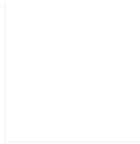


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Sunday, 15 May 2022 7:09:36 PM



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

It did not rain that heavily at Cabarita Beach, when compared to the hinterland on the last few days of February 2022. People in the street had been watching the level of the lake and knew it had potential to come up Tamarind Avenue through the drains. However in the past this water was barely a few mm in the street and drained away quickly.

I woke up at 6 am to find my car submerged in water. I managed to move it up the hill but it never started again and was written off. At this time water was already entering my house. There had been no warning, no time to prepare. I moved a few things upstairs but it was too late for most of the furniture. Water entered the whole property and the shed at the back which stored much of my possessions as I had just finished renovating and had not sorted everything out.

People were scrambling to move their cars but many just had to take themselves to higher ground as the water rapidly rose to approx 1300mm. It stayed that high for almost two days. The house was full of sewage and lake waste when the water finally went down. The smell was awful. The mud army and other helpers removed most of what was downstairs. This was problematic - not having time to sort through things that could be kept before they were thrown on the pile and covered.

It took a month to see an assessor and as at mid may there has only been a \$5000 emergency payment from insurance. The street is more than half empty now - people with ground level housing have moved away while they wait for repairs. There was no presence from Government agencies - just a couple of SES people moving people up and down the street to evacuate them.

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

The Cudgen lake has silted up over the years and has its natural drainage pattern severely disrupted by development. New builds are required to raise their levels which only shifts the problem to established neighbours.

People can remember when the lake was tidal and excess water moved to the ocean but the Kingscliffe bridge is narrow and backs the water

up. How can council allow further development when such a problem exists.

1.2 Preparation and planning

New assessments should be done on future development -especially Kings Forest. Why should we believe their reports that say it will not impact when blind fred can see that it will further compete for drainage from the lake.
322 homes in Cabarita were flooded. There is already a housing crisis in the area. This potential for flooding should be addressed before any more homes are built.

1.3 Response to floods

There was not much time but the community (the whole of Tweed) was completely unprepared. Funny how insurance seemed to know and put premiums up a year or so ago but our governors did noting to prepare or mitigate the damage. It was an extreme event but so was 2017. There has been no contact from council or state governments to try to address the immediate needs of the people. This was largely left to the community and their insurers. We appreciated the rubbish being removed but in Tamarind Avenue there remains at least 3 sites where rubbish is still on the footpath.

1.4 Transition from incident response to recovery

How can governments attract the necessary skills needed for rebuilding -both buildings and also community. Council should be actively seeking solutions for addressing the Cudgen Lake overflow issues.

1.5 Recovery from floods

There should be a community location where Cabarita residents can get clean food clothing and shelter. Because the town was cut off there was no or limited access to these resources. The supermarket was also shut.
Beyond the immediate need, the long term impact on a community of having so many residents effected has started to show. Families whose insurance rental assistance has run out are now trying to get caravans to live in their driveways while waiting for repairs to start.

1.6 Any other

Given the frequency of such disasters the state

matters

should equip itself with building recovery teams who can provide services to uninsured but also to assist insured properties with more timely rebuild. All is all Cabarita is a long way from Sydney and it felt for a long time that we had been forgotten.

Supporting documents or images
