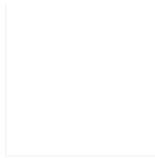


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Tuesday, 17 May 2022 10:31:06 PM
Attachments: [Submission to the Flood Inquiry 0.docx](#)



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

Please see attached file

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

Supporting documents or images

Attach files

- [Submission to the Flood Inquiry 0.docx](#)
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Submission to the Flood Inquiry

My name is . I own a home at , Lismore, NSW 2480.
Prior to the 28th of February 2022 floodwater had never entered upstairs in my property.
My floor height is 12.78m.

My house has two doors next to each other on a landing at the top of 12 steps, which is at the left of the house if you are looking from the street. There is no other external door, apart from French doors onto the front deck, but there are no stairs to that deck. In other words, there is only one entrance/exit area.

On the 27th of February 2022, I was aware there was likely to be a flood the following day and I was keeping track of river heights and predicted falls on the BOM site.

I had a tenant living downstairs who relocated to her daughter's place.
We had moved a lot of her belongings upstairs, along with the fridge and some other furniture from her flat.
We had also moved my washing machine and dryer, mower and power tools, my daughter's surfboards and many boxes of my belongings upstairs. This meant there was a lot of stuff upstairs in every room and the washing machine, dryer and saw table were parked in the hallway. The downstairs fridge was in the kitchen along with my fridge.

I had lived in the house during the 2017 flood and left prior to that flood as I had a daughter living with me, but now I was alone and felt it would be okay to "camp" in the house for a couple of days until the waters receded. I had torches and candles and a gas cooker, so I felt prepared. I expected the floodwaters would not reach more than half a metre under the floorboards, as they had never previously done so and the BOM predictions were for less than that.

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In fact, when I finally went to bed a little after 1:30am on the 28th of February, the prediction was still that the floodwaters would reach 11.5m sometime in the afternoon. After a few hours sleep, I woke and checked the BOM again to find the prediction was revised to 13.5m that morning!

It was still dark, around 6am. I realized that at that height I would not be able to even remain in my bed without getting soaked and that it was already too late to safely leave.

I gathered some important papers, my laptop and ipad and a couple of sets of clothing and put them into a small suitcase. I got the ladder and put it up at the base of the bunk beds in the end room, which is on the far right-hand side of the house if you are looking from the street (the opposite side from the doors). Because of the amount of stuff stored in the room, this was the only way to get up on top of the bunks, and that was the only place in the house that would be "safe" at 13.5 m flood levels.

I put the suitcase up on top of the top bunk and got one of my daughter's surfboards and climbed up on top of the bunks.

I am 60 years old and in January I had covid. I still haven't fully regained my energy, and at that time I felt physically weak and very vulnerable.

I tried to call SES but couldn't get through.

I think it was from the SES recording, or website that I got a "non-urgent" police number, which I rang. After a long time, they answered. It was still quite dark inside and the electricity had gone off.

The policeman asked me if I could get to the cavity in the ceiling and take something to cut or knock the roof out. I felt that was not good advice as too many people drown in roof cavities. But anyway, it was impossible for me to do.

The manhole was at the top of the main bedroom's cupboards, far too high to reach without the ladder. I had nothing to cut through the roof with, didn't have the physical strength to remove the contents and climb into the cupboard.

He said SES was too busy to help and asked what my back-up plan was. I told him I had the surfboard and could hopefully push that through the window and get to safety that way if necessary. The policeman said if the water gets inside the house ring 000.

I soon realized the water was already inside the house.

Although my "back-up plan" was to use the surfboard, I knew that I wouldn't be able to actually get up on the board, that at most it would give me something to cling to while I swam or kicked my way through the debris.

It began to get light around this time and I saw the floor was under about a foot of water. I then looked out the window and watched a sudden rise of the waters up the tree in the front yard, but then the rise slowed.

By this time the water had covered the lower bunk. I could hear things crashing down through the house.

I tried ringing 000 and got through after several minutes.

Again, I was told SES was busy and unlikely to help, although they would put my name on the list. Again, I was asked what my back-up plan was and told them about the surfboard.

I began looking out the windows and gauging the rise of the waters against the air-conditioning unit on the house next door.

It was still rising and was at the lower window sill.

My daughter rang. I didn't know what to tell her to reassure her. There was nothing, apart from the surfboard. But we both knew I couldn't get up on it and might get carried away with the current or get my legs tangled in something trying to swim out, even if I could maintain my grip. I wasn't well.

I saw two snakes swim past the window.

I heard people calling out for help from several different directions.

I heard and then saw people down the end of the street in boats and began calling out, but nobody came up my end of the street.

A friend rang. At that point I calculated I had between ten and fifteen minutes before I couldn't use the surfboard. I knew I wouldn't have the physical strength to push it through the window and the water if the water was more than a foot above the window sill.

I tried waving through the window but couldn't get any attention.

Then I saw a boat come further up the street and I started calling out over and over and over and waving my hand through the window and eventually the boat came to the window.

The man in the boat (I later learned his name was Simon Witchard) asked me if I could get to the front door. I said no, it was on the other side of the house and there was too much stuff I could get trapped under. I wouldn't have been able to open the door against the flood anyway.

I wanted to get through the window and into his boat. He didn't think I could, but I asked him to try to keep the flat front of his dinghy against the wall of the house.

I knew I wouldn't be able to put my little suitcase into the boat and still get in myself, and he couldn't get it because he had to stay at the back of the boat to keep it against the wall, so I left my suitcase with my papers and laptop and clothes behind.

I have a backpack style handbag and put that on my back. Then I put my foot on the inside window sill, which was already covered with water. I stepped my other foot over the bottom window and sat on the frame, lifted my back leg over the bottom window and slid into the boat, breaking glass from the windows falling all around me.

I had a few cuts and was bleeding and it was pouring rain, but motored the boat down North street, turned left into Magellan street and took me to where the waters stopped halfway up the road alongside Lismore Public School. Thank God for community volunteers in their dinghies! Simon probably saved my life.

Someone called helped me out of the boat and led me to a house where there was an ambulance.

My doctor was investigating my high blood pressure and I'd also had chest pains since I got covid. I think someone (a volunteer) asked me something health related and wanted me to see the paramedics, but the ambulance had to take someone to the hospital first. I sat, very wet, in front of a house for a little while, but then decided I'd walk up to where I left my car on Dibbs street. I didn't wait for the ambulance to return.

When I got to my car, it had a flat tyre, but I never-the-less drove it around to my friend's house in Bent street.

I stayed with her and other displaced people in her house for around five days. There was no electricity. There was no governmental help.

I am used to living alone and with such a big thing to process, I was craving alone time after a few days.

I was also beginning to get panic attacks and chest pain that I wasn't sure if it was from covid or stress or if I was having heart attacks. One day I went up to the doctors at the uni hub. It was a hot day. I was sitting under a shade cloth outside for a long time while they tried to figure out whether they could use an ECG machine there at the uni to check my heart. They eventually decided I would have to go to the hospital to get one and they didn't want me to drive.

It was unusual behaviour on my part but I left in my car at that point and drove to Ballina. I was highly stressed and hot and just wanted to be in the cool air-conditioning.

I drove to Ballina and found relief in it not being such a disaster zone as Lismore was. I booked into a cabin at Reflections Caravan Park for a few days. At the end of my stay, I asked if I could extend it but the cabin was already booked out.

I arranged for help clearing the house out one Saturday. My brothers came and other friends came and a huge pile of my damaged belongings was created on the footpath outside my house. I am very grateful for the help. I am also aware I didn't have a lot of say in what was kept and what was thrown out. There was not much consultation.

I found I did have flood insurance for the building, but no contents insurance. The insurance would apparently cover up to 52 weeks accommodation from the date of the incident.

I stayed in my car, under my house and back in my friend's house for a little while then rang Comminsure multiple times asking for help with somewhere to stay. They said the government had booked out all the motels, hotels and caravan parks for miles around and that the only thing they could find was a glamping tent at Ballina. Thinking that it was actually in Ballina, I said I'd happily take that.

I headed to Ballina Beach Resort in Ballina only to be told my booking was not there and that I must be in Ballina Beach Nature Resort, which was in South Ballina.

I headed to Burns Point ferry but it was out of commission. From then until a few days before my four-week stay ended, I had to travel via Wardell to get anywhere.

Ballina Beach Nature Resort was past a vast tract of flood-damaged homes and many miles from any normally-operating shops or businesses. But it was comfortable enough in the tent. It was a long way to drive to get home to Lismore or to the shops at Ballina.

I was driving to Lismore a lot to continue cleaning my home and my salvaged possessions and moving salvaged items to a friend's garage for storage.

During my stay at the tent, I rang Comminsure many times about future accommodation options. I was informed that if I got a letter from a real estate agent saying how much my

place would rent out for, they could pay out my accommodation benefit at that rate as a lump sum. This would allow me to buy a caravan or RV or pay a bond on a place. I got the letter and emailed it to Comminsure in February.

Ballina Beach Nature Resort charged Comminsure \$9165 for those four weeks accommodation in the tent. I was concerned that they would deduct that amount from my accommodation benefit payout if I got one. I rang many times and emailed as well before my accommodation in the tent was due to expire on April 13th. I was told that they would deduct 4 weeks, not \$9165, if they accepted my claim for accommodation benefit payout, but despite my desperate pleas and tears, they still hadn't processed the request before I had to leave.

The day before the booking expired on the 13th of April, they did offer to extend the booking for a few weeks more, but by that time I'd had to make other arrangements to ensure I wouldn't just be sleeping in the car again.

A friend offered accommodation on her friend's property. It was \$330pw, which is too much rent to pay on the pension, and it was a long way from Lismore but it was an opportunity to have a space of my own and if Comminsure would cover it, I thought it might do for a while, until I figured out what to do.

At the writing of this submission, I have so far paid eight weeks rent at \$330pw for this place out of my own pocket and have still not received the accommodation benefit payment from Comminsure.

The accommodation is in Nords Wharf, south of Newcastle, so it is a long way from my home and my community, but it's the only option I could find for a place of my own. My thinking is that if I spend a couple of weeks here and a week up there, I can keep in touch with my community but also live somewhere that's not a disaster zone and have some normalcy. If I can keep up the travel.

I am traumatized. My body is reacting. I am torn between wanting my community and wanting normalcy, between wanting to just go home and fearing doing so, between wanting my house rebuilt and fearing the stupidity and futility of such a move if it is just going to flood there again. I'm getting older. I can't go through that again.

Shortly after the flood, I arrived in my street to find police there. I wanted to park in my driveway but they wouldn't let me, saying the area was a crime scene and I would have to park down the road. As I needed to put things from under my house into my car, this was very inconvenient.

I asked if my home was involved in the crime and they said no, but still wouldn't let me park in the driveway. I later found out that my neighbour was charged with Grievous Use of a Weapon after stabbing a man who'd followed him home after an altercation. The stabbing took place between my driveway and the house to my right. The neighbour lives on the property to my left (if you're facing my house from the street).

The neighbour has had a head injury and has previous history of “impulse control” leading to court. He was keen to tell me his version of things. I have been careful of this neighbour, but invited him under the house one day for a cuppa because I couldn’t stand up to listen to him any longer.

I’d slept in the car under the house the night before and I had a gas stove set up for a cuppa. I knew I had a visitor who would be arriving soon.

Comminsure had appointed builders to strip out my house. Apparently they were there at the time of the stabbing. I told my neighbour I believed they were only downstairs on the day in question and I saw him go to the garage door to take “line of sight” photos from that doorway. My visitor soon arrived and the neighbour left.

Next time I went to my house, one of the front doors was ajar. The neighbour said the door was open (which I doubt) and he had gone upstairs into my house to take photos of what could be seen from up there. I said “Well please DON’T go into my house without my permission!” He said sorry and that he “just thought he should tell me”

I mention this background because I went home about a week ago to find him parked in my driveway and plugged into my electricity. I again told him he had no right to be on my property without my permission. He told me the electricity was free at the moment, which to me wasn’t the point. I said boundaries are important to me and that his place was his and my place was mine and he had no right to be on my property for any reason without permission. I was very clear.

During an environmental inspection immediately after this exchange, I rang to query the idea the electricity was free. I guess I was questioning myself. He’d said his generator was broken and now he would have to try to get it fixed. I know that’s not my problem, but it wasn’t a normal situation post-flood and I felt a little sorry for him.

Enova said I would be getting a new meter and when they had installed it (due to be done the following day) they would then decide if they would estimate electricity costs or start again from a zero balance.

I decided it was important to maintain the boundaries and that I should not relent and say he could plug in after all. I was very aware he was the sort of person I could not afford to relax boundaries with. For the first time, as I drove away he gave me a very filthy look. Ten minutes later, believing I’d left my phone back at my place, I returned to find him using power tools on his property and plugged back into my electricity once again.

This time, I unplugged it myself. I felt like going to the police but thought I should go away and calm down first. I ended up sending him a text outlining things and saying how disappointed I was at his plugging back in after I had so clearly told him to stay off my property. His replies were “ . Relax. I am done. With many things.” Followed by “Don’t contact me again. Ever”

I will be perfectly happy not to contact him again but hope that really is the last of him trespassing. Because of his violent history I was afraid to return by myself and when I next visited my property I took a friend along. I remain scared of sleeping in the car there again because of all of this. I know many people are experiencing theft of their remaining

I have heard some people say they don't want to move from the floodplain and I don't think it should be compulsory. Perhaps if it was offered, people who didn't take up the offer straight away might do so on the next flood or the one after that.

Apparently after the 54 flood, the government made funds available to buy land in Goonellabah to create a new commercial centre but we kept the CBD anyway.

There was also a voluntary purchase scheme to help people move out of the floodplain, but people are living there again now

The government response after this flood was slow and haphazard.

I would like to be living somewhere closer to home but there was a housing crisis before the flood and now it's impossible.

I had no contents insurance and lost a lifetime's collection of many things. Many are irreplaceable. Meanwhile, I have nowhere to put things even if I did get replacements.

I think there are beds people can get but I don't have anywhere to put one and won't for 18 months, by which time I'm sure we will all be forgotten and there will be no such help offered. And that's if I return to my house in Lismore.

I still haven't managed to get my medical stuff sorted out, haven't sorted things with Centrelink and don't know where I officially "live" at the moment. There needs to be some understanding about these things.

I have written this submission hurriedly on the day before submissions close but wanted to add my experience and thoughts even if they were messily presented.