

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 20 May 2022 11:16:46 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

In March 2017 my house on Molesworth St, East Lismore, flooded with 1m of water through the entire house. At the time, the house's floor height was 10.6m. It was level to the street at the front of the property, and approximately 1.5m off the ground at the back – the property slopes down. The levee bank (a grassy section of the levee) is at the rear of our property.

My husband and I opted to repair our house and raise it – it was the only house on the street that hadn't been. It was a long process, only completed in October 2019. It became the highest house on our section of Molesworth St (south of the Ballina St bridge roundabout), with a floor height of 12.83m, chosen specifically to be above the 1974 and 1954 record flood heights of 12.17m and 12.54m. We felt confident based on many professionals' expert advice that the upper storey was safe from future major floods.

In February 2022, our house flooded with over 1.4m of water through the main area in the record-smashing flood of 14.35m (approx., since the nearest Lismore flood gauge was smashed). My husband and I have lost everything twice in five years now, this time with a toddler. I cannot do this again; we are now making the decision not just for ourselves, but on behalf of our child, who has no say in this.

This time has been different. So many more people need help. Friends who helped us last time have expressed feeling bad they can't help us more because their own houses flooded this time. I grew up in Broadwater; I am shocked to see how badly Woodburn, Broadwater, Coraki, Wardell, Ballina and Byron Bay flooded.

We need to be able to move out of the riverbed. We have loved it there, close to the CBD, with fantastic neighbours who have become family. But how will we do this, with a mortgage on an unliveable house?

Terms of Reference (optional)

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

1.1 Causes and contributing

My observation of half a dozen floods as a homeowner close to the levee bank in East

factors

Lismore is that no two floods are the same. What they do have in common is that they tend to be a combination of rain / weather based events that combine.

For example:

- In 2016 there was a major flood which occurred after not much rain (about 100mm) but coincided with a king tide
- 2017's 31 March / 1 April major flood came approximately two weeks after a minor flood which never quite receded, plus had two rain systems collide, one from the north and one from the south.
- 2022's 28 February's flood's extra two metres appear to be caused by something I've seen described as a 'hybrid cyclone', where a rain event that typically might have led to a major flood in the range of what was previously seen (up to 12.5m) was extended by warm air keeping the rain circulating over the area.

1.2 Preparation and planning

There are some particular features of our part of Molesworth St that are helpful to consider with flooding preparation, which we have also observed through experience.

- Our section of Molesworth St – South of the highway – gets cut off much earlier than any evacuation warning we have ever had. Sometimes (March 2017, December 2020) we don't even get evacuation warnings for East Lismore.
- Due to this, our rule is: if two of the three roads out are cut off, we evacuate. If it may flood overnight, we evacuate. If we stay, we risk losing our cars and if we are going to the effort to get our cars high enough to not flood, we go stay with relatives. We are lucky to have this option. My understanding is that many people who do not leave in this situation do not have friends or family alternatives to do so. This is why a much more robust evacuation plan and high safe points around town are so important. We have also found that the Bruxner Highway typically gets water over it at this early stage anywhere from Dawson St to Brewster St (near the

Square) so we also need to leave early to make sure we can 'get up the hill'.

- This type of principle is adaptable for any resident or business owner who knows their area and can be shared by long term residents with newer residents, and part of flood planning (eg in workshops or in a fill in guide) for every street in the flood zone.

- In previous floods, from observation of residents who have stayed behind (safely) in their houses, the water can come up from all three directions. In the 28 February 2022 flood the water was observed to have strong current in our section of Molesworth St, which no resident could remember seeing before. This makes leaving in an unpowered boat / kayak very difficult should it come to that point.

- We did not manage to evacuate with much in 2017 or 2022. By the time the notice comes through that it is going to be a major flood, it is not safe to be going in and out of the house much, trying to move equipment, furniture or carloads of possessions. We are well aware that the river can rise faster than is typical – I observed the river to be rising faster than I'd ever seen on Thursday 31 March 2017 about 5pm – and we have heard from many others of the half a metre rise per hour for the 28 February 2022 flood.

- In 2017 we did not receive notice that it would be likely an 11m+ flood until after we had safely evacuated; in 2022, having already evacuated to Ballina for the weekend, and not finding out until the Sunday evening how bad the flood would be, it was again simply not safe to drive back to Lismore to try to move things.

- Moving items also requires access to a truck or ute, people to help, and a place to store things. For business owners in the future it is particularly important to have more places for these: storage up a hill, people ready to go to drive trucks and heavy machinery via a phone tree / text message tree.

• In 2017 I suggested that there should be six-monthly notices to all properties that are at risk of flooding about where to find floor height information, what to do in case of flood, suggestions to monitor large rainfall, how to prepare a flood plan now. I would now extend this to all residents – people may be caught in flood with friends – or offer to shelter friends and family – or may experience other problems due to high rainfall, like being cut off, having a lower level or garage flood on the side of a hill, a landslip or a sinkhole in a road or yard (we have had a sinkhole in our Molesworth St yard too and experienced a Goonellabah flooded garage).
* Our house would have had the water over the ceiling and likely to the tip of the roof, had we not raised it. But we have still lost a lot, despite a huge amount of effort, preparation and planning.

1.3 Response to floods

The piecemeal approach is not helpful. I don't want to say we've had no help; we've had a lot. But it is difficult to track and mostly from the community, our friends and family, and it's a part time to full time job sourcing it, putting your name down, turning up, fulfilling admin requirements. This is difficult for people who are traumatised, for people who have to continue to turn up to work, look after their children or friends or relatives.

I would suggest that the SES be able to pay people more like the army reserves where people are able to be called up. The army have been very helpful also and I very much appreciated their time in the area. More needs to be done to capture the lessons we continually learn over and over and implement them. We have had many of the conversations that are happening now. How to raise your house? How to flood proof your interior? It is not possible to create a really floodproof kitchen or bathroom. Tiles have to come out when they have had flood water soaking the walls. A stainless steel kitchen sounds like it can be washed out but you only

have to miss one spot of floodwater and it will begin to rust.

More also needs to be done for the communities within our community. Lismore has a significant Deaf population and of people with disabilities; isolated residents particularly older ones; residents who are new or from outside the area; residents with migrant / refugee / culturally and linguistically diverse backgrounds. Messages need to go out via all these and other networks. This is why a street-by-street approach and a community networks approach to emergency management needs to be taken as well as the top down approach.

1.4 Transition from incident response to recovery

I believe the transition from incident response to recovery is pushed much earlier than is realistic. I would say at the time of the 2022 floods that we were still recovering from the 2017 flood.

Everyone is traumatised. Time frames need to be much longer; long term support needs to be made available earlier. Some things that would help would include a case worker and a support worker assigned to every house, to help sort through what's needed.

This kind of support could be available for people no matter where they are located – if they stay in the local area or have to / decide to move away temporarily or longer term.

Approaching residents and businesses individually, house by house, business by business, street by street is necessary to get the solutions that help everyone going forward is what's needed. To paraphrase the Premier said at a press conference at Lismore City Council back at the beginning: All options need to be on the table.

1.5 Recovery from floods

There is no such thing as recovery, which implies getting something back that you had. I realised after the 2017 floods that I had been working very hard with the goal of 'getting back' to where we were before the flood, and that we would not achieve that; it was possible only to go forward and make choices for a good present

and future, as things were. I've observed this impulse in many more others post the 2022 floods.

I do like the approach to 'build better' and feel this is a positive approach to the idea of recovery.

1.6 Any other matters

Land swaps and support to move houses should be made available alongside support to raise or support to buy back.

Residents of North Lismore and South Lismore may wish to stay.

Residents of East Lismore may wish to have a buy back.

Ideally I would really like to see a resettlement in place for all residents and businesses of the flood prone areas / suburbs. Perhaps it isn't possible to replicate all of South Lismore – but we could go street by street. My section has 21 properties, mostly houses with a few business premises. Social capital is an important part of survival and each little suburb has its own personality, networks, neighbours, families. If insurance is to remain an option for anyone in Lismore, there needs to be a minimum insurance product that allows people to have their houses replaced and the basics of contents covered. For absolutely everyone, including people on low incomes.

There also needs to be much closer scrutiny and regulation of practices by insurance companies and building companies.

Supporting documents or images
