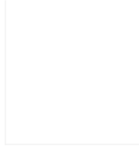


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Monday, 20 June 2022 10:09:19 PM



Your details

Title

First name

Last name

Email

Postcode

Submission details

I am making this submission as

Submission type

Consent to make submission public

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

before the storm event. dams could have been reduced to 50% and likely to have refilled in the single event. we all know the entire catchment was soaked before the event and could not absorb any more. releasing stored water during an event in order to save infrastructure definitely increased the damage to all downstream. The effects of the new M1 or pacific highway on water exiting the catchment needs to be extensively modeled and audited. It undoubtedly changed the way water moved and how long it stayed in Broadwater and Woodburn. Our nations pathetic communication infrastructure contributed to the logistical shit storm. The NBN is all but non existent in our region. Mobile coverage is poor at the best of times and needs improvement with more towers installed, even if it is not a profitable decision for the providers. The fact mobile towers have a pathetic battery back up is disgraceful. The fact the multi billion dollar highway got cut in multiple places and crippled transport and logistics of the country is disgraceful. I personally witnessed teams of swift water rescue teams sitting on the side of the highway for days as they could not get through.

1.2 Preparation and planning

from our point of view there was no preparation and planning by any level of government. warnings and advice were non existent or inadequate. when i received the one and only notice from SES at 312pm 28FEB22, i got my 35 week pregnant partner and 2yr old daughter in a car and left. If I had of stayed an hour later i would have been stranded like so many others. so not one government agency could warn us of the water coming our way?

1.3 Response to floods

Very poor effort. The SES is inadequate. This should not be a volunteer dominant agency. We need permanent, trained, paid, professionals for these are high risk, specialist roles. Peoples lives are at stake, both rescuer and victim. yes the SES could be supported by a volunteer force, but its time to create a permanent, dedicated

career path in it. Yes civilians will help in massive disasters, but they should not outnumber the professionals.

There should have been zero delay or confusion in getting ADF assistance. As we have no other agency with the personnel and capabilities for things of this scale, it needs to be brought into legislation that they are immediately involved and take control of the situation.

1.5 Recovery from floods

Firstly the outrageous discrimination of the government to allow extra payments to Lismore residents and not other affected people. How does the government justify this decision? Many people I know, including myself, in Broadwater, Bungawalbin, Coraki, Wardell, Woodburn to name a few, lost everything. Our houses, cars, possession all gone. Our major shopping town of Lismore gone. Including our jobs if working in Lismore. So how are we any less affected and not eligible for the extra payments? Hopefully it was simply unconscious bias and not inept governance. This could have been avoided if it was not continually referred to as the "Lismore flood". Our modern world would suggest an inclusive title such as "regional disaster".

Disaster recovery grant

The criteria for eligibility of this grant make it unavailable to 99.99% of people. How many people do you think maintain a mortgage and earn less than \$631 a week? Or in the case of couples \$978? It doesn't even match up to ABS reported median earnings.

Is the government that out of touch with its people and the costs of living? Or the more likely scenario, this criteria has been specifically created so that the government can be seen to be offering grants and assistance, but zero people will qualify so it costs the government very little.

Criteria states you must apply within 4 months of the event. That date is approaching and not all assessors have visited my property so I have no

answer if insurance will cover anything. None of the PAD assessment reports have been returned to owners. This means we don't know what work is required, what it will cost, or where to start. This 4 month date needs to be increased. 12 months would be practical.

A retired pensioner living in a million dollar house with zero mortgage has more chance of meeting this criteria than all the hard working, tax paying individuals and families in our area.

Property assessment and demolition (PAD) program

is defrauding the government.

For my property they booked an asbestos contractor to inspect a wooden house with wooden internal lining. Clearly not required. They have provided zero feedback from their assessments. No make safe at my properties, these were conducted by volunteers weeks before John Lyng arrived, though I'm positive they will charge the government as if they carried it out.

No property assessment report or schedule of works has been provided. Maybe they will eventually? But as it is not timely it will be fairly useless to myself and most people. My point is, the government is paying a lot and the people are receiving very little.

Perhaps the government could provide a generic form that any builder (registered under a scheme) could use to conduct assessments and provide the same services. It would mean builders who want the work could come in and do it, especially local builders at any future affected region. Not one big government funded mega company with no real care for an individual as the government is paying them anyway.

Rebuilding

What is the government doing to help individuals? In our view, nothing.

At this point in time I have received more assistance from individuals, charities and private businesses, than from the government. Is this an acceptable response from a government to its

people?

My suggestion – Federal government matches the state governments back home grant? Which is what the vast majority of the people are able to qualify for.

Voluntary House Raising Scheme (VHRS)

The scheme is useless if councils continue to ignore it and not make it available to people.

A state government scheme, that only councils can apply for. But it is for individuals properties.

No wonder there are hundreds if not thousands of eligible properties in our region that have not been able to utilise it. The federal government needs to provide funding and support to the state for this scheme.

Richmond valley council informed me no properties in the region have been lifted under the scheme since 2008. Many people (not everyone) could have avoided the majority of this loss with a lifted house. Rous county council informed me they do not administer it for Richmond Valley only for Lismore. Even though one of their 3 main functions, from the website, is flood mitigation authority for Ballina, Byron, Lismore and Richmond Valley. It is a flood mitigation scheme. Just another example of inept governance.

Richmond Valley Council has informed me the habitable level of my property is already above the 1 in 100 year flood level and I will not qualify for the scheme. Even though my upper level just went under 1 meter of water for over a week in a 1 in 100 year event. Please expand the eligibility criteria to allow for any houses that are suitable to lift, that had the habitable level inundated.

Richmond Valley Council has informed me they have been developing a flood study over the last 12 months. With risk management plans expected to be completed by late 2023.

residents could maybe apply for VHRS in 2024? maybe have an answer and all planning approved for work to start in 2025? then start repairing their house to move in that year? This

is not an acceptable timeframe for anyone. The federal government should step in to assist councils and expedite the process, providing funding or qualified workers.

I will be raising my house using my own funds. As neither council nor the government will have a scheme constructed nor implemented in a timely manner. Please amend the VHRS to include a reimbursement section into the scheme, for owners who have acted now to get their lives back together?

1.6 Any other matters

Insurance

No one could afford the flood insurance premiums before this event. Now they are even higher. Including insuring your car, as there has now been a few thousand more claim in our area.

“Flood” should not be able to be separated in an insurance policy. It is all “run-off”. The legal definition – Run off: rainwater that has collected or flowed across from normally dry ground or overflowed from pools or spas

Everyone’s house, including mine, is built on normally dry ground, its why we live there. It all fell from the sky as rain. Yes there was too much and it couldn’t get away, but it all started as rain in a storm. It is all storm damage and run-off. As these are “1 in 100 year” events, then the insurance companies need to accept the loss to their profits. They make millions in profits in between events.

The government needs to step in and regulate insurance in this matter or provide a government guaranteed insurance. The insurance companies have the most to lose and gain, therefore should have no say in what an event is deemed.

Definitely not allowed segregate water that came from a storm and define it as flood and create extra rules and costs for insurance. All the damage in this event came from rainwater in the storm. How are they allowed to avoid the root cause of what they deem to be “flood” damage? Deem the event a “storm” as it was, so insurance

companies can not avoid paying storm water
run-off damages.

Supporting documents or images
