

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 24 June 2022 5:41:41 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 acknowledge the Indigenous People as the Traditional Owners and custodians of the Hawkesbury and also on behalf of my own ingenious ancestors, the Elders, and all who went before them and those who come after them.

I am A pensioner, a War Widow, now 71, I live on my own, and have lived at this residence for 31 years. I am the custodian of my TOWN BOCK which backs onto Redbank Creek, North Richmond which runs into the Hawkesbury River. In the past I have consulted with the Hawkesbury and Nepean Authority re guidance to my property and the creek bank and also Parks and Wildlife, who informed me this creek and its banks, was a potential wildlife corridor.

The floods of 2020, 2021 caused erosion of the creekbank. 2020 Council stated they had no funds to rectify the problem. Again in 2021 Council did nothing, no one at all inspected that damage, and it was referred to Local Land Council under a grant for rehabilitation and restitution which was approved. Sadly, with nothing having been done in the interim, the 2022 floods caused the damage I now have which is a landslide right to the retaining wall just 9 feet from my back steps. The full extent of the damage that night was not revealed until days later when the water receded revealing the landslide. My insurance company for property damage sent an engineer, and has observed, and provided an engineer's report stating that it is a transitional landslide and needs emergency "make safe" to protect the retaining wall that protects the stability of my home. The council engineer stated the same.

But nothing has happened and I am having great difficulty obtaining financial help.

I lost $\frac{3}{4}$ of my backyard, and every time it rains more of my backyard slides away and goes out to the continental shelf. I have been unsuccessful in gaining a grant to repair the damage or even put towards the "make safe" the engineers have stated is essential to prevent further damage. Only three trees remain, the border fences between neighbours gone, steps gone etc and nothing for the insurance company to restore the fences etc as per my policy. The Insurance company does not insure the dirt which is or was part of my assets. No one really wants to know about it or do anything about it. The only damage they want to assess or consider is house damage, but the dirt is also part of the asset. The assets are not just a house and the "pots and pans"!!

I could not get the SES to come and do a Flood Damage assessment. Every contact with the SES the story of why they could not do it changed, and finally they stated I had to make an appointment and eventually they did, but Hawkesbury SES rang up and cancelled it stating that they could not do it.

During the peak of the flood, SES failed to send Text message to evacuate and gave the incorrect evacuation centre. I found out by accident. I was then sent to an evacuation point that was not the evacuation point and also told go stay with friends or family. They obviously have no idea of the nature of this area and the problems when flooding occurs. I was then left late at night, at age 71 to drive over Bells Line of Road with the beginnings of land slips, the rock falls and massive potholes in the dark, in the pouring rain on my own to get to my daughter on the other side of the now closed and flooded Hawkesbury river for somewhere to stay [as all my family and friends live outside this area]. This is not about safety.

Following up the text message SES tried to blame the telcoes and the telco tried to blame my phone. As a JP I have 2 mobile phones, but only use them for emergencies and one is only for contact re the Find a JP website to contact a JP, to keep it separate from my private life. As an aged pensioner living on their own this is far from satisfactory and leaves people in danger. My next-door neighbour did not get a text

either, but the two teenage children did. How does this happen? The two neighbours next door to him did not get them either, but everyone else in the street did. SES did door knocking in adjacent streets but not mine and the guidelines the SES followed and the lack of foresight by the engineers of the Redbank Creek Estate, re water flow and drainage if the dam did break is also an issue

It took the Council 2 months before they sent an engineer and a building certifier to inspect the damage and all they could say was this is a landslide and "Oh my"!!! They spent time looking at what the problems were. I have not heard anything further. No correspondence, no word. No one appears to want to know, even the government, so it appears that they are appearing to "stonewall" private property asset damage, which is especially hard when you are an aged pensioner on your own.

Government assessors of the Government grants have put it in writing that I earn too much money and my assets are too high!!! I ask how can a pensioner be earning too much in income and when you only have the home, a 2005 model car and a meagre bank balance for emergencies, that assets are too high. Is this a ploy to not give out the grant money?? This is evidence of near sighted policy, lack of foresight, and very narrow vision or stone walling, re the issues involved.

They demand bank statements for proof of financial situation and then even when it is explained IGNORE the email relating to the documents, shows incompetence and lack of communication.. This appears unjust and totally incompetent. I have to ask what are the asset and income thresholds as I do not see how as a pensioner and half my assets are the way to Hawaii that my income and my assets are over the threshold cut off limit?

The Back Home grant I could not get the application to accept my home phone number which is a landline not a mobile phone. It appears all government criteria is based on mobile phones. This is also not helpful. Once the form was submitted I had to prove I actually live at this address as they did not accept any of the normal documentation of rates and utility bills as I have PO Box address for security and safety reasons, as well as not providing a restaurant for the snails. It was stated to my face that it was a rental property because of the PO Box address. They did not even accept my DVA Gold Card and kept asking for Centrelink documents, which if you are a DVA pensioner you do not have. Even a letter from DVA stating my commencement of the pension and my residential address did not suffice. When you have supplied all the utility bills and rates driver's licence and pensions cards etc and they still demand proof of who I am and when I live, when I have provided the accepted methods of documentation, I had to resort to copy of my Will my, Title Deeds and so forth. This still did not satisfy them so then I visited the South Windsor Recovery Centre to speak with Service NSW. It was there that I was informed to my face that it was a rental property and the problem was my postal address. It was there that I had a Service NSW woman tell me to my face, as someone already affected by the floods as are others so affected: "oh the government can just buy your property at reduced price and you can move, problem solved". This was not helpful and very offensive and upsetting, that it appears by

verbalising this, that no one intends to help fix my property or allocate funds to do so. I have now received an email from one assessor stating my application is closed because I failed to provide photos of the flooded house within the time frame, despite the case being escalated twice, a formal complaint to Service NSW and a letter of complaint to the relevant minister.

The minister's response has multiple blatant inaccuracies of the facts. As this was a written response these details are available. I did finally receive the Back Home grant of \$20,000 which will not cover the necessary make safe, nor the cost of the repair.

The engineer's report was attached to the application that had the photos he took in it with before and after photos, and I supplied photos of the landslide twice. This is the example of the narrow vision and boundaries that focus on House and pots and pans as the only asset. It states in the material they sent and I received on 31 May telling my application was refused, that photographic evidence of the direct damage to the inside and outside of your property may be required if THE PROPERTY IS NOT LISTED ON THE STATE EMERGENCY SERVICE DAMAGE ASSESSMENT DASHBOARD. The SES refused point blank to come and assess my property which I take as harassment and stonewalling and possible age abuse. This has therefore caused further problems and unnecessary trauma. This also displays the lack of communication within the organisations and Service NSW that are supposed to be handling these grants, and causing trauma to the already traumatised flood victim applicants. I had to place it in the hands of my state Federal member for help. The Federal member has been my support and, in many ways, provided comfort without her knowing it. The state member received the seriously flawed response from the minister as mentioned above which further heightens my sense of unease regarding the situation re any likely intended repair of the land re my situation and losses and flood devalued asset thereby. The Resilience person/s at the Flood Disaster Centre were also very supportive and helpful.

As a pensioner on her own, I am facing different problems to those of the businesses, primary producers, and families whose homes have been flooded. My insurance company does not cover the damage to the soil and after investigation the Creek concerned is owned by State government Crown Land, and thus also responsibility and governance of the water in it.

I feel ignored [except for the Federal member] others have just handed my letter to another minister - bit like the game of "pass the parcel"!!!! I have received conflicting information and very slow responses from them as well [yes I know there are numerous demands on the system and the politicians]. Just yesterday I am informed by Service NSW when enquiring about the threshold for income and assets, which no one could tell me, that you cannot apply for both grants!! But, I was told by personnel at the South Windsor Disaster and recovery centre, that I could apply for both, but they would not grant both, it is granting of either or, but yes apply for both. Then with the letter they send a screed on how to apply for the Back Home Grant!!! I ask, is this a failure of the system that is in place, contradicting information, or deliberate mocking,

and total lack of help to those affected by flood?

The process has made me feel harassed and violated due to the invasion of the information which is usually treated as private and sensitive and therefore forever in government records, to substantiate my issues and facts re my income and assets and even proving who I am and where I live re the Back to Home Grant....and still my property is sliding away and no one appears to care or be trying to help.

The elderly who live on their own have no way of earning extra finances to repair the properties, and if they do it impacts the money they receive in their meagre pension. So why the fact my pension income is too much money to qualify for a grant??? I enquired about getting a loan to cover the damage, but due to my pension, I cannot afford the repayments on the amounts to do the extensive nature of damage and repairs.

Also, the fact that I live on my own at age of 71, therefore there is no other income into the home nor any other person for support or monetary support, places extra stress, as there is no other income source. Or I have to ask, is this how they are trying to force us out of our homes and put us into retirement care????

We did not ask to be flooded and many have never had flood damage like this to our assets before, as local government appear to have overstepped the building DA's in areas where no impact studies/research have been done and local development has caused issues re flooding for many areas of this electorate and others, re increasing the risk of flooding, and now sit back and virtually ignore those who were impacted, example, myself.

Raising the Warragamba Dam wall will not remove these issues either as Redbank Creek is a tributary creek to the Hawkesbury River, the natural drainage for the Kurrajong Hills. Small creeks being used as storm water drains adds to the damage, does not help the potential wildlife corridor [as I was informed by Parks and Wildlife some time ago] or the safety of our properties and that wildlife, it only increases it. This is further added to, by further and continual Council DA building approval upstream, causing the extra runoff water being channelled into the creek as the "stormwater drain"!!

Raising the Warragamba dam will not stop the flooding as at time the 2020 flood Warragamba was only 40% capacity. It is however a convenient way for councils to provide enhanced incentive for further DA approvals of intensive development, to yet again worsen the runoff problem with all runoff being channelled into local creeks, this enhancement being by way of the comforting feeling of having provided enhanced security of water supply, as Warragamba is a water supply. not flood mitigation. Raising the Dam wall will not stop the flooding and certainly not in the manner in which Sydney Water releases water in the time of flood, thus heightening the flood problem. My situation is the creek that feeds into the Hawkesbury river and the runoff drain usage of that creek by the Redbank Estate developers, as approved by council, in the manner which the outflow impacts, thus flood drainage of the hills and overpowered the capacity of the channel of the tiny creek and its

many bends to handle the ensuring flow.

The Hawkesbury council has approved the DA application above stream regarding the creek that is my back yard. The REDBANK Estate has not shown any interest in the impact of their development and the amount of storm water, its velocity or the volume that is channelled into the very small and very winding/bendy creek, and nor has the council.

evidence of this here:

<https://www.facebook.com>

Nearly three months after the flood, my land is still sliding away, with a month of trauma and stress trying to apply for the "miserable grants" and still no word or any indication of how I can repair my asset. I have no back yard and have lost the use of it as the very little left has been declared by engineers as, unsafe, dangerous, unstable. It is also a landslip. I have also been instructed not to put weight on the paving area that is behind the retaining wall to my back steps etc, as it will create extra pressure on the already fragile situation. Therefore, I have lost total use of my back yard and the enjoyment of my property. Still no one has got back to me or appears to want to try.

The government, both State and Federal, appear to have made no provisions for people in my situation re flood recovery and the reconstruction of our properties. They appear only interested in the "house and pots and pans", so to speak, and those who are commercial properties and primary landholders, as they bring money into the community to keep it viable.

The way I and many others have been treated does not help our mental health, the stress and worry, the nightmares, or help our situations. In fact it increases it all, and as an aged person on their own in the community, already a victim and traumatised by the flood, it appears we do not matter, but..... the council still want their rates.

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	<p>My back fence is Redbank Creek which is a tributary of Hawkesbury River in North Richmond.</p> <p>The Creek is the the drainage for the Kurrajong Hills and surrounding areas.</p> <p>Hawkesbury council has approved the Redbank Development of over 1,200 homes upstream from my home. This development is using the creek as the storm water drainage for the entire development. This has</p>
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increased the volume and the velocity of the water flow in a tiny creek that is very windy with lots of bends, and not suitable for this type of water usage, Added to this, upon my own personal investigations from Parks and Wildlife, this creek area was decreed a potential wildlife corridor. This creek has had protected platipii, I have had koals in the back yard etc, so it is significant re wildlife. With the Hawkesbury river in flood there is usauly some backwash into the creek, which cuts Terrace Road, cutting the areas for services. This is further influenced by the Warragamba Dam letting water out when the Hawkesbury River is in flood, not considering the flooding consequences of the areas impacted. When you add to this the stormwater runoff into this creek to meet the backwash and in some cases the tidal impact as well, it causes flooding of the yards along the creek bank. Also to be considered is the fact that in the 2020 flood which began the erosion of my property by flood water, Warragamba Dam was only 40% capacity. The local council stated they did not have the funds to recitify the erosion damage 2020 and it was left in that damaged and fragile state.

Here is a link to a video of the stormwater running from Redbank estate in the 2022 flood, which did impact the amount of damage created downstream:

<https://www.facebook.com/>

The floods of 2020, 2021 and 2022 have all impacted the landowners on redbank creek, this year causing a transitional landslide of 3/4 of my back yard.

I belive the major cause of the amount of flooding damage has been caused by the council DA approvals for the development upstream as this is a tiny creek that has numerous very sharp bends, not condusive to extra volume and velocity of water. I do not know if impact studies were done re the downstream impact on this creek before council approval. In 31 years of living here this type of flooding has never been seen, even in the big 1992 flood no damage was caused.

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| 1.2
Preparation
and
planning | The only preparation that can be done is to make sure no possessions are left on the bank of the creek and that over the 31 years I have lived here, no structures have been built that would destabilize tha bank. It was with advice from the then Hawksebury and Nepean River trust that I erected a fence of wire and star picket posts to keep my neighbour off my yard. This fence would allow the water to pass throught it if it rose above the creek course. Otherwise what else can be done?? |
| 1.3
Response
to floods | The response to the floods by council and SES is seriously lacking re private properties that have suffered serious water damage from flood water from Redbank creek that runs into the Hawkesbury. It has been from where I stand, totally ignored. SES would not even come and do a Flood Impact Assessment after 6 weeks of contacting them to do so. This then impacted my ability to apply for the govt grants as per their information and webiste info, the SES Flood Impact assessments placed the property on a dashboard of damaged properties. It appears they only considered the actual house and pots and pans damage, not landslides and erosion of property [dirt] upon which those assets are placed. There is mass miscommunication, and failure to even reply to emails, phone messages and voicemail messages, especially in Service NSW, the Hawkesbury council through to the government bodies and |

MPs. Also failure to call back when they state they will. Still waiting for many to the point that I have had to make further calls or seek other avenues.

The SES: I never did receive the text message to evacuate, nor did my neighbour, but his teenage children did. Upon phone call to the SES to investigate why, they told me it was a problem with the 'telcos'. As I have 2 mobile smart phones neither received a text message to evacuate. The telcos tried to blame my phones or SES. to try and rectify this for future emergency notices I followed this up. They are now stating that you have to have an up to date smartphone or sim card or the messages do not get to you. If this is the case this is a SERIOUS ISSUE RE THE ASSUMED USE OF TECHNOLOGY FUNCTION THAT COULD ENDANGER LIVES AND CAUSE CAUSE LOSS OF LIFE IF MESSAGES ARE NOT RECEIVED BY THOSE NEEDED. After telephoning SES re the message I asked where was the evacuation centre was, and was told it was the North Richmond Community Centre. As I am in my 70s, a widow living on my own, I decided to leave. The place of evacuation did not exist. It turns out that at the time of the evacuation message NO EVACUATION CENTRE HAD BEEN SET UP AND WAS ACTUALLY TO BE ELSEWHERE. I was told rudely to go and stay with friends or family. This is another assumption as not everyone has their family or friends in the immediate, also affected area. So I was forced to drive at night in pouring rain over the Bells Line of Road and then the Darling Causeway then down the great western highway to get to my daughter at RYDE, a four hour drive avoiding landslips on the mountains rocks falls and potholes, due to both bridges being flooded over the Hawkesbury River. I have 6 weeks of diarised incidents trying to get SES to come and do an SES FLOOD IMPACT ASSESSMENT on my property which never happened. My insurance company sent an engineer to my property to do an assessment and it was assessed that I have a transitional landslide that needs a "make safe" done to protect the retaining wall that protects my home. It then details the repairs required to repair the bank of the creek This is all documented in a 28 page engineers report. Council engineer finally came on 13 May to look at it after being notified by email on 18 March. There has been no further response by council as to what is to be done. Each time it rains I lose further bank [of the little left]. What is left of the bank, which is my back yard and only 9 feet from my home built in 1970 with full council DA approval [by previous owner].

**1.4
Transition
from
incident
response to
recovery**

Total silence from all agencies except the help at the south Windsor Flood Disaster centre where I did receive support and help. The help with flood issues all eventuated with the same thing -nothing done and no followup.

Am still waiting for a reply from the Mayor re this , after he mentioned that there was to be a meeting with all the owners of the properties damaged along Redbank Creek on 23 March when I made the call to him. I have not had any return phone call on no word of this meeting. He also stated that he and council members were going to inspect properties along the creek that were damaged but he did not have my address on his list. This is ODD as I notified the council by email on 18 March. I gave him permission to come and look but no one came and have not heard anything more.

The council sent an engineer and the building certifier to inspect the damaged bank on 13 May [when they had been notified on 18 March] after my repeated phone calls to find out what is happening re my property. I have nothing further.

After initial registration for flood debris removal from the creek bank and my terrace. An RAAF team arrived to help with the debris removal. The officer in charge stated the bank was too dangerous, too unstable and unsafe for his men to retrieve the debris on the actual bank, but removed the debris from the retaining wall. This was all placed on the nature strip for council to remove. After many weeks I rang council to be told it had been removed and the issue now resolved and closed!!!!!! It was still sitting there. I had to re-register for the flood debris removal. This did finally happen 2 and 1/2 months after the flood event.

Now I have the issue of the debris that is still on the creek bank that is too dangerous to access, and the council flood debris removal closes on the 30 June. What happens when the debris is finally removed from the bank. Will Council remove it or will I have to somehow have that removed myself. This is a case of obvious no idea of the issues re flood and only focussing on house damage etc, and also the failure to adequately acknowledge damage to property. This is causing further stress that council is near sighted in the planning re the recovery, this to the point that this is now documented with my medical practitioners and a clinical psychologist. I have nightmares of me in my house floating away in flood water.

**1.5
Recovery
from floods**

Nothing has happened for recovery. I have finally been granted the Back Home grant of \$20,000 to repair a full transitional landslide, which will hardly cover the DA fees etc and will not cover the cost of repairs. This has caused stress and trauma and nightmares. I was told by a Service NSW person that my property was a rental property because I have a PO Box address for my mail [done for security purposes for safety of my mail and person, as a person in the street was going through the mail, and done on advice from a solicitor]. At first they did not accept my DVA pension details, or Health card as they were TOTALLY GEARED FOR CENTRELINK. They did not appear to realize that the DVA pension card IS the Health Care Card by its colour. Did not accept the Rates notice or the electricity Bill and Water bill as the usual utility reference for proof of identification [again because of the PO Box address]. This has caused anxiety attacks and unnecessary stress, caused by the ignorance of use of pensions other than Centrelink and PO Box address etc. I finally had to seek help from my local state and federal MPs re the applications. With the Flood Recovery grant, I was denied this grant by Reliance on the basis that my DVA pension income was above the threshold!!!!!! How can a pension be above the income threshold????? And Resilience also told me my assets were too high, once again above the threshold. I only own my home, a 2005 model car and the contents of my home and what is left of my back yard. How can these be above the asset value threshold???????? If I was above the threshold, if they had bothered to look as I had to provide my pension details, I also receive income supplement, due to financial situation. This issue raises SERIOUS QUESTIONS about the process, the criteria, and whether these govt bodies are "stonewalling" applicants. A Resilience team member and 2 MPs have stated it appears I am being stonewalled. This has caused

horrific stress and anxiety, and has not done anything to help to the recovery process of fixing the flood damage and has caused extra stress/health issues. I am also in my 70s and this could bridge into elder/age abuse.

Those who are put in place re these emergency events have to realize that not all damage is the same and it ALL has to be looked at, not just the asset of THE HOUSE, THE POTS and PANS or the commercial properties appear to get much more help to recover and put them back into the commercial market.

Anglicare has provided Bunnings vouchers to purchase shrubs and trees for when the bank is restored, and \$2,000 towards the repair of the bank. I just hope there is no expiry date on the vouchers as that might happen before or if ever the council or government repair the damage as Crown Land [ie State Government] owns the creek and has the authority/responsibility of the water within it. [facts checked with Crown Land via phone call on 4 April 2022]. Crown land has my property listed, but no officer has come to inspect the damage, I have had telephone contact from them today 23 June enquiring about what help I have received. I had to rely None except for the grant and Anglicare assistance.

With the response and the manner in which I have been treated by council and other government entities I feel they do not care or want to look at my situation of an elderly person living on their own, on a pension thus limited income, with this type of damage, or as others have stated, I feel I am being harassed regarding all of this by the various departments and concerned bodies, and also why I feel I and others are staying I am being stonewalled and victimized, causing further stress and negative inputs to my documented health to an already traumatised flood victim.

My insurance company has covered the cost of replacing the fences, the stairs and the arbour that were all destroyed/washed away with the flood. But even though it is property insurance, they do not cover the DIRT. They have had quotes for the replacement and sent me the money for the repairs, BUT, there is no backyard for those repairs to happen as am still waiting for Council or government to get to me re what they are going to do. This is now 23 June, over 3 months after the flood 2022 flood. Each time it rains I lose more of my property'

1.6 Any other matters

It appears, from looking at the entire response in the Hawkesbury, that council has been very slow or not bothered re many issues of flood recovery. This needs to be rectified. It also appears that no body is concerned or going to repair the damage caused to my property by the 2022 floods.

As a pensioner who still pays rates I find this unacceptable, as if the damage had been repaired after the flood of 2020 this may very well not have happened.

It also appears that the words of the PM at the time were empty words and the money really does not go to those who need the help and is made so difficult for them to get.

I accept that there are many who try to abuse the system, but this should not prevent real and genuine flood victims from receiving help

and support.

Due to the ineptitude of the council in responding or providing the necessary management re the disaster situation we have faced, plus other issues of community concern, I and many others in this community consider that the council needs removing, replaced by administrators, and a thorough investigation of council, and the council members undertaken and that this is possibly the only way in which adequate, and timely management of issues, will be addressed. This is the third year of floods [2020, 2021 2022] showing this repeated council ineptitude, inactivity, and worse, re all aspects of progressive and effective administration and hazard management. I have had a few MPs suggest that the entire handling of the flood by council and other bodies be referred to ICAC. It has also been suggested I go to the media.

I have contacted a council member to discuss my situation leaving a voice message, and still no response. This shows the care for the rate payers and people of the Hawkesbury under the current council administration.

Supporting documents or images
