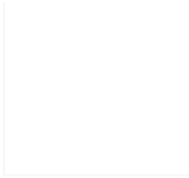


**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Saturday, 23 April 2022 3:49:38 PM



## 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** My mother was diagnosed with progressive supranuclear palsy (PSP) in April 2020, a neurodegenerative condition that affects movement, balance, gaze, speech and mood. I have been her full-time carer since her diagnosis. We have been living in her apartment in Newcastle, which has become unsuitable as her condition progresses due to the small size of

the apartment and the limited home modifications permissible under Strata rules (e.g., bathroom, balcony access). On advice from her health care providers and occupational therapist, we began to look for a new home with more spacious living areas, a large bathroom that could be modified to suit her current and future needs, and easy access to outdoor areas. In January 2022, my mother purchased a house in Girards Hill, and we were due to move in in early March. We know the Northern Rivers well as we have lived here before and have friends and family in the area. My mother wants to live in her own home for as long as possible and we felt this move would help her to do so. At the time of the February 28 flood, renovations to make the house suitable for my mum were near completion.

Our house was damaged extensively by the flood. The house was flooded 4.4 metres above ground level and 1.4 metres into the second floor. The house has a floor height of 13.0 metres which is 0.7 metres above the one in 100-year flood standard from Lismore City Council. Our house had not had flood water through the upper floor before.

We have had to gut the house and have removed the kitchen, laundry, built-in office, built-in wardrobe, all internal doors, front door, all blinds and screens, one smashed window, vinyl floor and underlay that was in the kitchen and dining room, and gyprock walls in all rooms up to 2 meters. I undertook this work with the generous support of friends, our new neighbours, and two Australian Defence Force officers who were helping on our street. The previous owner of our house also spent several days cleaning out the mud as soon as the water receded. We did not ask her to this, and we have immense gratitude towards her for doing this. This saved our house from more substantial damage as I was unable to get to Lismore for a

week after the flood due to road closures.

Our downstairs has withstood earlier floods. Due to the size of this flood we will to replace the bathroom and all doors downstairs, remove the Colorbond ceilings and fibre cement internal walls that are likely to be holding water according to a builder's assessment. The garden is saturated, and our fence was broken in places. Due to the age of the home and the height of the flood, the entire house will need to be rewired by an electrician before we can move in.

This flood took everybody by surprise. The thing I am grateful for is that we had not fully moved in, were not in physical danger, and did not lose our possessions. Our plan for a major flood (9.7 metres for the Wilsons River) was to move the car to a friend's house and wait the flood out at home. Had this flood happened after we had moved, we would have lost everything and needed rescue due to my mum's reduced mobility.

There is much community uncertainty about the plans for Lismore after a flood of this size in which so many homes and businesses are affected that had never flooded before. There is the current NSW Government Flood Inquiry, which I understand will take 6 months, and the recently announced Northern Rivers Reconstruction Corporation, which I understand will be in place for 3 to 5 years. A flood mitigation plan was devised by Lismore City Council in response to the 2017 flood and included actions such as raising the levee and dredging the river, none of which have been implemented. This leaves us in a precarious situation with little confidence that a rapid and strong response will occur.

Do we spend money on renovations, move in and hope for the best? Sell a flood-damaged property at a significant loss and be unable to

purchase something else in the same region where house prices have already skyrocketed? Do we renovate and rent out our house and then rent somewhere else?

As mentioned before, we chose to move to the Northern Rivers because we have friends and family in the area. We love Lismore, but because of the COVID real estate boom we had limited options. We considered staying in Newcastle or moving back to the Sunshine Coast where my mum had previously lived, but we had been priced out of both markets due to rapidly increasing property values in the past two years. Renting out our home in Girards Hill and renting elsewhere is unlikely to be viable as we need a customised, accessible bathroom for my mother and other home modifications may be required in time as her condition progresses.

Eight weeks after the flood, we are renting my mother's previous residence from the new owners at a cost greater than her fortnightly pension. We have decided to renovate and move into our home as soon as possible and feel we have little other choice. We are concerned about the possibility of another catastrophic flood in 2023 if a third La Niña event occurs. We do not want to fix a flood damaged house again in 12 months' time, lose all our possessions and have nowhere to live. The impact of a flood of similar magnitude to the February 2022 flood would be devastating and I believe the town would have difficulty recovering from this. It is going to hard enough already.

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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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### **1.3 Response to floods**

We need the state and federal governments to step up and support Lismore and the northern rivers region through this disaster. If the town is rebuilt - which is going ahead privately now in

the absence of direction or assistance from authorities – then we need assurance that swift action will be taken, building upon the existing flood mitigation strategy, to reduce the impact of major floods on Lismore and surrounding regions. Reforesting disused pastoral land to hold and slow water is a strategy recommended by hydrologists and needs to begin now as trees take time to grow. While it is a contentious issue, raising the levee to the one in 100-flood height should be seriously considered. River dredging and redirection are also plausible and have been successfully implemented in Europe and other parts of the world. For people in the lowest-lying areas of South and North Lismore, land swaps and buybacks should be offered as soon as possible at no or limited cost to homeowners. There should also be an immediate halt of development of the surrounding hills and hinterland until a flood strategy for Lismore is agreed. If land swaps and buybacks are to occur, these new developments will limit the opportunity to move a town the size of Lismore.

Looming large in our minds is if, and when, this will happen again. Will it be next year with a third La Niña, and would it reach the same or greater heights? There was a second flood within a month, the fifth biggest in Lismore's history since European colonisation. The community want reassurance and action from the state and federal governments that we will be helped through and out of this.

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### **Supporting documents or images**

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