

**From:**  
**To:** [Flood Inquiry](#)  
**Subject:** submission  
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My business is located in the centre of Lismore at . I have lost everything – some \$500,000 worth of machinery & stock. I am unlikely to continue trading. My business has operated in Lismore for 75 years and has employed & trained hundreds of people during that period. I would like to submit my observations based on the last 3 months since the floods occurred.

- The magnitude of this disaster is difficult to convey to all parties who are outside of Lismore. This has allowed the government and the insurance industry to delay making any commitment to the future of Lismore. For the last 2 months Lismore resembles a ghost town.
- This delay in a real response by government and insurers has led to many businesses deciding to leave Lismore and commence trading elsewhere
- The issue of storm water flooding across Lismore is being controlled by the insurance industry. The government should have addressed this independently as I believe the insurance industry is trying to avoid paying storm water insurance claims. I do not trust the hydrology report that I received and I now have to fight my insurance claims through arbitration and or legal channels. Note some 500 mm of rain fell as storm water in Lismore on the night prior to the levy bank being topped – this exceeds the 1 in 1000 year weather forecasts
- The requirement of Service NSW for physical documentation to support claims showed little understanding of the scale of the event – any documents not stored in the cloud had been washed away in the flood waters. This contributed greatly to business stress and the decisions made to leave Lismore.
- There has been no consideration to business owners for the cost impacts of terminating their staff. The huge costs associated with staff termination notice periods and the payment of accrued leave forced upon business owners by this weather event has forced business owners further into debt. There should have been some government assistance or concessions made to help businesses make these payments over an extended period of time.
- I understand that a small number of companies based in Lismore have been awarded “bespoke” government grants that do cover staff costs – there has been a lack of transparency around this issue which I believe is prejudicial in the extreme.
- The criteria on whether businesses were eligible for \$50,000 or \$200,000 in grant money was based on staff numbers. My understanding is that there was no distinction made on whether these staff were permanent or casual. There was also no regard given to the length of time businesses had been operating in Lismore.
- I received an electricity bill from Origin energy which was based on an estimate of 4 times my average use after the floods. I challenged this and upon my accurate readings of the metre in my factory received a revised bill at some 23% of their estimate. How many people in Lismore received these fraudulent estimates from Origin energy?

After 75 years of trading, investing and hiring in the centre of Lismore I am excluded from government assistance and now have to legally challenge the insurance industry to have my claims honoured. I’m sure larger national brand businesses operating in Lismore only recently have received more interest, support and financial assistance than I have.