

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 20 May 2022 8:49:49 PM

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## Your details

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**Title** Ms

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**First name** Desley

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**Last name** Banks

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**Email**

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**Postcode** 2480

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## Submission details

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**I am making this submission as** A resident in a flood-affected area

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

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**Consent to make submission public** I give my consent for this submission to be made public

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## Share your experience or tell your story

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**Your story** The record rainfall & river heights have decimated our communities. The land slips & damage to roads & infrastructure have adversely affected all residents in the Northern Rivers. Local knowledge was ignored & the SES safely sitting in their offices in Wollongong had no idea what was really happening even when the locals were calling & saying record river rises coming

down stream. The information was ignored at the peril of so many feeling safe sleeping in the beds relying on the SES BOM predictions to be correct. It was left up to the local community to save their neighbours & friends it's surprising (grateful) that more lives weren't lost. Communications lost homes inundated animals & people swimming to save their lives. The evacuation centres were not ready or able to cope with the numbers. The support for Govt & Defence (although appreciated) was too late in coming. The mental health & physical health of the community is stretched and many will never recover. Climate change is driving the extreme weather events & our leaders have failed to prepare for the "unknown future events". Until we stop burning fossil fuels & use renewable energy our future is bleak. The scientists have been warning of these events for over 30 years & now we are living in the climate emergency and the effects of extreme weather events flood fire drought We must learn from this flood & prepare for the future There's no turning back we have to adapt to our new climate reality !! Please help our community access housing & mental health support to rebuild our communities & provide a safe & nurturing environment for our children to have some hope for the future of the survival of our planet (without the greed and corruption that has caused the damage).

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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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<b>1.1 Causes and contributing factors</b>	Climate emergency
<b>1.2 Preparation and planning</b>	Not enough
<b>1.3 Response to floods</b>	The warnings were so wrong

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**1.4 Transition from incident response to recovery**

The mental health of residents applying for assistance has been further affected by the process of grant applications

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**1.5 Recovery from floods**

We need more leadership & options for flood affected homes. More affordable social housing & opportunities for young people to get into the house market

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**1.6 Any other matters**

It's been a difficult time for so many Banks holding mortgages should be doing more to help customers by freezing repayments until the homes are fit for habitation or removal to higher ground

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**Supporting documents or images**

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**Attach files**

- [A956DAE9-0794-47EE-8901-9C1003B52444.jpeg](#)
  - [66593BF5-A43F-4887-8BBA-58DBE5C37729.jpeg](#)
  - [1926B390-A5ED-447D-BB20-AEE23C1A38A4.jpeg](#)
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