

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 20 May 2022 4:57:41 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

### 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**

Water flooded our street from both the flood basin in the cane fields behind our house and from the river across the road. Our southern side

of the river does not have a levy past the eastern side of the bridge (the section adjacent to our street, which is also just around a river bend). And while we accept living on the edge of the flood basin, Blacks Drain failed (again) bringing in gigalitres of extra water. (See 'recovery from' section for further on this.)

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## **1.2 Preparation and planning**

If we had made decisions following official advice, we would have gone to bed with assurances our place would be fine only to be woken with just half an hour to pack and evacuate in the middle of the night, our vehicles driving through flood water to get to higher ground.

While our family was prepared for a lower-end major flood (water inundating downstairs), the bureau only warned of a moderate flood of perhaps 4m river height at Murwillumbah. Our property is unaffected by a 4m flood so we 'should' have been fine. The official BOM flood warning was still for a maximum of 4m at 7pm Sunday 27th of February, by which time the river height had already passed that and was still rising relatively quickly.

We evacuated of our own accord at 8:30pm. Despite a similar flood in 2017, no-one official gave sufficient warning time. I'm told the SES/fire brigade came through with loud speakers late in the night - from what I'm told this was of their own accord. Within about half an hour of that all evacuation routes out of our street were cut off. At least one neighbour ended up stranded. We are a dead-end street with one way in and out.

Our household never actually received evacuation orders for the flood that inundated our property 2.5-3.5m, including half a metre of water through the main floor. We received the order for Tumbulgum by SMS on Sunday morning, and then one for Murwillumbah CBD at Monday lunchtime - neither of these directly relate to us - and by Monday our street was

already fully inundated. The evacuation centre wasn't set up until after we had evacuated of our own accord. This meant we had to find our own place to take refuge that night.

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### **1.3 Response to floods**

In our experience, everything official was too little, too late.

Immediate clean up: All done by ourselves, neighbours and volunteers. The Volunteer Hub at Murwillumbah that ran was amazing and really supported us in those first two weeks. The debris was removed by a tree contractor volunteering, not Council. In helping, he had an accident at another property and \$15000 repair bill - I feel strongly that costs incurred by civilians helping in an emergency situation after disaster should be quietly reimbursed by the level of government that would have otherwise had to do this work.

Insurance: Has been the most stressful part of our experience so far. Still waiting on strip out 11 weeks on (we have done what we can ourselves meanwhile), the assessor didn't visit until week 9, delays in decisions about our temporary accommodation have left us in a panel van and shed on the property without hot water and just one power point for the whole property - again, this is 11 weeks on. Happily, we did speak to the emergency housing when the rain again threatened flooding and have had almost a week in a motel. We didn't know that we would be eligible due to our circumstances of being technically covered by insurance, so maybe others wouldn't know either.

Army: Most work was done by the time they arrived. What we did ask for assistance with (yard) they declined. In our experience, all we saw was them sauntering up and down streets clean, doing nothing. Again, it was very, very late in the response for them to be arriving.

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### **1.5 Recovery from**

We want assistance to raise our house as part of



## **floods**

the current repairs. We received a letter in 2018 advising that we were eligible for the Voluntary House Raising scheme but also that there was no money allocated at that time. The funding has been so slow for this that only one house in our street has benefitted since the 2017 flood. This is not good enough. We need our house raised before this happens again. We have also recently been advised that our house is one of a few on the street not eligible after all, because of its relative height to the 1-in-100 flood - Council's flood report on our house height relative to the 1-in-100 flood is incorrect by about 50cm and we have since pointed this out and had Council survey in person to prove that the flood indeed went through our floorboards 42-45cm. We need funding made available now, during the repair phase. It makes economic sense for the government as well as us to raise our homes now and not wait. In any case, right now the extreme housing crisis in our region makes other options impractical.

We need an independent hydrological study to show the flood impacts on South Murwillumbah, and Railway Street in particular, of both the CBD levy and the failure of Blacks Drain. Blacks Drain (including the Tweed Valley Way over it) has failed in both 2017 and 2022 and sent a torrent of extra water through our flood basin. This would suggest the road/drain has been under engineered to withstand a major flood and therefore I assert that this drain failure must be taken into account in flood modelling. Many of us in South Murwillumbah do not have confidence in the Council's flood modelling or what we're being told about the 'limited' impact of the levy and drain on us. Many locals agree that the CBD levy was built to sacrifice South Murwillumbah for the safety of town. Our houses are near a century old and we did not flood in this way before the wall. When the CBD was badly flooded previously, our street was not. Now it's vice versa. We need to see independent

hydrology. And we need our houses raised in the short term while longer term solutions are figured out and become practical.

The community has done an amazing job supporting itself through the disaster, but we can't be expected to do it alone. We need all levels of government, state in particular, to support the community to help itself. We need that support to come in the form of buildings available at immediate notice for volunteer hubs and donations hubs - not to be relying on the generosity of a local businessman and the luck that there was a somewhat suitable premises empty. We need the backup of the defence force arriving within 2 days, not 2 weeks and for them to be jumping in immediately like civilians were, not held back by whatever policy and procedure had them walking around NOT assisting. We need defence setting up camps for evacuees, not themselves. We need Councils and state government to be kind in addressing any regulations that were not followed to the letter during extenuating circumstances, not chastise helping people. And we need funding to reimburse people whose vehicles or equipment has been damaged in assisting others. We need to do this when civilians are the ONLY people who can do this work, whether it be saving lives from rooftops, or urgent emergency clean up because those people and agencies who are officially tasked with this work are either unable to access, can't make it in time, or are too overwhelmed with the number of urgent jobs. I believe all Australians would consider this the right thing to do in such circumstances.

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### **Supporting documents or images**

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