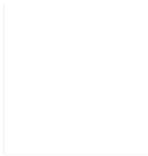


**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Monday, 30 May 2022 10:27:59 AM



## 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 have owned my property at \_\_\_\_\_, since 2006. I recently built a new granny flat in 2019, completely approved through council. This was a huge financial strain on me as a single female and was very stressful while holding down a full time job. The floor of the building was at 3.5m, above the required RL levels supplied by council as per 11.a of my

DA1 :

11. Design detail shall be provided to address the flood compatibility of the proposed structure including the following specific matters:  
(a) Design flood level of RL 3m AHD.

Despite building to the required levels, not only did my original home, built in 1977, flood on the lower level up to my armpits (I'm 5'8"), but also my new granny flat flooded by around 200mm above floor level. This has been absolutely devastating to me and while I have insurance, the outlay to get money paid from my insurer has taken 3 months so far without payment, while I'm still paying my mortgage. The devastation of losing my home is huge, and now I have the financial, emotional and physical stress of rebuilding the home, not to mention finding trades, supplies, and the time to do so.

I have been forced out of my home (granny flat) as it is uninhabitable and has been completely stripped - flooring, cabinetry, walls, bathroom/laundry, and toilet have all been removed. My larger home has been completely stripped downstairs - all floor tiles, walls, cabinetry and bathroom all removed which has left it as a construction zone also.

The fact my newly built home flooded has also significantly decreased the value of my property. If I rebuilt it to the previous state now, I will not be able to get insurance, and if I were to sell, the value will not be as high as before as it has been proven to flood.

I am now faced with having to lift the granny flat which will change its appearance and appeal, and as this has to go through council, even as a DA modification, I've been advised the process will take at least 12 months as they are so behind with their approval process at Tweed Council. My insurance will not pay out for the lifting of my house, nor will they fund temporary

accommodation/loss of rent for 12 months while I wait for this process, or the time to rebuild after that.

One of the issues with lifting the granny flat is how high to lift it. The council hasn't released information about the new expected flood levels, and I can't wait a year for them to be released. It's a guessing game with no information from council as to a recommendation. How do I future proof my home and plan for the future in a time of no income with no information? This will put me years behind in my lifetime saving plan, not to mention the thousands of other people affected and more to come just in my town if some simple measures to clear the waterways and let the water out to it's previous natural flow are implemented ASAP.

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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 contributing factors**

One of the very big concerns are around flood mitigation. Cudgen Lake behind Cabarita overflowed, and the creeks/rivers are blocked out to the ocean with silt/trees/debris so the water can't flow, and now consist of bridges recently rebuilt that are too small for the water to flow freely through in times of flood. There's a HUGE development of 10,000 homes in Kings Forest about to be built - the flood run off from that development to Cabarita will not only increase the occurrence of floods in the area, but will also increase the flood area to flood more of the town. How can a development like this be approved to be built, only to destroy another??

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### **1.5 Recovery from floods**

We NEED flood mitigation as soon as possible so we can rebuild our lives and not live in constant worry of natural flooding, and flooding caused by huge development. The rivers and creeks need to be cleared, and new measures need to be installed in the nature corridor to

release excess water to the ocean before it floods our town.

There is a group created in Cabarita Beach (CBBRA Flood Mitigation on Facebook) who are looking into how flood can be mitigated in the area including clearing the rivers/creeks and building culverts into the nature corridor (underground so as not to affect wildlife), we NEED the support of state government to move this forward so we don't lose our homes and lives.

We also need council to advise whether they will be lifting the flood RL levels so we know whether we need to lift our homes where possible, and if so, by how much.

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**1.6 Any other matters**

I have many images and videos if required to support my submission - I don't have the time to upload at the moment but can supply as needed.

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**Supporting documents or images**

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