

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 28 April 2022 6:13:38 AM

Your details

Title Miss

First name Alee

Last name Whiteman

Email

Postcode 2486

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 give my consent for this submission to be made public

Share your experience or tell your story

Your story My partner, myself, our three dogs and one cat live in a house we own with a mortgage in Terranora. The house borders Tweed Shire council land on the East which is rainforest like and has a stormwater run off/creek going through it. In the early morning of 28/02/2022 we started to hear loud banging and as the sun rose we could see a landslide was occurring on the

East side of our property. It appeared to have started on council land, however our land also quickly began to slide, causing the retained gardens to the North East of our house to drop upto 10 metres lower and eventually the land under the concrete foundation of the house to do the same. Within a few hours part of the concrete slab was suspended in mid air. I called Police and SES multiple times as the landslide was occurring, however the SES no. would repeatedly drop out while I was waiting to connect. Police weren't able to respond until midnight and by then we had already evacuated ourselves and our pets to a family members address on the Gold Coast. There was a strong smell of sewerage and we confirmed with a neighbour they had contacted council re this. We are insured so I also lodged a claim with my insurer. What followed has been two months of intense stress and many (often unreturned) calls and emails to council and my insurer. I am aware that both my insurer and council have sent engineers/assessors to the house, but almost two months later I haven't recieved a report or any indication as to the likely resolution, meanwhile we have been advised not to resume living at the house. Approx. two weeks from the landslide I was given permission by my insurer to get a rental of which the insurer is paying 10% of my insured value for rent. While I am immensely thankful our policy included this, it bought another wave of stress as I panicked about how I would find a rental for us and our pets during a major housing crisis. We were lucky a friend of a friend works in realestate and essentially put in a good word for us with a rental property which we moved into in early April after over a month of relying on family to accommodate use. We are grateful to have a rental that is still relatively close to our respective jobs, however we have had to get a family member to look after one of our dogs so we can stay there which breaks our heart and with rent very high and no resolution to our house situation in sight we are worried we

will run out of the insurance rent money before we can return home. We have also been declined the Service NSW rent assistance without explanation after initially being told we were approved for it so if we aren't able to return home in the next 12 months we will be in a position where we are paying both a mortgage and rent. The uncertainty and anxiety this has induced is near crippling, placing immense strain on our relationship and making it difficult for us to sustain our full time jobs and other responsibilities. I am participating in the Service NSW home assessment scheme, however I have only just been approved and booked to meet with an Assessor on 2/05/22. That will be over 2 months since this happened so while I am glad it is underway it all seems a bit too little, too late. Overall, we feel forgotten about and let down by our local council and the State government noting the financial and practical supports that have been implemented seem to be heavily restricted (e.g. must be on Centrelink or completely uninsured), inconsistent (lack of clarity/transparency in Service NSW assistance package administration) and slow to roll out. I would like to acknowledge both Councillor James Own and Justine Elliot MP who have both personally helped me with different flood related concerns and who I feel have advocated for Tweed Shire Residents and provided timely, relevant updates during this time.

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

Landslide, possibly cause by poor stormwater run off/drainage on council land

1.3 Response to floods

Poor. We couldn't get assistance as outlined above SES phone line was overwhelmed and Police response time was aprox. 12 hours after my call for assistance. Fortunately, the main

road out of our Suburb wasn't flooded and we could evacuate ourselves and our pets to safety.

1.4 Transition from incident response to recovery

Overall, we feel forgotten about and let down by our local council and the State government noting the financial and practical supports that have been implemented seem to be heavily restricted (e.g. must be on Centrelink or completely uninsured), inconsistent (lack of clarity/transparency in Service NSW assistance package administration) and slow to roll out. I would like to acknowledge both Councillor James Own and Justine Elliot MP who have both personally helped me with different flood related concerns and who I feel have advocated for Tweed Shire Residents and provided timely, relevant updates during this time.

1.5 Recovery from floods

Unclear. As outlined above we have been deemed ineligible for crucial support packages, our house remains in the same state as it did almost two months ago when the landslide occurred and we have not been provided with any reports or official advice as to how our house and land can be fixed.

Supporting documents or images

Attach files

- [inbound8088858762616956490.jpg](#)
 - [inbound577830334249340560.jpg](#)
 - [inbound7799424975783227935.jpg](#)
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