

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Saturday, 21 May 2022 9:38:14 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

I live in South Lismore. Myself and all my neighbours have a flood plan. Our flood plans have several stages. We all are aware of our floor heights, road heights, last roads out heights, heights of previous major flood, catchment areas, and levee heights. Many of us started to action our flood plans on saturday the 26th Feb. Flood plan stage one consists off

tidying up down stairs, lift items off the floor to racks, shelves and hooks, check on your neighbour, food shop. Stage two generally consists of helping other's in the neighbour hood and surrounding businesses or your workplace, this was actioned sunday morning. As river heights are predicted higher you begin to action the next stage of your flood plan.

We entered the evening on the 27th Feb with predictions of 10m, no water enters our street at this height, but by this stage many people had already shifted their cars to high ground above 1 in 100 yr flood heights. By midnight we began to feel extremely uneasy, the msg alerts coming to us kept changing buy the hour. By this time we had been advised to evacuate but had no means to evacuate with having shifted our cars to high ground earlier in the day, children, animals and literally cyclonic weather had us decide to stay put feeling that is was safer to stay and ride it out then tackle to wind and rain with children, animals and lugage on foot in the dark. We actioned the next stage of our flood plan, shift animal shelters to back deck, anchor down your wheelie bins, bust some camping gear out like gas cooker etc to prepare for no power, bottle as much water as possible, charge devices, prep the torches, touch base with your neighbours. We went to bed after being alerted to expect 2017 floods levels the next day. Thankfully we didnt go to sleep, we kept checking msg alerts but they had stopped. Last msg alert was at 1.27am stating the levee would break at 3am approx and a predicted height of 12.1m by late morning. The next msg alert was 5 hrs later at 6.20am stating the levee had topped 12.5 with a height of 14m to be reached by late afternoon. By 6.20am the water was at least 2 foot in our upstairs living area, we had left to seek refuge with a neighbour with a higher house then ours. Our floor height is 13.4m and was already inundated with water at least 50cm by the time that 6.20am alert came through. We knew we were in big trouble by 3am the water rose so

quickly, step after step that our dog barked and growled at it like it was an intruder coming up the stairs. Thankfully a neighbour in a tinny saved us at 5am as the water poured into our home. At 7.17am we received another alert saying to get to high ground as Rocky Creek Dam had reached Red Alert, I feel that msg was about 12hrs too late. They say the water reached a height of 14.4m that day, my floor height is 13.4 and the water reached chest high in my home leaving me to think the flood height was closer to 15m on the 28th Feb.

We later found out they many property owners in the catchment higher up had rang the SES and Council telling them the water falling from the sky and filling the creeks had never been seen before and to get people out during the daylight hours of Sunday the 27th Feb as they hedged their bets that this flood would be the biggest thing Lismore would see. The SES say they take notice of BOM, I think BOM need to put prominent land owners in the catchment areas on the payroll and listen to them. They blame the phones going down that this is why the msg alerts weren't getting out. This is crap as when the msg alerts stopped the neighbours still communicated, with phones!, to see who had the highest floors, who had the boats, who could get people out and take people in. If it weren't for people in the own boats rescuing people in their neighbour hoods, many more people would have drowned.

I honestly believe that BOM knew what was coming and so did the heads of the SES but they also knew that logistically they could not do anything with what was coming. I hope next time (I pray that there is not a next time) our SES have a better action plan.

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## **Terms of Reference (optional)**

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

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### **1.1 Causes and**

Poor communication and poor predictions.

**contributing factors**

Topography of land being changed with commercial land raises resulting in unpredictable and changed floodway behaviour.

**1.4 Transition from incident response to recovery**

Insurers for those with Flood cover are too slow, months too slow, some people who weren't covered are back in their homes

**1.5 Recovery from floods**

Too slow, far too slow, we are insured and still waiting on assessors and are still relying on the charity of others as our payouts are not released months after the event. And because we are insured we aren't eligible for the temporary accommodation but can't access insurance to pay for accommodation until they assess our homes. 3 months on and we are still waiting.

**1.6 Any other matters**

Government need to hold insurance companies to their task and ensure their response is quick. We prioritised our flood insurance and made sure we had cover only to be thrust into homeless limbo months after the event and without a plan in sight.

**Supporting documents or images**

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