

**NSW FLOOD INQUIRY SUBMISSIONS**  
**RECEIVED BY THE OFFICE OF TAMARA SMITH, MEMBER FOR BALLINA**

**1. -2477**

A resident in a flood-affected area

I live in Meerschaum Vale NSW 2477. Some people were directly flooded and lost possessions. We were lucky our house is on a bit of a knoll, however; we were cut off from Alstonville, Wardell and Ballina and therefore unable to find out what was happening other than watching the TV which did not inform about small villages. Lucky we had power because other locations close by did not have power. The problem for us was loss of communications because the NBN infrastructure which I am told is located at Woodburn was flooded.

I am totally amazed that such an important, expensive piece of infrastructure, an essential requirement for communications in a rural area was placed in such an inappropriate location. Trying to find out what was happening was impossible as providers also had limited information and also no messages to inform clients of the problems.

In such a crisis situation communication is paramount and without power and/or the NBN there is no communication. This needs to be addressed before the next flood which given the continuing rainfall may not be too far away.

I would like my submission to be published in full on the website but with my name removed.

**2.**

**-2478**

A resident in a flood-affected area

Dear Sir / Madame

I am a social worker who works with an older couple. We had difficulty evacuating him as phone reception was down and calls kept being disconnected. The gentleman is a quadriplegic with an acquired brain injury. His career has mobility issues and acquired brain injury. Their family live 5 hours away. The evacuation centres are unable to cater for a person with complex needs. He was evacuated to the make shift hospital however not enough support was provided to meet his needs. In the second flood he was evacuated to Ballina hospital and left in the emergency department without an adequate bed or support.

There needs to be a register for complex residents in the community who need to be evacuated and a register to where they can be evacuated too. This gentleman who is his 70's would need an age care facility where they can go to so they are cared for adequately.

Having a plan in place for our vulnerable members of the community would reduce the strain and stress on clients, carers and their family's in addition to emergency services.

kind regards

I would like my submission to be published in full on the website but with my name removed.

3.

-2478

Other

Hi, having been indirectly affected by the Northern Rivers February-March 2022 floods in Lennox Head, a few issues became evident.

Telecommunication coverage for some major providers, e.g. Telstra, resulted in an outage of phone reception for around 3 full days. Encouraging these telecoms to relocate their towers to higher ground to prevent this issue in the future.

The text message warnings for residents in my suburb were inconsistent. A nearby neighbour received a warning, however our personal household did not. Perhaps, the flood text message warning could be sent to entire suburbs as blanket warnings for all residents in a town.

While these difficult weather events did not negatively impact my day to day living much, I can still envisage stronger, more dangerous, and even farther reaching weather disasters affecting an even larger proportion of the Australian population. During this recovery period of reflection and rebuilding, it is adamant that robust preventative measures are taken to minimise the negative lifestyle, health and safety consequences on our human communities. If more residents are trained in natural disaster resilience and community recovery, we have a chance at improving our response to future chaotic weather events.

Best,

A concerned community member of Lennox Head

I would like my submission to be published in full on the website but with my name removed.

4.

-3166

A member of the general public

Hi. For the last 6 weeks I have reached out to many organisations government, emergency, councils...trying to offer our solution to the local community.

We have a two stage solution provider. Stage 1. Temporary Housing (within 30 days) providing 660 rooms / 2,400 people with all the services of society (schools, medical, health, entertainment, cafes...) with no pressures to local infrastructure. We are about to introduce this service to the Oceania region, as a first responder. Our stage 2 to emergency housing is our Volume Home Factory that can produce over 1,000 8 star homes a year. In this instance we can rebuild on peoples own property a complete home, of their own design, with no supply chain problems, and flood resistant options.

Our stage 1 is comparable in price to the much less than satisfactory tin sheds, one room temporary housing on offer. It is an Ocean Liner and we are part of a Global Crisis response group that have provided vessels for over 40 years to governments all over the world. all agencies we approached have sent us to tender to temporary housing, that closes 30th June+ many ore months to arrive, then suffer for a couple of years till housing crisis is over...

This is my third approach to you (and others, so please don't take it personal, I even tried Lismore Mayor and every councillor) and I hope you may assist me in how I can offer this service to the next community that will be devastated from natural disasters?

Any assistance is appreciated

Regards

I would like my submission to be published in full on the website but with my name removed.

5.

-2478

A resident in a flood-affected area

I agree with all the points already submitted and I am putting my submission in point form also.

- The Army and Navy should have been deployed regardless with boats and helicopters etc, as tax payers are currently paying for them anyway.

- They (govt) knowing that Lismore was going to flood, had pallets of essential items, or food packs per person to last approx 3 days..water, canned food, pet food, essential medicines etc, also army issue bedding to hand to those in at higher ground points/ evacuation points. If these aren't used, return the bedding to the army bases and distribute the foods to local food banks.

- Every evacuation point should be given a list of residents and their addresses to enable easy cross checks of any possible missing persons. Text messages also sent out to residents in the area, requiring them to check in by phone (if it is working) for those who fled to friends homes.

A siren of evacuation, like a beach shark alert. Which has test runs every 6 months at a set time, to ensure its working.

- A list physically distributed to areas...the Army could have done this, of who people can contact for assistance, not just financial.

- Lack of leadership and direction with the rescue, very haphazard, somewhat dangerous.

- Lack of transparency with the fatalities, we still are unaware.

- Lack of information as to how people should be cleaning their homes, the dangers, who you can possibly contact if you need help...asbestos, etc. This information should go out with the list of support.

- Lack of training for night rescuing to take place.

- Military assistance patrolling

in areas and around homes, that weren't completely ruined, where the population has doubled to ensure looting and theft is minimal.

- Military to assist local councils ensuring all roads are kept safe, power is restored etc

- Looking at requiring all homes to create their own evacuation packs, as they have in N.Z for earthquakes.

- All our military services have apprentice's, why aren't these trades being used to assist not just cleaning up, but rebuilding? They are being paid regardless of their location.

I wish to personally thank you for the opportunity to be heard. I really appreciate it.

All the best.

I would like my submission to be published in full on the website but with my name removed.

6.

-2485

A resident in a flood-affected area

I am in the Tweed but up to September 2021 lived downstream of Lismore. I moved away from floods as the trauma was too great, the help or lack of caused extended or compounded trauma. Communications is a major issue when there is silence or you cannot get to talk with someone that can tell you you will be state and when you will get help is hell. Evacuation orders are way too late and the river rises information needs to be half hourly in those events not every 6 hours. When you live in flood zone you need to make a call at when the river reaches x height as you know when you may be cut off. This information is lacking and the roads out information is out of date as roads are flooding now a lot earlier than they used to due to maintenance issues. Eg Monaltrie Rd Wyrallah Rd Durham Rd and Gurdurimba Rd areas. These roads go under early now and prevent evacuation.

Now I am in Tweed the same issue happened. Although my house did not get flooded now the whole area got flooded in and the evacuation order was received when we were already flooded in along Kennedy Drive and Gollan Drive. I had no idea this was going to happen being new to the area. I believe this information should be attached by council to rates notices and when doing searches when you buy. I then got isolated for 4 days as the roads were still flooded. I work in Alstonville and the M1 was flooded in several spots and most on off ramps are designed and built to flood it seems. The impact of the M1 flooding and off ramps caused my work place to run out of food supplies. This happened to the whole area causing further trauma. The M1 and its ramps should be flood free and fire free. It seems up here where ever the M1 work has been done the local roads now all dam up causing huge isolation issues in times of disaster. There needs to be phone lines manned for people to ring when they need help. I had an experience this flood with clients travelling up to the area getting marooned in flood water with no phones no food and SES saying its the police and police saying its SES that need to get to them. Councils go missing at these times as they cannot get to work either and yet they should be the emergency coordinators and have the resources.

My area in Tweed is lower than the sewer vents it seems too so all the sewer backed up for days. Where is the designing for heavy rain? My property filled up like a dam as the storm water was lower than the high tide???? Where was I told that when I bought? Climate change has been ignored in future proofing design and development. These areas near the coast need pump systems for these climate events that way insurers will still insure. Lismore on the other hand if I still lived there I would have wanted my property bought back and the whole town bulldozed. People only want it rebuilt as they are not given the viable financial choice. Counsellors want it built back as its their jobs and a business. The mitigation works to save the CBD have destroyed further and wider areas and properties now. It cannot continue to be rebuilt and tax payers continually trying to band aid the town. Grow forests back in the whole catchment. That might help our area with climate change and prevent the heavy rains. No one has talked about cleaning the river out of all the thousands of tons of chemicals and garbage that are in that river. I saws it in 2017 and its happened twice more in 2022. Industrial businesses and petrol stations on a flood plain should never occur ever again.

I would like my submission to be published in full on the website but with my name removed.

7.

-2477

A member of the general public

I have lived in the area for four decades and seen one flood after another after another. I can recall several times in the 1980s that more than one flood per year ravaged our countryside. This year's was just higher and stronger. My home was not affected but my sister in law's was severely damaged.

The salient point of ALL of the issues is that a flood as high and as destructive WILL definitely happen again. It could be next year?

Yes, there's merit in recapitulating events to see how practices may be improved ; but not to lay blame. That's pointless.

The suburbs of South and North Lismore MUST BE RELOCATED! I was a teacher at Lismore South School during the 2017 flood. I know how much the community values it's identity and solidarity. We can not disperse that community to the winds.

There's high ground nearby in Caniaba, Modanville, Tullera or Wyrallah!!! Move neighbourhoods together. Relocate the schools or expand upon existing infrastructure so that the families are not isolated.

A new Adaminiby was built so that Lake Eucumbene could be constructed!

The Italian government acted decades ago to build new, modern, safe accommodation for the residents of Matera because the living conditions of so many was so precarious. Australia can do it too.

Instead of wasting money on integrity commissions or on upgrading sports arenas the Australian Government needs to stop passing the buck " It's a state issue " ; how ludicrous.

Help Australian people live in modern pleasant homes within green cohesive communities. No point sending people back onto a battlefield. To drive through South and North Lismore now is like driving through a slum wasteland in a third world country.

The battlefield that is climate change can't be won if the Australian Government continues to pay lip service and play the blame game.

Once those neighbourhoods are built high and dry the environmental repair to the Lismore Flood plain can be fulfilled with the replanting of endemic vegetation.

I am SO frustrated that there's an election coming because the brats that call themselves politicians are so busy puffing out their egotistical chests, avoiding vital issues, pointing their fingers and, forgetting about the thousands of flood ravaged people in my area.

I used to say to my students in Lismore South " there's no such thing as a natural disaster. Events such as earthquakes, volcanic eruptions and tsunamis are natural processes the planet needs to exist.

Disasters are man made. Soil erosion. Plagues . Often deliberately started bushfires. Now weather extremes caused by climate change.

There will definitely be another EXTREME flood very soon. So in conclusion the approach needs to be twofold; relocate cohesive communities carefully and address climate change.

I would like my submission to be published in full on the website but with my name removed.



**8.**

**-2478**

A resident in a flood-affected area

I have lost so so much my mobility scooter my carpets all my shelving for my craft studio two sewing machines rugs clothes food freezer dryer and so so much more we were not even warned for the second flood not even a late one I had just finished cleaning up and then bam lost so much more . I am on a disability pension so all the stuff I lost is going to take years to replace and then as a kick in the face we were not able to claim the third round of flood relief and don't get me started on the discussing act of not including wardell Pamlico and others in the Ballina shire in the third lot of funding when they are all flipping homeless and the lack of support in wardell and sorounds I was having to ring ppl who had boats to save my friends because there was not enough ses or army ppl to get to everyone so so many sleepless nights ringing messaging begging for ppl to get to my friends we have all been failed we all have suffered and have ptsd why can't use hold boat rescue training for the public so next time it floods more ppl can help ppl power is a must time to create change this area has become to big with very little services not good enough .

I would like my submission to be published in full on the website but with my name removed.

9.

-2481

A resident in a flood-affected area

I live in the Mullumbimby area and was lucky not to have flood waters through my house, but know plenty of people who did and have become climate change refugees as a result. I housed a family who had their house flooded and lost 3 cars. They were fortunate to be insured, this time, they will probably never be able to afford flood insurance again. In the industry I work in I have dealt with people who have lost everything. One couple lost their house and 3 business premises in Lismore. We lost communications (phone and internet) for 2 weeks and our mobile service has not been adequate since.

Other issues myself and the community faced and are still facing are:

- Inaccurate BOM reports
- Timing of evacuation warnings and orders and text messages
- Delays in engaging the Australian Defence Force
- Telecommunication: mobile and NBN networks outages
- Inability to call 000 or SES 1325000/logged call but unsure if/when you or your family member could be resecured
- Communities being cut off
- Major roads including M1 closed
- Over-reliance on volunteers
- Management of evacuation centres and safety of evacuees
- Coordination of donations
- No emergency accommodation available/ People having to vacate temporary accommodation for April school holidays
- School closures and/or relocation of school
- Issues and delays accessing government grants
- Lack of availability of food, petrol and medicine
- Cost of flood insurance prohibitive in some areas
- Household pets not being allowed at some evacuation centres

Kind regards

I would like my submission to be published in full on the website but with my name removed.

**10.**

**-2489**

A resident in a flood-affected area

I live on the Tweed Coast and therefore there were many days during the flood where we were isolated (ie we were cut off on the northern and southern exits onto the M1). During this time we had no communication, could not get petrol or many food products. My biggest concern was the no communication and I want to know why the NBN substation for the entire area has been built on a floodplain near a river? Please fight to have this moved to ensure that we atleast will have some form of communication with the outside world during such a dangerous situation.

I would like my submission to be published in full on the website but with my name removed.

**11.**

**-2478**

A member of the general public

In my opinion regarding Lismore future flood strategies I would revert North & South Lismore back to farm, sporting and recreation areas in a State government buy-back plan where these residents would be relocated to higher areas, such as Goonellabah. The CBD & houses in the affected flood zone would be bulldozed and replaced with at least a three metre compacted soil fill. Obviously this would require an additional State government buy-back funding plan. The soil fill depth would allow CBD, houses and sporting venues reconstruction in addition to a higher levee build. Money spent on an overall 5-10 year plan is better spent than a band-aid solution.

I would like my submission to be published in full on the website but with my name removed.

**12.**

**-2483**

A resident in a flood-affected area

M1 closed just north of Yelgun NSW due to unnecessary flooding from Yelgun Creek being diverted into a canal system instead of running its course out to sea.

The creek is now owned by National Parks as the diversion was made inside the Billinudgel Nature Reserve. National Parks do know about this diversion and the earthworks that were done - they looked into it with (now deceased) local Frank Mills, who was the President or vice President of the Byron Shire when they approved diverting the creek into the Capricornia Canal System.

This diversion (I believe) is the cause of South Golden Beach and Ocean Shores frequent flooding - it also adds to the flooding events that are frequent in Billinudgel and even Mullumbimby. Both the creek running down through Billinudgel and the water from the diverted Yelgun creek which holds a large amount of water from Tweed Catchment all join and have to flow out via Marshalls Creek through New Brighton (which floods terribly) and then flows into the estuary /river at Brunswick River - another obstacle to prevent this creek (now loaded with more than 3 other creeks and their catchments) is a large rock wall that has been placed at the mouth of Marshalls Creek - All in all these obstacles and diversions are causing a huge amount of grief with all the flooding that occurs - and this is without the fact that the Byron Council is allowing development in areas that were flood plain and used to catch and hold some of the excess water.

All of this flooding is unnecessary with some wise engineers looking at this fiasco and sorting it out!!!

I would like my submission to be published in full on the website but with my name removed.

**13.**

**-2480**

A business owner

On Sunday afternoon Feb 28, the BOM warned we would get 50cm of flood water through our shop. We spent several hours lifting everything up high. They then issued a 1.5m warning so we lifted everything higher. Over \$800,000 worth of stock and tooling was lifted 3.5meters in 10 hours. We then went home just as the roads were flooded and access to the city closed. Again the BOM prediction at this time was for 1.5m of water to enter our business. We awoke several hours later and the water was already 3meters through our shop. It eventually rose to over 4meters of water through our shop. We lost almost everything because we trusted the BOM. Had we been warned of a possible catastrophic event we would have evacuated instead of lifting.

For the next month we received no government assistance. We suffered close to a million dollars in damages and were now living off our life savings. Our entire income source was lost. We were not eligible for the disaster recovery payment. Despite lodging the application for assistance nothing was received. We worked hard day and night 12-16 hours per day every day for weeks to finally reopen our doors and were again flooded in the second Lismore Flood. Again we worked day and night with no help and spent hundreds of thousands of dollars to finally reopen our doors for the second time a few weeks later. Again no assistance was received during this time and we were living on our life savings.

So 8 weeks after the first flood, we could finally trade again, and on day 1 reopening, 3 of our 6 staff called in sick with COVID. After no income and no assistance we were now paying out wages with no staff.

Today we are trading and have income again. We have very limited facilities but know that it's simply a case of swim or sink for business owners. No one is going to help us because they know we can and that we will help ourselves.

Our application for the 50,000 grant has now been received. (This covers about 5% of our loss) This was used to replace essential stock.

We have not received a dollar of assistance for either of our two commercial properties that were destroyed. All residential property owners received assistance for their properties but commercial landlords have recieved nothing. Not a single dollar. We have been forgotten.

I would like my submission to be published in full on the website but with my name removed.

**14. Martin Watts -2760**

A member of the general public

As a member of the general public , I find it hard to believe that we still have a climate change sceptic in power , aided and abetted by Murdoch press . Instead of trying to mitigate the effects caused by climate change , such as these floods , ScuMo and his band of criminals want business as usual . Not surprising , seeing that they are in the pocket of the fossil fuel industry . The only way to lessen the effects of climate change is to end the production of fossil fuels NOW !!

I would like my submission to be published in full on the website including my full name.

**15. Vinesh Prasad -2477**

A primary producer

Dear Hon. MP, I would like to stress that all effort should be focused on providing housing options for residents of Northern Rivers. The Councils, Ste and Federal government should seriously come to a table and develop quick action plan.

I would suggest allowing those who can quick approval process with reduced fee to start looking into cheaper accommodation options. If we can sort this out, all other problems will be sorted soon.

I would like my submission to be published in full on the website including my full name.



**16. Sasha Mainsbridge -2482**

A resident in a flood-affected area

Hi there,

I'm contacting any entity I see that is purporting to be involved with the clean up and rebuild that is taking place in my region in the Northern Rivers.

The unprecedented landfill generated from the floods is destined to happen again in future if the built environment is not rebuilt flood RESILIENT. All I hear is about efforts to rebuild.

The Queensland Reconstruction Authority has been involved with flood resilient retrofitting for years and they engage technical advisors and project managers to deliver programs that result in increasing numbers of residential properties being transformed to be flood resilient.

I implore the NSW EPA to use the extent of their influence to encourage the State government to rapidly engage technical assessors to urgently disseminate information for the thousands of people who want to rebuild their homes to avoid the catastrophic trauma, loss and waste that will predictably be created in the next major flooding event.

My organisation is small and our reach not much bigger but we've seed funding and are doing what we can to help the Byron Shire community Rebuild Flood Resilient with our project. I write for Zero Emissions Byron and have been publishing flood resilient rebuild information on that blog.

I alone cannot achieve a significant % of homes to be rebuilt flood resilient.

Please. My region needs your help.

I would like my submission to be published in full on the website including my full name

## **17. Peter Ball -2477**

A primary producer

I am a primary producer (vegetable and herb grower) living in the electorate of Ballina. As a primary producer I have been severely affected by the two recent flood events. My income will have been roughly halved for this financial year, directly as a result of the two flood events. But nevertheless, I consider myself one of the lucky ones, in that I still have a home to live in, unlike many unfortunate individuals and families in the Northern Rivers area.

The immediate Federal (and to a lesser degree State government) response to the worst flood seen in this area of northern NSW was PATHETIC! Relying on an inadequately resourced, largely volunteer service (the SES) was it would appear very problematic. Only two rescue boats for the entire city of Lismore. What would the death toll have been in Lismore had it not been for the heroic efforts of so many individuals who answered the call for assistance: in tinnies, in kayaks and on paddleboards. This, despite directives from SES HQ to only provide assistance if 'fully licensed'. I hasten to add that I mean this as NO CRITICISM of the rank and file SES volunteers, who give up so much in order to be there for their community.

The bulk of my criticism is mainly levelled at both Federal and (to a lesser degree) State governments and the lack of serious commitment to set up, resource and fund an adequate, dedicated rescue and relief agency which would coordinate and respond to the seemingly increasing range of natural disasters associated to a greater or lesser degree with climate change as we are now seeing with all too frequent regularity. This rescue agency, when established, as well could coordinate other government departments and be the primary agency in medium and longer term transition phases to recovery. I don't believe that the SES is currently set up to carry out such a role. Should it become such an agency?

The Australian Defence Force must be trained and equipped to take a much greater and more immediate role in rescue and relief efforts within Australia. It would seem that the ADF can be resourced and ready to go to relieve catastrophic events in the Pacific(as indeed they should), quicker than their capacities can be rallied for events at home. When the ADF eventually did arrive in the area, their presence was both of vital assistance and as well, very reassuring for all locals, both those who lost so much, and others like myself who were less affected. The quicker response and assistance of Bushfire brigades from both near and far was equally appreciated.

The BOM made some errors of judgement in forecasting, but they are a government agency which don't need resources trimmed, but instead need resourcing at an adequate level to be able to provide the BEST POSSIBLE PREDICTIVE MODELS AND ADVICE. It would appear that funding for flood gauges which could potentially have given warning of impending flooding for Lismore was knocked back. I can only ask WHY?

Telecommunications infrastructure must be improved and made more robust, so as to be not as 'brittle' as it would seem it was.

Electricity supply in natural disaster events, it would appear, is always going to be to some degree compromised. An independent assessment of the grid for this area needs to be undertaken. Floods, bushfires and other natural disasters will continue to come our way. We must seriously take the opportunity to prepare communities, increasing response and resilience to future natural disasters by the measures we can take now.

I would like my submission to be published in full on the website including my full name.

### **18. Elizabeth Hamilton -2477**

A primary producer

I am a primary producer 24/7 who has off farm income to support me during difficult times and I believe most farmers in this area are the same. We are being discriminated against every disaster due to the criteria that our farm income must be greater than our off farm income. In the last 10 years I have experienced 5 years of drought during which time I elected to buy in expensive feed from Victoria with no government help whilst also destocking which means I now have less stock to sell and thus less income . This was followed by a bush fire that lasted for months due to the inability to put it out due to it being in peat country. The fire was finally put out when rains came and the area was flooded in January2020.

Now this year there have been 2 floods bigger than any ever experienced which have washed away fences ,dumped a lot of debris and rubbish, washed away roads and caused extensive erosion damage which because of the rule you must earn more on the farm than off farm means I qualify for no help whatsoever How am I supposed to earn a sufficient income when I am repeatedly being hit with one disaster after another for. which I am told I will get no help from any government scheme. This discrimination must stop as this is a very productive area for primary produce with a dairy company 2 meatworks and 2 macadamia processors.

To top this off I received a letter from Transport for NSW last week telling me for the very same reason I would lose my primary producer concessions I feel very angry as this discrimination tells me all my hard work DAILY is considered useless and I am not worth helping. I have off farm income because I wanted to be a responsible citizen and save for my retirement . I feel irresponsible people are being helped and those who do the right thing are being punished. THIS CRITERIA MUST BE ABOLISHED

I would like my submission to be published in full on the website including my full name.

**19. Deon Demouche -2483**

A resident in a flood-affected area

I am a resident of the village of Mooball and during the weather events of Feb/March 2022, we were impacted in many ways. Firstly the creeks and rivers were unable to drain and backing up in an unprecedented way.

We were cut off for over a week and also had no connectivity or telecommunications. That extreme reliance and governments push for a cashless and digital society were rendered useless in a matter of hours and for an extended length of time.

Everything was reverted back to only cash, non-digital and basically neighbours walking and connecting in person with others.

This breakdown in communications is a clear indication of the reliance on technology is fraught with issues that don't seem to be addressed. The issues still continue, we have been without internet or phone service where we are for over a month. This is not acceptable when the government has pushed us towards everything relying on digital and internet connectivity.

My job has been impacted, my family and not being able to have contact when at home is dangerous and beyond inconvenient.

My story is not as drastic as many who have suffered and continue to suffer across the northern rivers, however it shows another angle of how this has and continues to impact us.

I would like my submission to be published in full on the website including my full name.

## **20. Laurence Axtens -2480**

A business owner

I was saved out my window of my home clinic at dawn of February 28, 2022. My home and business is now a gutted shell. We have flood insurance and they have sent a number of teams - the first team without safety equipment torn into the asbestos for two days until my complaints led to new team - this has made my home a toxic site. The second team wore safety equipment but they stole furniture from the house. These and a number of other issues are in the hands of the ombudsman. Apart from these issues with my insurance company a number of other issues need to be remedied immediately.

These are;

1. the rebuilding on the M1 below Woodburn as it at present forms a levee that increases flood heights and severely limits egress of the flood waters to the ocean; making for longer and deeper floods; it must be rebuilt to the originally specs with significant flood plain bridges.
2. the updating of the both the software and hardware responsible for the measuring of stream heights through out the catchment so that residents are not seriously misinformed about the speed and probable heights of the flooding
3. that the prolonged and deliberate denial of climate change by federal and state governments stop. This may not help us in the short term but it is hoped that it might reverse the increasingly 'tropical' rainfall that has led to this cataclysm
4. that the provision of affordable land above the 16 metre flood height in Lismore be provided immediately to facilitate the rapid relocation of housing
5. that housing with significant risk of being destroyed by lands slips be moved as soon as possible
6. These need to be done now.

I would like my submission to be published in full on the website including my full name.

**21. Jane Barach -2478**

A member of the general public

I was surprised and diss appointed that there was no official support in setting up and running the evacuation centres set up at Xavier Catholic College and Holy Family Primary School. Bothers these centres housed hundreds of people for days, all manned and run by the school staff and volunteers like me. This included showering, feeding , sleeping and counseling. Staff and students with no preparation or training should be commended. We all expected St Vincent de Paul, Red Cross or some trained responders would give guidance, none was offered, even days after set up.

I would like my submission to be published in full on the website including my full name.

**22. Anthony Llewellyn -2477**

A resident in a flood-affected area

I, my wife and two little girls had to leave our home due to the February flood. We lost most household bedding, furniture and appliances, two cars and the contents of a musical music studio that was built 20 years ago. I feel that all of the issues in concern within the terms of refence are relevant given that no flood insurance was in reach with the overpriced quotes offered. We are carers in my mother's house here without rent or rate receipts but have endured sad losses. Sincere request from Anthony Llewellyn and family.

I would like my submission to be published in full on the website including my full name.

### **23. Vivienne Gorec -2478**

A resident in a flood-affected area

My house flooded because the huge retention pond on Horizon Drive was filled in and a building built on it. No thought was taken by either the Ballina Council or the Anglican School the repercussions of filling this huge retention pond that held mega litres to this estate that's been here for over 20 years and my street Westland Drive has never been flooded. This probably explains why the storm water drains that are few and far between are on the high side of the road (I've never heard of water running up hill) and on Horizon Drive where all the hard surfaces from the school parking is, there is not 1 on either side of the street. The only 2 are behind Bunnings and in front of the new hall. They also widened River St and landscaped it and put wood chip in the gardens in the centre of the road and in the gardens on the drain side and the drain filled up with woodchip. Any wonder this area flooded. Stupidity ran riot in this whole area between filling the retention pond and filling the drains with woodchip.

I would like my submission to be published in full on the website including my full name.



#### **24. Graham Watson -2482**

A resident in a flood-affected area

On February 27 and 28, the quantity of rain at our Huonbrook property exceeded anything we had previously experienced in nearly 50 years of residence. In that 24 hour period I recorded 1022mm of rain. The roar on our roof just went on for hours and hours. During the day of February 28, on which a further 300mm fell, I discovered that our property had suffered from a number of major landslides. Most of these occurred where our mile-long driveway snaked around the escarpment from Huonbrook Road to our house. The 50-year-old driveway had been well maintained but the 16 culverts along its length were no match for the amount of water and debris that came down the hillsides. The driveway was effectively ruined by thousands of tonnes of rocks and debris that came away from the escarpment. The consequence is that our home is no longer habitable. This is not because of flood damage to our dwelling (although I did have to repair some roof leaks that occurred) but because our property just collapsed under at least seven major landslides and numerous landslips such that our house, even though the building is relatively unaffected, is no longer accessible. Access to our house is now only possible by a one mile trek up a makeshift bush track and involving scrambling over the rocky rubble and fallen trees from several landslides. I included some photos of these landslides in an application to Service NSW for assistance under their Back Home grant program.

This trek just referred to takes about 45 minutes from the house to the public road and from there, as our car is on the house side of all the landslides, we have to hitch-hike or borrow a neighbour's car to get into town. When we get back, all groceries, fuels, hardware etc that we might have bought have to be carried in by backpacks. This is demanding for most folk but as my wife and I are well into our 70s, this effort is very stressful and not sustainable, and, possibly, life-threatening. As things stand at the moment, we can't live here anymore, not only because of the arduous access situation but also because the mile-long entrance road may have to remain unrepaired for some time. We had an earthmoving contractor in to look at our damage and he found it too difficult to quote for the reconstruction of our access because of the general instability of the grounds. He suggested it might cost as much as \$50,000. We applied for the Back Home grant because we will need help to fund that work whenever it will be possible to do it.

We have now been advised by Service NSW, while acknowledging our grim situation, that our application for assistance under the Back Home scheme is unlikely to be successful. In my view, there needs to be a complementary grant scheme that assists those residents who have been rendered homeless by landslides as opposed to floodwaters.

I would like my submission to be published in full on the website including my full name.

## **25. Bruce Porter -2483**

A resident in a flood-affected area

The government proved how inept their planning and systems were when the phone and internet failed for 7 days in Mullumbimby, Brunswick Heads and Ocean Shores . The result was no access to money other than cash for every purchase. this left families with out communication, banking, petrol, transport links and food. in the modern day people do not hold cash and without this they were vulnerable and unable to access services TV radio and of course internet. The government failed in there was no fail-safe or redundancy in the whole of the northern rivers electronic communications system which already on a good day is full of black holes in the system. Any good telecommunications or data system has n multiple redundancies and crisis management plans or staff.. these were all found wanting as if the government did not consider the region of importance. what would happen if we were in a war footing wee would be a walk over as a nation. This was your wake up call and we the public are putting government on notice. Someone in power should be held responsible.

I would like my submission to be published in full on the website including my full name.

**26. Neil Sturrock -2478**

A member of the general public

The lack of communication no phone or internet access during a situation we have been through is totally unacceptable. We have never been told why. I'm sure people died and animal welfare would have been affected by this outage. WiFi should be investigated to see if this would eliminate this problem in the future both phone and internet. Who is responsible and why?

I would like my submission to be published in full on the website including my full name.

**27. Tony Margan -2480**

A primary producer

We had our 120 year old dairy swept away, cattle yards trashed, fences flattened and dozens of tonnes of other people's possessions dumped in our paddocks and on our riverbanks. Negligent landholders upstream contributed with the tonnes of water hyacinth and coral trees that had not been kept under control doing most of the damage. We had to clear up piles of stuff and are still left with a caravan, boat, lounge, oil drums and fridges which we can't move and can't access as the ground is still too wet for machinery access.

I would like my submission to be published in full on the website including my full name.

**34.**

**-2483**

A resident in a flood-affected area

We experienced two floods this year, one at the end of February; the other a month later. Water inundated our property in February to a depth of about 350mm, flowing under the house like a fast-moving river. Water entered the garage but not the house, which sits on piers, so we fared better than most. The flooding wasn't quite so bad in March but was still serious and unnerving.

We lost power for days and all telecommunications for even longer. We didn't even have SOS-only mobile service. We have a battery-powered radio, but news was sparse. Announcers primarily expressed amazement at the amount of water in different locations. They regularly advised people to check official websites for information, not seeming to realise that when people are without power or mobile services they can't search online for information. Even the weather bureau, which we all count on for accurate forecasts, was surprised.

Many of the houses in our immediate neighbourhood had major water damage from one or both events. People have had to discard enormous amounts of ruined possessions and are still repairing and rebuilding their dwellings. Some will not be able to move back in for many months, depending on the availability of materials and tradies, if they can move back at all.

Yet a development is right now underway next to us that contradicts prudence and good sense. Our neighbourhood is within Marshalls Creek Floodplain, and fill is not allowed. However, over 400mm of fill was brought onto the property last week and spread over 90% of the block, making it much higher than all six of the surrounding properties. Two dwellings on slabs will be crammed onto the property, covering most of the block with concrete— all approved by council. (Council never notified the six neighbours of the DA until it was approved, so by the time we all realised what was being proposed, it was too late.) The DA assessment and determination included preventable errors along with nebulous and contradictory consent conditions. A private certifier then compounded the errors, with the result being a build that significantly increases flood risks for the six adjacent properties. We and the neighbours tried diligently to get the council and the private certifier to see that the construction was inappropriate for the site and needed major amendments, but we were unsuccessful because the approval had already been given. When the next flood arrives, we now face a worse disaster than the two we have already experienced this year. Such a thoughtless determination by the council's planning department cannot be justified.

Other houses have also been built on slabs in this flood-plain neighbourhood in the past few years, and they were badly hit by this latest flood. A key principle seems to have escaped council planners: a building should be approved only if it is suitable for the terrain on which it will be built.

Among the factors that contributed to the recent flood in our area was a great deal of water that poured in from the north, completely overwhelming existing drainage systems in our residential area. The heavily-vegetated area to the north, which is part of Billinudgel Nature Reserve, can act as a filter, absorbing a good amount of rainfall, but that no longer happens as it should. Long-time residents have noted that the filtering area contains so much silt that it can no longer function as it once did. A thorough analysis of the situation will require the cooperation of National Parks & Wildlife, Council, expert hydrologists, and long-time residents with good knowledge of the area. Making sure that the natural filtration system works in conjunction with constructed stormwater drains in the residential areas would help to mitigate against serious floods in future even if it does not prevent flooding altogether.

**36.**

**-2478**

A resident in a flood-affected area

Being affected in both floods

Woodburn our property experience 6mt 1st & 3mts 2nd flood

Maybe the M1 was a dam wall & kept water in & made the 2nd flood recede very slow,, I feel all the drain we're not cleared of the debris from the 1st flood that actually blocked the drains for the 2nd flood!!

We must act faster to clear all drains before any other disaster that could happen any time soon.. I'm still waiting for the drains to be cleared now from the 2nd flood!! I'm hoping the council can act faster please

Thanks

Pete

37.

-2480

A resident in a flood-affected area

Hello

I live in Suffolk Park and work in Ballina as a GP. This is my submission to the flood inquiry. We know that when the temperature is hotter the atmosphere can hold more water. It should not be a surprise therefore that we have having more extreme weather events " and the as the earth heats more this will become more severe.

For each 1°C of warming, saturated air contains 7 percent more water vapor on average. There was no sense of preparedness from the authorities.

The response seemed slow and took a long time to organise.

Our practice was closed for a week as our systems were out. I volunteered at an evacuation center. We received no financial support during this period.

Perhaps if politicians and businesses in Australia want to pursue policies that knowingly contribute to these disasters, they can pay and be held accountable for the mayhem that follows? As Antonio Guterres (UN secretary General) stated, "Climate activists are sometimes depicted as dangerous radicals, but the truly dangerous radicals are the countries that are increasing the production of fossil fuels.

Dr

**38.**

**-2482**

A resident in a flood-affected area

Hi Tamara - I would really like to talk with you about how 1000s (maybe 10s of thousands) of people are excluded from the 'Back home' grants as they live on MO (Multiple Occupancy), dual occupancy and possibly Community Title (but I am not sure if CT can get the grant). I live on an MO in Upper Main Arm with 11 shares and therefore 11 other families. My driveway is shared with five of the families and of those families only one is back in their home. If the grant were extended to us we could repair and all go home. So far between our five shares we have each contributed our flood grants (\$3000 per adult) and have spent \$18000 to remove the landslides and start to fix the access road. I'm sure you know but the vast majority of people in land-share situations are uninsured as they can not get insurance on perfectly livable/built dwellings. The vast majority (including my family) are living on an MO as it was the only option we could afford. I am a jeweller and own and run the Made in Mullum Artist Collective in Mullumbimby that supports 49 small businesses in Mullumbimby and my husband is an artist and has a Pressure Cleaning business. We are good people, worked for Greenpeace for many many years (you can see us on the cover of a recent Echo!) and still contribute to making the world a better place through our shop, but tomorrow I am going to try to put us on the list for social housing as I cannot get home.

I would really love to have a quick chat with you if that is possible. I can come to you. Many of the people living on landshares like MOs are too scared to ask for help as they fear Council regulators putting them on the radar for scrutiny down the track.

Thankyou for your time



A resident in a flood-affected area

I was born in Lismore in 1954...and have lived through every flood there since. Big small and in between. But NOTHING in my experience has elicited the sense of utter overwhelm and devastation as the 2022 February floods. The first was bad enough, but to have two major level floods in close succession was too much for so many. My home was not inundated, but my life was. By distress and disbelief, that dear friends were waiting 7 hours for rescue on their roof in their home right next to the River. That others had to be lifted off in the pitch black middle of the night by neighbours who could not find them..as the river swallowed their homes and farms and all their worldly goods, turning bucolic fields and an oasis of calm into raging life threatening torrents. That other friends and community leaders were risking their own lives to save others, knowing they were losing everything of their own at the same time. NO certain future. For any of us. NO guarantees that this is even the worst.

I was not inundated by flood waters, but my mind, body and spirit have been. Every day for seven weeks I drove to Lismore to cook feed and serve shattered people. People who could barely articulate a sentence to say what they wanted. Normally dynamic Business people who sat, cup of tea in hand and just closed their eyes. Former public servants, who led marketing teams for Federal agencies, who couldn't speak and were too dazed and overwhelmed to articulate what they wanted, needed. My house wasn't inundated, but my community has been smashed. Uncertainty, weariness, exhaustion, confusion, trauma is not too strong a word. I have dropped everything to do whatever it is I can to help, but this second wave, the tsunami of ordinary good people who have been rocked to their core has inundated us all.

My late father was a policeman and first responder who was awarded commendations in floods for saving lives. Growing up in Lismore, the SES were failsafe heroes who always miraculously saved the day. The community rallied, we all knew the drill. They knew where to find people and when to get them out and performed countless lifesaving feats that required steely courage and selfless daring. People absolutely trusted and relied upon them. Not after 2022. Changes and loss of funding have hamstrung this organisation and this certainty has gone for people of Lismore and surrounds. And why oh why is SES HQ down by the river?? In Byron Bay there was NO warning, neighbours awoke during the night to snakes swimming across the water in their bedrooms and they waded up to their necks in water in the dark... to try to find safety. There was NO evacuation centre ..at 2 am when it was needed. Then came an announcement that the Cavanbah centre was the evac centre..which was inaccessible to all who were flooded as town was inundated and Ewingsdale road cut. Byron Bay needs an Evacuation centre to be built up on Hayters Hill, Coopers Shoot or up the top of Old Bangalow road. Thousands of people live in Suffolk Park and Lilli Pilli and would be cut off from the Cavanbah centre. Marvel Hall is the Evac centre for Feros aged care folks. If there is ever a tsunami and with climate change and rising seas Byron is likely to be impacted by more of these inundations. West Byron development needs to be immediately stopped as it will cause greater flooding in the town . NSW State Govt has been repeatedly told this by experts residents and even other developers.

But Lismore. Lismore I will leave solutions to those whose properties and businesses were directly impacted. Suffice to say we are ALL impacted when our major town and community goes under. However. In closing I want you to remember this. This time, my home was not inundated, but my entire life was. There are no bystanders.

**40.**

-

A member of the general public

Inaccurate BOM reports

Timing of evacuation warnings and orders and text messages

Delays in engaging the Australian Defence Force

Telecommunication: mobile and NBN networks outages

Inability to call 000 or SES 1325000/logged call but unsure if/when you or your family member could be resecured

Communities being cut off

Major roads including M1 closed

Over-reliance on volunteers

Management of evacuation centres and safety of evacuees

Coordination of donations

No emergency accommodation available/ People having to vacate temporary accommodation for April school holidays

School closures and/or relocation of school

Issues and delays accessing government grants

Lack of availability of food, petrol and medicine

Cost of flood insurance prohibitive in some areas

Household pets not being allowed at some evacuation centres

I would like my submission to be published in full on the website but with my name removed

41.

- 2471

Dear Tamara's office,

I sent a letter to Kevin Hogan's office and it was a short one about Flood Management Programmes. We need our own Nassa around here.

But we need to know the signs I think it is time for a few dams and reservoirs and channels that would take the overspill of water before it starts flooding our streets and houses. It is an intricate plan, yes. Has it been done anywhere else in the world?

I don't know what about Holland. This place is so awe inspiring and beautiful one gets distracted by it and does not consider these notions.

The Nepean River in Sydney could be a good referral point. I guess the roads were our priority but now we really need to research the area geographically. I love geography. I got advanced passes in Highschool for it.

Me, I think a Labour Greens Coalition for a while would smooth out a whole pile of bumps in politics and get this country up to speed with its own needs.

I doubt we will ever have such rainfalls like it again I believe we had droughts and bushfires as the earth needed to replenish itself of nitrogen and H<sub>2</sub>O into the ground.

If we as people managed the earth's replenishments better and stored water and cared for the earth more the earth would not have to go to extreme scientific methods to replenish itself at the cost of people's hard work and investment.

Earth Is Evolving We are becoming more aware that it takes more than just a bus stop, a car park and a corner store to make it work or even a supermarket that is selling us outdated needs.

It is very nice of her to carry us so far but a rude awakening has taken place. And we need better government not memories of wars, we need to recognize the talent and intelligence we have in us and our children and make life work and learn.

We have learned from our mistakes we are well aware of what the wrong recipient is doing to us it is not normal to remain living like it.

Get Up and Be Well Australia and Do The Job

Good Luck Greens, you know how important our ecosystem is to our survival.

**42.**

**– 2478**

A resident in a flood affected area

My daughter has been out of care for 10 weeks due to the floods. Fox Street Preschool in Ballina was flooded, the council and the government departments have not prioritised getting 80 kids back into this fantastic educational care centre. It's a cause of stress for us as she will start primary school next year and has now missed a term of learning. Many other parents are upset by this lack of urgency to find a solution for our kids.

Hope you can help.

Thank you,

**43.**

**– 2478**

A resident in a flood affected area

Hello Tamara,

Thank you for this advice and for organizing submissions. I just can't understand why the high levels of pollution in the river and ocean post-flood is not on this list or even on The Greens' agenda in a proactive sense? Surely the high levels of pollution prohibiting safe use of our waterways (beaches and rivers) due to raw sewerage being deposited daily into the river since the purification plant in Lismore has been damaged and not repaired - is a vital issue affecting the health and hygiene of all who live in this flooded area. Two months after the floods, we can still not safely swim or paddle or fish or even walk on the beach. This is alarming and needs immediate addressing and funding. What is more important than our health and environment? Who - if not The Greens - will push this agenda into the public arena?

Thanks for your feedback or any information you may have to enlighten me on this issue.

44.

- 2482

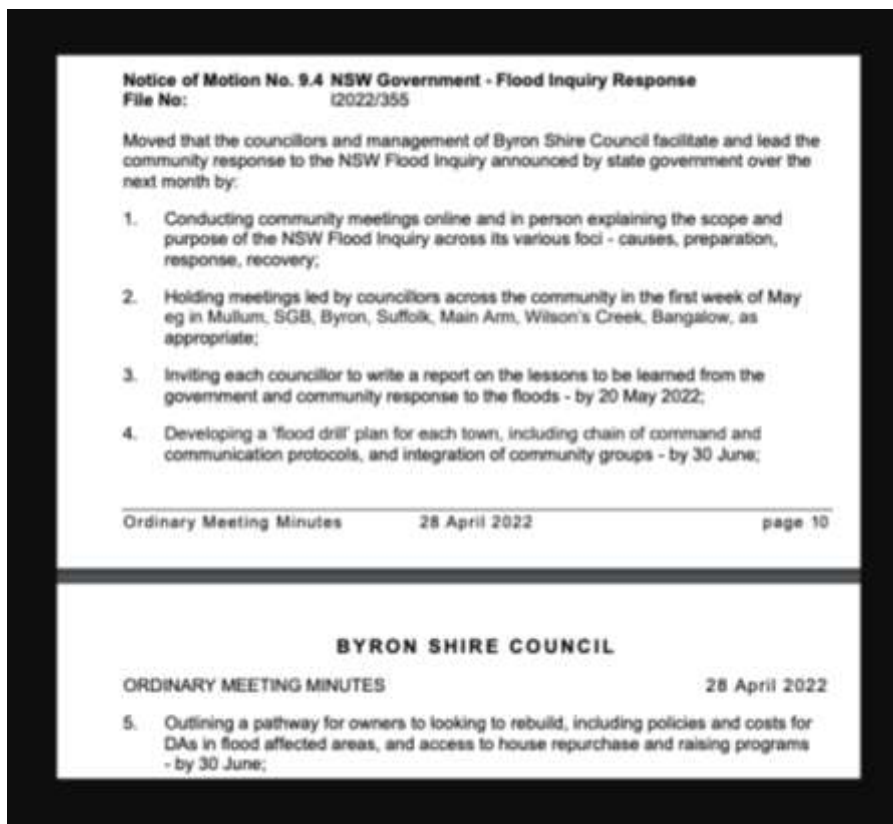
Flood affected business

Dear Sarah, Mark & Asren,

I understand you are the councillors that will be representing our community on the Climate Change and Resource Recovery Advisory Committee.

I am writing to ask that you advocate for a widening of the scope of inquiry that was minuted in the notice of motion on April 28, No 9.4 NSW Government - Flood Inquiry Response, item 5 to include "outlining a pathway for owners looking to rebuild flood resilient.

Please see p.12 of the Byron Shire Council Net Zero Emissions Action Plan below for context.



Page 12 in the Byron Shire Council Net Zero Action Plan states council's commitment to "Support a landfill free shire through best practice in waste avoidance, recovery and management." As a flood affected Byron Shire resident and home owner it is obvious to me that if I rebuild my home and reinstall carpet, gyprock walls, non-water resistant kitchen and bathroom cabinetry and put my new air con motor on the ground that I will be putting these out on my naturestrip again after another major flooding event. This predictable waste is avoidable.

## Objective C: Waste, Water, and Sewer



### Reduce waste and improve water efficiency

Fugitive emissions from landfill account for over half of Council's carbon emissions, totalling nearly 10,000 tCO<sub>2</sub>e year. An additional 1,100 tCO<sub>2</sub>e is also released by Council's sewage treatment plants (STP) each year, equating to approximately 6.5% of total emissions. These figures represent a significant opportunity for improvement, and Council has already made important operational changes in recognition of the impact of these sectors.

As part of the Byron Resource Recovery Centre Master Plan (2017), the decision was made to close landfill in the Shire and to investigate the potential closure of the Ocean Shores STP. These actions alone will offer substantial reductions in Council's emissions. The implementation of the Towards Zero - Byron Shire's Integrated Waste and Resource Recovery Strategy 2019-2029 will also help facilitate waste reduction and infrastructure optimisation in the future.

Managing water usage is a key component in the improvement of Council's wastewater system. In light of recent drought events and subsequent water restrictions in the Shire, using the Integrated Water Cycle Management Plan, Council will ensure water is being managed as efficiently as possible. The following goals aim to address these issues:



**Support** a landfill free shire through best practice in waste avoidance, recovery and management



**Reduce** inflow and infiltration to the wastewater system



**Maximise** water efficiency in Byron Shire

### BSC Net Zero Emissions Action Plan p12

I understand the focus is currently on urgently securing housing for residents but I implore you to see that the window of opportunity for property owners to rebuild flood resilient will not be open for long.

Please find the energy to balance long term housing security with emergency accommodation needs or we will likely go through this again but next time, far fewer people will have flood insurance.

I hear there are high hopes for changes to drainage to improve the flooding predictions for Ocean Shores, New Brighton and South Golden but nothing will reduce the flooding potential at my home in the Pine Av neighbourhood in Mullum. Most of us are brick veneers on concrete slabs, we can't be lifted. All the solutions have been tried and tested by Queensland councils, builders and architects. We just need official collation and dissemination of the relevant advice to be provided to our Northern River communities.

If you are interested I have written a number of articles on flood resilient retrofitting for Zero Emissions Byron -

<https://zerobyron.org/category/rebuild-flood-resilient/>

Byron Shire Flood Resilient Adaptation Project Manager  
Mullum Cares Inc.

45.

Member of the general public

Hi Tamara,

In your list of issues you could have included developer related corruption which has been partly responsible for wangling approvals for development in flood prone land; You would have noticed a minor media outburst when it was announced that the value of Australian residential real estate had surpassed \$9 trillion. It's a figure made even more extraordinary because it had jumped \$1 trillion in just 5 months and is now more than the combined value of our superannuation, the ASX and commercial real estate. It achieved this dizzy figure because the average house value jumped to a record \$835,700, up from \$689,400 a year ago. It was enough to make economists salivate with excitement because due to the magic of economics - or creative accounting - this will increase GDP but not the consumer price index (CPI) where house prices are ignored.

What wasn't mentioned was that Australian owner-occupiers debt also rose to over \$1.2 trillion. This left Australia with the dubious distinction of having the world's highest household debt and according to the RBA 70% of households in suburban electorates are in mortgage financial stress. There are 2.6 million families, about 32% (up from 18% in 1984) of the population, who are currently renting their homes and are desperate to become home owners. This desire is fuelled by financial stress from the high cost of renting and uncertainty of tenure but more importantly it is almost impossible to retire if you do not own your own home. This urgency for home ownership has left them vulnerable with lenders pushing them into "factually inaccurate" mortgages and there are now \$500bn worth of these mortgages sitting on the books of Australia's banks with the level of factually inaccurate mortgage applications rising significantly since 2015, from 27% to 33%.

Potential home buyers face a considerable risk because house values are only a function of what people will pay and history is full of housing bubbles that imploded, including the one in the US where the GFC caused a price drop of one third from which some regions have not recovered with home owners "underwater" meaning they still owe more than the value of their house.

In Australia the housing market has been described as extraordinarily resilient defying many predictions that the pandemic would cause a price collapse but the opposite has occurred which raises the questions of how and why this happened. In short, the answer was through the direct involvement of the federal government who in co-operation with the Australian Prudential Regulation Authority (APRA), the banks allowed more than 493,000 mortgages to be deferred, with over 118,000 mortgages still deferred according to the latest data. Without this action most would have defaulted on payments triggering repossession by the banks and a housing price collapse. The Morrison government also committed to \$507 billion in stimulus policies, encompassing the JobKeeper program and JobSeeker supplement, among others, something that went entirely against their own conservative ideas but was essential in order to keep home buyers viable.

At the same time the Reserve Bank (RBA) committed to up to \$200 billion in near free (0.10 per cent interest) funding for the banks at a time when bank funding costs were spiking due to rising risks in financial markets. To put these measures into perspective the entire Rudd-Gillard Global Financial Crisis era stimulus package was only \$51 billion and spread over four years yet it caused great alarm and derision from the then opposition. To be fair many of the Morrison governments actions could be put down to the need for extreme actions in extremely difficult times and there have been criticisms that the spending did not go far enough or long enough. This is borne out by a survey from the small business Australia group who found that 415,000 small businesses were on the brink of collapse, including some house construction firms driven into bankruptcy by the rise in timber prices.



Even well before the pandemic the housing industry received support that, like negative gearing, CGT, first home buyer grants and high immigration was designed to keep prices increasing. This has been a considerable advantage to the wealthiest 60% of home owners especially the 18% who are landlords, and has been the main driver of wealth inequality with the top 20% some 90 times wealthier than the lowest 20%. Almost half of our politicians are landlords, their full property ownership is impossible to determine because many properties can be concealed through trusts, companies or self-managed super funds or even owned by their spouse. Such a situation is alarming since these are the people making decisions on policies that will influence house prices. As an example, Tim Wilson MP owns 5 investment properties and holds the position of chair of the house economic committee where he argued that first home buyers should be allowed to dip into their super to pay for house deposits.

While we could dismiss these actions as self-interest it does not explain the failure of successive governments to reign in the rate of corruption that runs rampant through all levels of government and industry following a housing boom. The Pandora papers have revealed that Australia has huge gaps in its financial integrity which has allowed it to become the go-to destination for dirty money which ends up in real estate. The current anti-money laundering and counterterrorism financing laws do not require real estate agents, accounts or lawyers to report suspicious transactions even though this has long been pushed by a G7 task force on financial action. It is so blatant that Australia has been listed by the US State Department as a “primary jurisdiction of concern”

<https://2009-2017.state.gov/j/inl/rls/nrcrpt/2014/vol2/222471.htm>

when it comes to money laundering while the UN office on Drugs and Crime warned

<https://www.unodc.org/southeastasiaandpacific/en/what-we-do/toc/wildlife-forest-crime.html>

that Australia is part of organized crime networks involved in among other things wildlife and forestry crime estimated to be worth US\$ 19.5 billion annually. Illegal timber harvesting threatens many of our near neighbours and Government figures put our illegal timber imports at about 10% of our total sawn timber but it is almost impossible to trace the source of wooden products like furniture.

Organizations that most benefited from the housing boom have been involved in corruption for as long as the boom and this includes our big banks and financial institutions like AMP along with developers and the real estate industry.

However, it is the housing market that provides the safe haven for dirty money which comes from a variety of sources including casino's, gambling superannuation providers and even football clubs. In Australia some \$65-\$75 billion goes through pokies each year and according to Andrew Wilkie MP up to 95% of registered clubs do not adhere to AML/counter terrorism laws. Even when criminal acts have been exposed the penalties are hardly likely to discourage future transgressions, the CBA was fined \$700m and Westpac \$1.3b all of which essentially came from shareholders dividends while the CEO of Westpac was given a \$2.7 million redundancy.

46.

- 2478

A resident in a flood affected area

Seriously Tamara, I've lived in Skennars Head for 35 years, I'm at the stage where I'm not voting anymore, I'd rather pay the fine than vote for fucking idiots - We all know how lame councils and police and defenders force were in Lismore . PATHETIC I've moved on.

Item 1 - the \$8 Billion M1 caused the flood damage to Woodburn Coroki Broadwater and Wardell. Government Blunder. If you don't know that retire now.

Item 2 Ballina airport - its new car park is not too far from opening. It has 11 boom gates when finished. Sydney and Brisbane have 2 each. It also has the same amount of public car parks as the original ABOUT 134 PATHETIC- Government blunder

Item 3 - the fucking closure of South wall Ballina to Evans head beach road. No community consultation. PATHETIC - Government Blunder.

No community consultation about anything, just idiots making TOTAL SHIT decisions. I hope my low volume of swear words helps in your response.

All the best , I like wot u have to say Tamara, as I've said in the past .

Regards Shane H

Ps - Enlighten me if I'm  
Wrong with items 1-3

Ps- I'm a Carpenter / Joiner that's worked in the Building insurance repair industry for 15 years

Fyi this is the 3rd time I've repaired the same houses in Lismore in the last 12 years. Why are Australians do fucking BRAINLESS.

Get that shit hole of a town out if that hole!!!

**47. – 2478**

A resident in a flood-affected area

I own 4 properties in Ballina, two in Kalinga Street were flooded, which are currently being repaired and are rental properties.

I lived in Broadwater on the river for many years and flooding occurred there on two occasions, the water height being about a metre above king tides and did not affect the house there as it was built on a mound about 1.5 metres above the surrounding area. The 60ft shed however was flooded by around 300mm. The recent floods however inundated the same house very badly in the Mar 2022.

I am convinced that the extreme height of the river this time, was caused by:

a) The new highway

b) By the existence of the weir in the Evans River

This weir is a man-made structure preventing much of the natural outflow of the river and is the cheapest and quickest partial solution to future floods. The weir is also the cause of sand build-up at Evans Head as any of the commercial fishing boats will testify.

I, as a former yachtsman, mooring in the river there, have often seen the trawlers run aground at low tide. That weir has to go! It would alleviate the flood problem, allowing more water to escape down the Evans River and help wash away the sand build-up in the river.

The new M1 highway however, is the main cause of the extreme height of the flood in the Woodburn, Broadwater and New Italy area, but that is a problem for engineers and Roads and Maritime to solve.

Sincerely

A resident in a flood affected area

On the night of Tuesday 29 March and early morning of the following day Alstonville experienced 430ml of rain in less than 6 hours. This resulted in the detention basin between Mellis Circuit and the Bruxner Highway bypass filling and overflowing through house yards and into some houses in Mellis Circuit.

We live in number Mellis and the water came through with great force. Tide marks of debris on the outside walls of the house indicate that the water rose to a depth of approximately 27cm at the back of the house and over 30cm on the eastern side. The floor level of the house is 30 cm above the paved back patio. Luckily no water came into the main part of the house however if the very heavy rain had gone on any longer the whole house could have been flooded. As it was, the only room affected was a sunroom at the back of the house which is set at a lower level and the water came into it to a level of approximately 10cm – seeping in under the glass sliding doors. This room is tiled so little damage was done. Just a couple of mats soaked in muddy water and a thin layer of silt to be cleaned out. There was some seepage through the brick foundation walls into the garage attached to the house but it was minimal.

There is a drain pipe 600ml in diameter which runs from the detention basin down the eastern side of our place – between nos and . Its job is to deal with any excess of water in the basin. However, it wasn't even nearly coping with the amount of water around that night. Where the pipe meets the street the water was fountaining up to almost head height with great force, making a roaring sound and spreading across and along the street. The force of the water was strong enough to lift a large concrete cover and swing it out of position. That pipe certainly didn't deal with the overflow water from the basin. There is a grassy spillway at the eastern end of the basin designed carry away any excess water into a large culvert which runs into Crawford Park.. I understand from one of the neighbours living near the spillway that it was NOT flowing strongly with water that night.

So any excess water was instead overtopping the main bank and then over a lesser bank immediately behind the back yards and into Mellis Street. The street was flooded and water was running through several houses and sheds across the road from our place and at least two houses on our side of the road.



*Water nearly gone in sunroom – footmarks in mud*



*From our place across road at daylight – road completely covered*



*Debris line on white fence opposite showing depth of water at peak of flood..... and drain cover after flood*



The water flowed in diagonally across our back yard leaving a swathe of leaves and mulch debris. It then filled the whole yard back and front. I slept through the first half hour of the drama but was wakened by two fire engines with lights flashing and engines running. One neighbour in a wheel chair had to be evacuated. Neighbours were more awake than I had been and seemed to be everywhere. They indicated that the water had been flowing with great force earlier. Even so, even though I had not seen the worst of it, it was quite frightening with front yard  $\frac{3}{4}$  full of water, the whole road surface under water, the big drain fountaining noisily and the sewerage system making strange gurgling noises which I presume was excess water getting into that system... and rain was still falling. I don't think anyone got much sleep that night.

It was a frightening and shocking experience. And the thought that this could happen again in the future and could, in fact be, worse if the rain continued longer, is frightening. Especially as everybody knows – **it doesn't flood in Alstonville!!**

Urgent action on this stormwater drainage is needed if we are to avoid more damage to property... and possibly people. And to the reputation of Alstonville as a safe, flood free town.  
In hope

- Resident

- Owners