENT:

Lismore is situated on the convergence of the Wilson River (north arm of the Richmond River) and Leycester Creek and has a history of flooding. As such, Lismore is generally well prepared for flood events, however, the February 2022 flood was of catastrophic proportions exceeding by 2 metres the highest flood on record. Lismore residents are generally aware of flood levels, pack up possessions above anticipated flood levels, purchase additional food supplies, relocate motor vehicles etc In the lead up to the February flood, residents prepared and activated their flood action plans.

Whilst it would be difficult to be totally prepared for an adverse event of this magnitude, Lismore was woefully underprepared for this event and the result has been catastrophic. It is my firm view that the local SES were clearly underresourced and overwhelmed during this event. NSW SES was asked if it required additional support from the ADF prior to this event and declined the offer. This was an extremely poor decision as it is better to have the resources on hand and stand them down if not required than to experience the level of underresourcing and lack of action. Residents rely on accurate information from the SES and plan their actions accordingly.

The lack of decisive decision-making and timely, accurate advice from the SES requires immediate investigation and remedy.

Without the support of a well-resourced SES, residents turned to social media and neighbours to respond to their desperate calls for assistance. The local community responded and community members with their boats, canoes, kayaks, jet skis took to the flooded streets to rescue residents. It is evident that had it not been for this grassroots response to the event that many more residents would have perished. Residents felt 'abandoned' and there was a strong sense that as a community we could not rely on government agencies. In addition, SES headquarters were inundated with the result that the rescuers had to be involved in their own rescue. With climate change we will inevitably experience more climate crisis events (Lismore has experienced 3 flood events in 5 years) and we need to be better prepared.

As a flood town, Lismore requires a well-resourced and well-staffed SES with headquarters located in a flood free area if it is to adequately respond to flooding events.

Many areas of East Lismore were negatively impacted by storm water as a result of blocked storm water drains. My rental property (East Lismore) was inundated to the top.

The clearing of storm water drains is a responsibility of Local Government and it is clear that there is no regular maintenance of these network of drains. Action needs to be taken by Lismore City Council to ensure that there is ongoing maintenance of storm water drains.

The inadequacy of forecasting of flood levels was a major contributor to the devastation of the February flood event. Historically, the SES were controlled locally and there was greater use of local knowledge and flood modelling with farmers in the catchments playing key roles in forwarding information on water levels to the local SES. It is difficult to comprehend that forecasting and modelling could not have predicted a significant flood event earlier. There is a need to integrate local knowledge in ALL decision-making structures going forward.

IMMEDIATE RESPONSE AFTER THE FLOOD EVENT:

Lismore was effectively isolated after the flood, there was no mains power so no lighting, limited cooking options, no laundry capacity, many were homeless, food supplies were limited. The community's basic needs for food, clothing and shelter were not being met. Again the community stepped up and pop up food stalls appeared, food, water and ice drops organised, clothing, towels, bedding distributed and clean-ups organised to assist those flood effected.

Future crisis response needs to acknowledge and build on the strengths of these grassroots initiatives.

In the absence of government assistance, community based agencies stepped up. Two wonderful examples are Resilient Lismore and the Koori Mail Hub which were able to quickly marshal a range of support, assistance, food and clothing. These two hubs are still operational as the crisis is far from over and there is a long way to recovery. With the best of intentions, governments are generally slow to respond and are often not able to cut through the bureaucracy. Consideration needs to be given to providing assistance to those community responders who have the ability to work in a timely and grassroots manner.

Information is vital in a crisis situation and this was very lacking in the immediate aftermath as well as during the crisis. Residents need information about services available, their location, opportunities for help and assistance. This information must be delivered in multiple forms as many people had no internet and mobile coverage was impacted. Social media played an important role in quickly disseminating vital information but was not always accurate. For example, social media posted that the town water was not drinkable and would be limited and had to be corrected by Lismore City Council.

RECOVERY:

The magnitude of the devastation requires a corresponding response from government. Essential infrastructure (sewerage works, roads, schools, etc) need to be rebuilt. Lismore will be in recovery for many years and the financial support from government needs to be there for the long journey.

Many government organisations continue to work in silos whereas what is needed is a coordinated and planned response.

Information about grants and financial assistance has been difficult to navigate for people who are suffering post-traumatic stress. The community needs plain English documents, easy to navigate systems to access financial assistance.

Grants to house-owners, renters and business owners have been slow to roll out and this has halted the pace of recovery.

Subsidies could be offered to businesses, homeowners and landlords to rebuild with more sustainable products.

Residents & business owners who are insured remain in a holding pattern awaiting advice from their insurer regarding coverage. Assessment and decision-making is taking far too long and halting recovery. **Insurance companies must be held to timeframes (even despite the volume of work) so that recovery can proceed.**

Many businesses in the CBD and residents of North and South Lismore are unable to obtain flood insurance or the cost is prohibitive. **Consideration needs to be given to an insurance levy similar to the current cyclone prone North Queensland example.**

Finally, there needs to be an acknowledgement of the collective trauma experienced by residents and **recovery will need to address the mental wellbeing of residents with provision of services specifically address this aspect of recovery.**

Thank you for the opportunity to make this submission.

Mob:

Email: