

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 20 May 2022 6:16:37 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

On Monday, 28th February 2022, based on alerts and information provided by media and emergency services, my husband and I were expecting a moderate flood, similar to the 1988 flood in Woodburn / Swan Bay which saw us cut off for 2 weeks, but no water near or in the house.

By the time the evacuation order was issued for

Swan Bay - around 3.00pm - both ends of the road our farm is on were cut off. At this point, we still were not overly concerned about the extent of the water coming based on:

- 46 years lived experience with previous flooding events,
- advice from long time residents of the area,
- the knowledge that when the Wilsons River peaks in Lismore, it is usually approximately three days before the water reaches the Mid Richmond area.

After hearing the evacuation notice for Swan Bay on ABC Radio late afternoon on 28th February, we moved our car and ute to the highest point on our ridge (our usual place in these circumstances as a precautionary measure).

Note, at this point, all focus was on Lismore and the emergency unfolding there. In addition, the evacuation order for Woodburn was lifted earlier, before being reinstated a number of hours later. These combined events and messaging could only lead us to continue to assume that water would not enter our home. This is significant because the 1954, 1974, 1988 and 1989 floods of Woodburn did not enter the dwelling. Also the 2017 Lismore flooding had little impact on the Mid Richmond area.

When we saw water flowing under our house, we started to lift as many items as we could, still believing water would not enter.

The water, which first entered our home at approximately 8.30pm, was virtually clear with only a small amount of silt showing through the water. It was not muddy river water. We believe this first inflow of water was not from the river but from the 'rain bomb' storm falling on already saturated ground. The direction the water was flowing was also not from the river situated to the northwest of our property, but from the southeast area, we can only assume this was from the Bungawalbin catchment area. No emergency coverage or reporting that we heard was covering this seemingly important and impactful situation emerging downstream. Even the Prime

Minister referred to this water inundation as an 'inland tsunami', while the NSW Premier called it a 'catastrophic event'.

Continuing with our personal story, around 10pm after moving and lifting what we could, we had to take our dog and cat into our bedroom and shelter on the bed. All the while the water was rising. At this stage we still had lights and watched the water rise quite rapidly and our furniture and belongings start to float in absolute disbelief at what was happening. At about 1pm, it was becoming apparent that we were in a difficult and life-threatening situation as the water was now up over the bed and we had no alternative but to wade through to the kitchen where we thought we could keep our pets as high as possible on chairs on kitchen benches, while we had to stand in water that was rising. Around 3am we called the SES as we had been hearing that people weren't able to get through and were on hold for long periods. We also knew that at this point, we couldn't hope to be rescued until daylight and also had to think about our safety and options if this were not to happen. When daylight came and water was up to our armpits, we called SES again as I have a mobility problem and we knew I would not likely be able to clamber up onto the roof. During this call, the SES told us we were 'on the list' and someone would be there as soon as possible. Around 7am, we heard a boat and someone called out and realised we were inside. They saw the dog at the window and we were able to yell instructions back and forth about where the best place was to get us into the boat. We made our way in a couple of trips with the pets through the floating furniture to our front verandah where an SES flood boat was waiting to evacuate us. With great difficulty they managed to get our pets and us into the boat which was on the water up at the roofline of our house. Along with two other families and their pets, the SES took us to the evacuation centre set up at Woodburn Public School.

I would like to mention here how fantastic the volunteers and the set up at the school was. First aiders assessed our condition and attended to cuts and bruises, we were given a place to sit and wait for whatever came. The Evans Head community also swung into action with a flotilla of boats to take people out there if they had somewhere to shelter, as well as the Evans Head evacuation centre.

After more than 36 hours of no sleep or food, we arrived wet and exhausted at Evans Head to temporary accommodation through friends. Here we waited out the next week until we could access our home and property on Tuesday, 8th March to see the impact of the "flood".

It has now been more than 80 days since this life changing disaster. Something we thought we would never experience at our stage of life (late 70's) and it has been hard. There have been some highlights to help us get through this such as the Rural Fire Service and their people who turned up to help clear out our belongings with care and consideration. The RFS were more involved (and still are) in the post "emergency" clean up, welfare checks etc than any other service such as the SES or the ADF. The generosity from people has been overwhelming and it is they more than any government assistance that is getting us back on our feet and into our home again.

With our house and farm located out of town and not on a main road, plus the fact that it was uninhabitable, we missed many opportunities for assistance and much of what we have achieved is through family or our own hard work. The passing influx of 'helpers' did not make it out of the main areas of towns.

The Woodburn Hub and volunteers have been amazing and we cannot thank them enough for what they are doing for our community.

Unlike NRMA who wanted to charge us \$30k per annum for flood insurance, giving us no option but to opt out because as pensioners this is beyond our means. And the treatment by NRMA

to loyal 50+ year customers during this process has been appallingly patronising and unsupportive compared to stories we have heard about other insurers with clients with no flood insurance.

The progress to 'back home' is slow. We do appreciate the disaster relief monies including the 'Back Home Grant' however it is too little too late and not enough. When the charities came in, it seemed as though the government (local, state and federal) all backed away to leave it to the affected residents to find a way to get themselves back up and running. Services such as Service NSW etc are still around, but they limited in what they can offer and are to some extent becoming redundant by just 'being there'. The ADF just left when there was still so much cleaning up and repairs such as fences, feeding livestock, road repairs etc and I believe that they should still be here helping to get many outlying communities up and running and feeling that they have not been forgotten – just like us. Many communities are hurting and will never recover. Many people are moving away or finding it just too hard to return and this is a significant loss to the area. No amount of infrastructure is worth the money being spent on it if there is no community to use it.

Lastly, water came 2 metres into our home where water had never been before. To say you 'understand' when you have not experienced an event such as this; to witness your life's work and savings be ripped out and tossed into a pile of 'rubbish' on the side of the road is heartbreaking. To not be able to provide fair warning is significant and had a momentous impact on the decisions we made on 28th February as well as today.

Terms of Reference (optional)

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

1.1 Causes and Refer to 'Your Story'

**contributing
factors**

1.2 Preparation and planning	Refer to 'Your Story'
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1.3 Response to floods	Refer to 'Your Story'
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1.4 Transition from incident response to recovery	Refer to 'Your Story'
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1.5 Recovery from floods	Refer to 'Your Story'
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1.6 Any other matters	Refer to 'Your Story'
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Supporting documents or images
