

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 19 May 2022 8:45:05 AM

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

I live in North Byron and I support the submission by the North Byron District Activation Group. We had unprecedented flooding in our area in February and March with catastrophic damage to a significant number of houses, businesses and infrastructure and we need funding to assist the community with Flood Mitigation and Flood Response. With assistance

we can return safely back to our homes.

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 flood levels were unexpectedly high, as the result we were unprepared and lost most of our possessions.
1.2 Preparation and planning	The call from the SES was early in the morning of 28th February 2022 giving us very little time to prepare for the flood and evacuate
1.3 Response to floods	We had to walk out from our property
1.4 Transition from incident response to recovery	The transition from incident to recovery has been very lengthy and is still in progress. The shock of being flooded and having to really on our friends for accommodation, moral support and practical support in the first phase (first few weeks) to then go through the grief reaction to the multiple losses, followed by attempts to secure insurance and other financial supports and the waiting period which is lengthy. we are still in limbo, not knowing how to proceed into the future. We are considering our options to rebuild in a flood zone is risky or to demolish our house as build above the flood level which is an expensive exercise and I will need to take a mortgage to be able to do that.
1.5 Recovery from floods	We have not yet recovered from the flood
1.6 Any other matters	My business was based at home and now am faced with having to rent premisses to be able to conduct my business. Also we are living in our damaged home as it is very difficult to find alternative accommodation and it is a costly exercise.

Supporting documents or images
