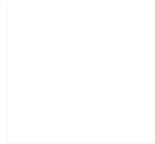


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Tuesday, 10 May 2022 2:59:45 PM



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

My family has lived in the lower Richmond area for approximately 160 years. By lower Richmond I mean the area downriver of Lismore and Casino and includes the villages of Coraki, Woodburn, Broadwater, and Wardell. My family has played a major role in helping to clear, drain, settle, and farm this land over generations and have been through all of the floods that have

occurred in the area since European settlement.

The sugar cane property that I live on was flooded in the 1974 flood which was the last time the flood waters entered into the house. At that time the house was single storey, and the water came into the residence with a depth of a few inches. In response to this flood my grandfather lifted the house more than twice the 1974 level and built a mound to keep animals and equipment on. The first flood of 2022 on the 28 February-1 March 2022 this time was approximately two to two and a half metres higher than the 1974 flood. The water rose to be near waist deep in the second storey and the water over topped the mound. The water was in the house for approximately five to seven days.

The property is not normally that badly affected by flooding as evidenced by it not flooding the house since 1974. When there is large amounts of rain the water will usually pool in the back paddocks which are lower, but the Richmond River does not rise high enough to come onto the property as it will rise up to but stop short of crossing Kilgin Road. During a flood event Kilgin Road will usually be closed by flood water further down the road towards Broadwater at Chinamans Wharf and further up towards Woodburn. This has been the flood experience of the property at every flood since 1974 until 2022, including the higher floods of 2017 and 1988. Due to the preparations made after the 1974 flood and based on previous flood experience my family did not evacuate from the property as we believed we could wait it out. This was the same decision that I believe most of the residents in the Kilgin and Dungarubba areas made.

The flooding that occurred in the first flood of 2022 occurred as the water from the intense rain created pools of water in both the front and back paddocks. The Richmond River eventually

crossed Kilgin Road late on Monday 28 February 2022 and then combined with the pools of water that were in our front paddock. However, the flood water that actually came into the house was not from the Richmond River at front but rather came from the back of the property. As the water came in from the flood waters out at Coraki.

The flood waters kept rising during the night of 28 February and the early morning of 1 March 2022 and when it became clear that there was significant risk of the water coming into the second storey of the house my family decided to evacuate. I contacted the SES who made assurances that they would come which never came, even after I had made a second phone call for help. We were rescued by some of our neighbours who were in their boat and were going from house to house to check if there was anyone there and who wanted to leave.

We were able to leave with our cats and our dogs but had to leave all our other animals behind. We were initially taken to Woodburn Public School that morning and then later in the day we were moved by boat to Evans Head where we stayed at Evans River K-12 School and then Camp Kanonia. As soon as the water receded, we moved to stay with friends in the hills north of Lismore where we are still currently residing.

The damage from the disaster has been extensive. We have lost five cars and suffered extensive damage to the house and grounds and suffered the loss of many personal belongings. We have lost two horses and about half of our chickens. The cost of the damages is in the hundreds of thousands.

The second flood of 2022 came up to the house but did not come in underneath it. This means that the second flood was lower than the 1974 flood and on its own would have been one of the

worst floods ever recorded. However, this second flood has been overwhelmed by the severity and scale of the first flood. We suffered no additional damage from the second flood and is evidence that if the first flood had been on a scale like 1974 the damages would have been much less severe and manageable.

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 will focus on the flooding that occurred on the Richmond River and its impacts on the lower Richmond area due to my personal experiences. By 'lower Richmond' I refer to those parts of the flood plain that lies within the Lismore Council, Richmond Valley Council and Ballina Council areas and includes the villages of Coraki, Woodburn, Broadwater, and Wardell.

I think it is likely too early to definitively determine the causes and contributing factors to the flooding. I suspect that the timing of this inquiry comes too soon after the event to allow the relevant data to be collected and is too short for this data to be properly analysed. I believe the timing and likely conduct of this inquiry is politically motivated so that the NSW Government can pretend it has 'dealt' with the issue ahead of the March 2023 state election. I also fear that this inquiry will be used as a justification for political responses to combat 'climate change' which are irrelevant to this specific flood event or to the regions recovery.

Data from the rain and movement of water must be collected and analysed to understand and explain how this disaster unfolded. I will leave it to others who are more technically competent and have access to this data to provide definitive commentary on how the rain fell, how the water collected and what impacts geography played on the flood. I would urge the inquiry to not

automatically leap to blaming 'climate change' as the cause just so it can appease the media and inner Sydney city audiences. If climate change did have an impact on the event it is very unlikely that it could be definitively shown and to what extent it played a role. It is also not particularly relevant because even if it is a factor, it will not be possible to identify implementable actions that will help mitigate and prevent future flood events. I urge the inquiry to focus on those actions that can actually be implemented and deliver benefits in helping prevent or manage future events rather than committing to broad and unimplementable recommendations.

While I cannot provide definitive evidence of what caused and contributed to the flood event, I would suggest that the following are likely factors and would need careful consideration:

- The impact of heavy rains in the weeks prior to the flood event. These rains occurred across the whole region and meant that the ground was already wet meaning that the rain leading up to the flood could not be absorbed by the ground and had nowhere else to go but to flow into the waterways.
- The heavy rain across the whole region meant that there was large waterflows into multiple waterways. Normally when flooding occurs it is from one or two waterways. For example, minor to moderate flooding will occur in the lower Richmond if there is flooding or strong waterflows in the upper Richmond at Kyogle or Casino or in the Wilson River at Lismore or Nimbin. Waterflows from the Alstonville plateau can also cause minor to moderate flooding on the plain at Coraki from waterflows into the Tucki swamp. What likely occurred with the flood event of 2022 was that there was strong waterflows into all three waterways due to water coming down the Richmond and Wilson Rivers and from the Alstonville plateau. As the water could not be

absorbed it all flowed down and combined on the low Richmond flood plain and caused the unprecedented heights of the flood water.

- A possible cause for why the water sat over the lower Richmond as long as it did and took so long to drain is due to the river bottlenecking between Rileys Hill and the hills at Bagotville. This is one of the narrowest points in the Richmond River and may have contributed to the delays in the water draining.

- Other possible factors:
 - o The way that the water flowed out of the hills north of Lismore. Anecdotally I have been informed from residents on the northside of Lismore that the water behaved strangely and did not spill out of the dams and into the valleys like it normally does. This may have caused more water to flow into Lismore and the lower Richmond in a shorter period of time and caused additional height.
 - o The new Pacific Highway may have aggravated the situation by potentially acting as a levee and delayed how the water spread out towards Evans Head. I do not think the Highway caused the overall heights of the water but could help explain some of the aggravating circumstances of the flooding at Woodburn and Broadwater. It may have also delayed the draining of flood water and assisted in funnelling water towards Wardell thus delaying residents returning to their properties.
 - o It is possible that silt in the lower Richmond River may have aggravated the flood water heights. The upper Richmond River near Casino is known for being very deep and is a major reason for why it rarely floods at Casino, although I note that there was some flooding in 2022. The lower Richmond is much shallower and could have lower capacity in managing higher flows of water from flood events.

1.2 Preparation and planning

The preparation and planning prior to the flood was poor.

There was either no or inadequate announcements or actions taken by the Bureau of Meteorology (BOM) or by the State Emergency Service (SES) prior to the flood event. I can confirm that I did not receive any notices to evacuate or evacuation warnings from the BOM or the SES prior to the flood event. Other members of my family did but I did not. The heavy rain band plus its slow movement would have been observable by BOM prior to it making landfall in Queensland. On observing the impacts of the rain event in Queensland it should have been possible for BOM to have modelled the potential adverse impacts on the North Coast region of NSW. This would have allowed for proper warnings and preparations for evacuation to be made.

The evacuation notices and orders, when they are issued, nearly always come too late. I am unsure of how these decisions are made and whether it has to be approved by the bureaucracy in Sydney/Canberra before being issued. Whatever the process, it always comes hours or days too late with residents already cut off and unable to leave. This happened at both Coraki and Woodburn where orders to evacuate were issued after the roads had already been cut by flood water.

There appears to be no real planning or consideration of how water flows upstream are going to combine and escalate with water flows downstream. For example, there appears to have been little consideration of how the water from Casino would combine with the water coming from Lismore at Coraki. This means that insufficient information and notice is provided to residents on the seriousness and danger of the situation. There is a tendency by the BOM and SES to be reactive and not proactive in flood mitigation and the issuing of notices/warnings.

Recommendations:

1. If it is not already the case, greater authority needs to be given to theatre commanders who are on the ground to make decisions on issue of evacuation warnings and orders. Decisions to issue warnings and evacuations must be devolved to persons on the ground and not made at the headquarters in Sydney or Canberra.
2. There needs to be very clear factors in making decisions to order residents to prepare to evacuate and to evacuate. Sufficient time must be given to allow residents to gather belongings, care for animals and to leave the evacuation zone. Late evacuation notices do not help anyone when the evacuation routes have already been cut off.

1.3 Response to floods

Overall, the response to the flood was very poor by the SES.

SES resources and evacuations:

The SES did very few evacuations that I am aware of in the region. This would be primarily due to a lack of resources meaning that the service is underfunded and lacked boats. I believe the boats contained at the Woodburn SES sheds were damaged and were not able to be used. The foolish and illogical COVID vaccine mandates also saw the turning away of many volunteers who were trained and could have assisted during the flood event. Most evacuations and the moving of evacuees by boat was primarily performed by volunteers and those who had boats and were willing to help.

I requested evacuation two times by the SES but was ultimately safely evacuated due to a neighbour providing the service with their boat. The SES did not contact me to confirm my safety until three or so days after the flood event. In which time I could easily have been deceased. This appears to confirm my suspicion that despite the SES's assurances that they would

turn up at the property to provide evacuation services that they did not follow through.

Some anecdotal information I have been provided on the SES response in Lismore based on conversations I have had with people who were evacuated from North Lismore. On the day before the flood SES personnel went house to house in North Lismore and told people to not evacuate from their homes and that they would be safe to remain. The following day during the flood event and after the water had risen the SES refused to come and rescue and evacuate those people who were now trapped in North Lismore. The death toll would likely have been much higher in Lismore if civilian volunteers had not risked their lives to take their boats and go house to house and move people to the hills on the north side of Lismore near Dunoon Road. These volunteers did the job that SES the refused to do.

I am also aware of disabled wheel-chair bound people who were abandoned by SES and classified as 'not a priority' for rescue by the SES. My understanding is that at least one of these people subsequently drowned due to their inability to swim or to remove themselves from their dwelling.

Immediate provisions and accommodation:
On being evacuated to Evans Head the provision of food, clothes and accommodation was provided entirely by the community with the school grounds provided for people to stay on. The coordination and provision of these needs was largely led by the Presbyterian Church of Evans Head with input from Government officials like the ambulance service and teachers at the school. When the Government authorities from Sydney arrived, they appeared to usually make the situation worse. I observed a situation where the coordinating committee of local volunteers, who were leading the relief effort had an

interaction with an officer of Resilience NSW from Sydney. The Resilience NSW officer attempted to take control of the committee and dictate how they should be responding to the emergency. The committee effectively told this officer to 'piss off' (without using that specific language) as this person from Sydney had no on the ground understanding of what was needed by the evacuees or what was going on.

While just on anecdote I found this to be very telling at how the command-and-control tendencies of the Sydney bureaucracy hit head on against those who were doing the actual work on the ground. Rather than attempt to understand and support the local efforts, the State Government sought to usurp and control the situation to meet Sydney-focused needs and desires.

Communications:

The communication network at Evans Head could not handle the volume of people who were evacuated there and subsequently collapsed. Evans Head normally has approximately 2,000-3,000 residents and can have an additional thousand or so over the Christmas holiday period. The influx of an additional 2-3,000 people from Woodburn, Coraki, Broadwater and Rileys Hill and the surrounding areas was too much for the system and overwhelmed it. It took a couple of days to restore the communication network in full. While the circumstances could not have been foreseen it suggests that additional capacity needs to be built into the mobile networks in case of emergency situations like this.

Recommendations:

1. For future evacuations from natural disasters (flood, fire, earthquakes etc) the management of evacuation centres should primarily reside with local authorities and volunteers, with Resilience NSW and other Government agencies seeking to

provide support and not to control the response. Of course, where there is gross mismanagement of the centre then there would be a need for centralised agencies to step in as needed.

2. Greater funding is needed for the SES to ensure it has the equipment and personnel needed to respond to natural disasters.

3. Consideration should be given to the creation of an auxiliary corps to provide a pool of additional volunteers who can be called on in large scale disasters that overwhelm the core group of SES volunteers. This auxiliary corps could receive the basic safety and medical training needed to support evacuations and other activities and can function under the direction and coordination of the SES.

4. The Government should drop its requirement that SES (and Rural Fire Service) volunteers need to have a COVID vaccination. In a natural disaster of this scale no one cares whether someone has received a vaccination or not. When someone turns up with a boat who is willing to take you to safety you do not ask for their vaccination certificate. In these dangerous situations, the threat of death from the disaster is far greater than the minuscule risk that COVID-19 poses to most people. The vaccination requirement hamstrung the SES meaning that it did not have all its available volunteers on duty and saw it refusing offers of assistance from locals who wanted to help. It is now very clear that vaccination status has little effect on the ability of a person spreading the virus and can no longer be supported.

5. Work with the Commonwealth to ensure that the mobile network has sufficient excess capacity to manage disasters and other emergencies so that the means of communication can remain open.

**from incident
response to
recovery**

to recovery to be poor. I have highlighted the poor service provided by the SES and will focus on other agencies here.

Overall, there was a lack of clarity of who was in control and responsible for different functions. There was considerable buck passing occurring between the different agencies not taking responsibility for performing promised actions.

Command responsibility:

The response appears to have been overly centralised and controlled from Sydney. Ideally, operations for the response should have been directed by those on the ground with clear areas of responsibility with the Sydney/Canberra based parts of the agencies providing support to meet needs but not seek to control and dictate the response. This appears to not have occurred.

Grants:

The division of responsibility for grants between Resilience NSW and Service NSW does not make sense. Either NSW has a one-stop-shop for Government Assistance as it claims, or it does not. This continued division of responsibility causes confusion and hinders the response. I am aware of staff at either Resilience or Service passing customers seeking NSW Government grants onto the Commonwealth and Services Australia. This just adds further to the confusion and is poor customer service.

Insufficient support for volunteers from Sydney:

The volunteers from various agencies that came up from Sydney were well meaning and had a genuine desire to help those flood affected. I make no criticism of these people and commend them for their desire to help. I, however, cannot say the same for their Sydney-based leadership. These people were dropped into a situation that they did not understand and were not prepared for the challenges that they faced. They were poorly resourced and were not properly

appraised of what the situation was like in the region before the flood and what its needs were after the flood. In future responses efforts need to be made to ensure that locally based officers of the Departments are placed in a leadership position to help direct the resources that are being brought in from other parts of the state.

The Rural Fire Service performed well:
The only agency that has performed well in my experience is the RFS. The RFS were proactively visiting the rural properties to see if they could provide assistance and to hose out properties. When the RFS commanders noted who needed assistance and made commitments on resources there was always follow through with the promised resources arriving in the timeframes provided. The RFS commanders also provided the same service after the second flood to ensure that houses and properties could recover from the flood.

1.5 Recovery from floods

The recovery from the floods has ranged from mixed to poor.

Rural property holders – water supply:
The focus has understandably been on the City of Lismore and some of the villages impacted by the flood water. However, there has been little to no consideration on rural properties and farmers. While some loans have been offered for farmers there is a lack of understanding from the Government on the differing challenges facing rural property owners that goes beyond providing funds to replace crop and equipment. Many rural properties are off the water grid and solely reliant on water supplies stored on the property through water tanks. The flood resulted in many tanks of water being spoilt as the flood water overtopped them or has seen the water tanks split or shifted or lost. No targeted support to reconnect and remedy these water issues has been offered or provided to rural property holders.

Clean up:

The bulk of the clean-up efforts in my experience was provided either by locals or volunteers from out of the area. We had assistance and support provided by churches and other Christian organisations that saw volunteers coming down from the Gold Coast and up from the mid-North Coast to help the flood affected.

Government led efforts have largely been poor with the military presence mostly targeted towards looking like the Government was doing something rather than it actually doing something. This is not a criticism of the average soldier who was placed into a difficult situation with no training or support but rather is a reflection on the lack of leadership and direction from the officers and from the political leadership in Canberra. As evidence of this we requested the military to assist with our clean up twice and on both occasions received no support and no further contact.

Lismore Council in conjunction with Public Works Advisory appears to have done a fairly good job in leading and coordinating the collection of a very large amount of rubbish across the local government area.

Housing assistance:

Northern NSW was undergoing a housing crisis pre-flood but the flood has made this worse and there is little scope for new housing to be made available to those who have been left homeless. I note that the Lismore Council has released a discussion paper on the future of the City of Lismore which discusses the options for land swaps and making more land available for housing on the hills near the city, in particular around Goonellabah. These options may eventually provide a solution in the longer term but will take many years to eventuate.

I note that the NSW Government has recently started providing temporary housing in

Wollongbar. While this is a positive step, I do note the amount of time it has taken for this to eventuate. It has been over two months since the flood and only now is this housing starting to become available. The response time from the NSW Government has been poor on this front and it still needs to provide more housing to address the shortfall caused by the flood.

Financial support:

The grants being provided by the NSW Government are inadequate. Many houses and businesses have suffered significant damage that requires hundreds of thousands of dollars to repair. In response to a crisis of such magnitude the Government appear to believe that it is doing a good job doling out grants that amount to a few thousand dollars or in tens of thousands of dollars. The inadequacy of these grants is further highlighted in that flood insurance for many is either unavailable or too expensive to afford. The messaging from the Government that somehow these grants will make a difference is insulting to homeowners facing bills of one to two hundred thousand in repairs.

The grant process and conditions are too restrictive and difficult to navigate. While it is prudent and appropriate for the Government to place conditions due to the risk of fraud, but there is a need for flexibility as I am aware of deserving people who have been rejected from receiving grants because of the conditions imposed. For example, business owners have been rejected as they couldn't provide all the necessary documents even though all of their documents and those held by their solicitors and accountants were lost in the flood. There needs to be some ability for the Government to allow grants on the basis of part information where the applicant can prove that they have lost their records, for example, able to show the premises that went under water that accords with the grant being sought.

The grants to me appear to most about appearing to help people rather than helping people. The Government wishes to appear that it is compassionate and 'doing something' to the Sydney electorate but, does very little to benefit those impacted.

1.6 Any other matters

I would like to raise the following issues for consideration by the NSW Government:

1. The Government should consider and fund additional flood mitigation measures across the region. This approach needs to take a whole of region focus due to how widespread the rain was and with due consideration given to how flooding in the upper parts of the rivers can adversely impact on the lower parts of the rivers. I am aware that Lismore Council has been seeking funding for various mitigation measures for many years so funding for these and proposals from other councils should be considered with urgency.

2. The Government should consider underwriting flood insurance in the region. The lack of insurance and/or underinsurance has been a significant factor in hampering the recovery post-flood. The reason for the lack of insurance is that it is currently uneconomical for private insurance companies to offer this cover to residents and businesses at a price that they can afford due to the risks with offering the insurance. If the issue of insurance is not addressed and the market made affordable then it is very likely that the Government will continue to be called on to provide reconstruction grants, as is currently the case. While these kinds of insurance are regulated by the Commonwealth there is precedent for the NSW Government intervening in the insurance market in certain circumstances as shown via workers compensation, compulsory third party and home building compensation. I acknowledge that underwriting could be an expensive option, but it should be considered, and a cost benefit analysis completed by

Treasury with input from the State Insurance Regulatory Authority to determine if it delivers better results for the insured home/business owners at a price to taxpayers that is more effective than the current ad hoc grants approach being adopted by the NSW Government. Alternatively, the NSW Government should work with the Commonwealth to determine if a similar scheme that applies to northern Queensland can be applied to northern NSW.

3. The NSW Government should consider a voluntary land buy back scheme at land values set at pre-flood levels. Many properties in Lismore and in the lower Richmond towns and rural properties have now become near worthless despite that there is actually a relatively low risk of flooding, especially at the 2022 levels. There would be many homeowners and land owners who may prefer to give up their land and move on but will be forced to either rebuild or continue residing in suboptimal properties due to the lack of interested buyers and being able to obtain a reasonable price for the land. The acquired land could then be either converted into public spaces (if in town), revegetated or, if farmland, sold to interested commercial operators at such time as to recoup value for taxpayers.

Supporting documents or images
