

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Monday, 18 April 2022 11:34:14 AM

## Your details

**Title** Mr

**First name** Arthur

**Last name** Beavis

**Email**

**Postcode** 2480

## Submission details

**I am making this submission as** A business owner

**Submission type** I am making a personal submission

**Your position in the organisation (if applicable)** Secretary - Lismore Chamber of Commerce and Industry Inc

**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** As the owner of a small business in Goonellabah, a suburb of Lismore, and a volunteer Board member of the Lismore Chamber of Commerce and Industry, I have had

the opportunity to meet with many of the affected business owners and residents of the Lismore community whose businesses, livelihoods and homes have been devastated by the February 28th, 2022 floods.

Their stories of how the floods have impacted their lives are heart wrenching, emotional and filled with despair and uncertainty about the future. Over 1800 homes have been damaged to some extent that they are unlivable until properly inspected and repaired/restored. Families are forced into temporary accommodation with nothing but a few personal belongings. Buildings that have housed the majority of the Lismore business community have been inundated and damaged to the extent that major repairs are necessary before they can resume their business operations. It is estimated that more than 2000 Lismore businesses have been adversely affected by the catastrophic floods. The economy of Lismore is in tatters and help is urgently required if this city is to recover and move forward for the future; otherwise it will die and become a ghost town.

Some common sense suggestions have emerged from discussions I have had in recent weeks and I shall summarize them below for consideration by this inquiry.

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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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### **1.1 Causes and contributing factors**

Many dozens of buildings have been severely damaged and made unsafe. Landlords are facing huge repair costs to enable tenants to return. Floods have happened before and will happen again but this was the worst and confidence is at an all time low. How can we be protected from the next disaster? How can we finance our recovery? Should we move elsewhere to avoid recurrence? Flood insurance premiums are prohibitively high and unaffordable to most.

Families whose income is lost, because their employer will be closed for months, are moving away to find work and income.

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## **1.2 Preparation and planning**

It has been suggested by several clear thinking community leaders that we urgently need an action plan that will demonstrate help is on the way. This should consist of the formation of 2 government initiated Task Forces; one for the immediate future and the second for the long term future.

The first Task Force would deal with providing immediate housing options to keep our families here. Rental accommodation is currently non-existent. A team of structural engineers should be engaged to inspect and advise on the refurbishment of buildings for businesses and to estimate the costs of repairs. Financial advisors with access to government relief funding should be available to counsel business owners on how they can find affordable funds to put their business back on track. Insurance assessors should be co-ordinated to fast track claims and payments for storm damages. The current measures taken by government to provide grants have been inadequately funded and complicated with delays and bureaucratic questionnaires. Visible action that puts all political considerations aside with greatly assist in restoring confidence into the business and residential communities. It has even been suggested that 10 year Government Treasury Bonds be sold to investors for the sole purpose of financing major disaster recoveries.

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## **1.3 Response to floods**

The 2nd Task Force should deal with the long term future considerations. Action plans for flood mitigation are imperative. If other cities around the world can prevent flooding during violent storm cycles surely there are solutions for Lismore. Some positive statements on what can be done and what it will cost and who will pay should be made as quickly as possible so that Lismore people can be assured that re-building

here is worth the time, effort and money. An expert group of insurance providers should be convened to develop a plan to self-insure Lismore businesses. (If major corporations like Woolworths can self-insure and re-build infrastructure after floods and fire why not a city like Lismore?) Long term housing availability at affordable prices and reasonable rents is another project for the 2nd Task Force; not an easy task but one facing many communities across the nation however, an essential long term project that requires bi-partisan political action.

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**1.4 Transition from incident response to recovery**

What our people are asking for is serious assistance and quick action to effect our recovery; something to show that our government agencies are willing to dig deep and take care of the people who pay their taxes and provide the funds for government to operate on their behalf. Is this too much to ask? It is not good enough to suggest that we can "Bounce Back" from a disaster of this magnitude without a lot of centralised financial help and some morale boosting positivity from our state and federal governments.

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**Supporting documents or images**

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