

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 15 July 2022 2:28:47 PM

Title

First name

Last name

Email

Postcode

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

Your story I own a mortgaged property in Lismore, next to the Wilsons River. I run a professional service from my home office as a sole trader. My house and office were rendered uninhabitable by the flood. I live elsewhere now. Since I have a mortgage of about \$300,000 on the property, I need to do something with the house that makes it livable so I can live in it, or sell it, or rent it out. I can't just walk away and continue to pay the mortgage.

1.1 Causes and contributing factors Rain

1.2 Preparation and planning There was good prep and planning. We knew a flood would happen. We just didn't know it would be that high. I have flood insurance.

1.3 Response to floods The locals helped out each other. My neighbours rescued about 30 people in their tinny

1.4 Transition from incident response to recovery I have insurance for the building, not the contents or my business so I was eligible for some grants which I received. hey helped. I am receiving free counselling from a private practitioner which is great.

1.5 Recovery from floods I evacuated to Ballina Ramada Hotel then went to my friend's home in Brisbane for 3 months until I could move into my own home in Stanthorpe.

1.6 Any other matters My house in Lismore is heritage listed and I would like to relocate the building to higher ground in a land swap. Moving the town seems a good idea.
