

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Tuesday, 10 May 2022 10:23:36 AM

Your details

Title Mr

First name Douglas

Last name Hendry

Email

Postcode 4870

Submission details

I am making this submission as A business owner

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 I own a block of 6 units in Ewing St, Lismore. I have owned them since 2003 and they have provided valuable, affordable accommodation for dozens of families over the years. Prior to the flood at the end of February 2022, water had previously inundated the garages on the ground floor, but never reached the accommodation units on the upper level.

The February floods broke all previous record with the water reaching to some 10cm from the ceiling in all of the units. A few of the tenants climbed into the roof space and kicked tiles out of the roof to make their escape. I can only imagine how terrifying it must have been for them.

I visited the building at the beginning of March and was horrified by the disaster that had hit this wonderful town - it was like a war zone. My local managing agent (LJ Hooker) have been sensational throughout this whole event and managed to get help from the ADF to completely gut all six units before mold took hold inside. I am extremely grateful for the support of the ADF and had they not helped the units would be in a far worse state today.

Now I am looking to the future and to the challenging task ahead of me. I had plans to sell the units this year to support me as I transition into retirement - I doubt this will happen any time soon! After all, who wants to live in a town at such risk of severe flooding?

The first available builder is about 6 months away! So I will be heading to Lismore this weekend to start the repairs myself. This will take me away from my family for a few months. I estimate the cost to get the property back to a habitable position to be about \$200,000. With no flood insurance, how am I expected to find this sort of money?

The Government (state of Federal, I don't care), need to do something about insurance. If the market is going to minimise their risk (to maximise their profit) by excluding everything useful, then the Government should kick them out of the market and take it over - after all, the Government are generally expected to fund the recover, so they may as well make some money on the way in!

As I see it, the only way I will be able to repay the debt I will incur is to increase the rent significantly. This will be hard as I value the ability to support those less fortunate by

providing quality, affordable accommodation - which I have done for many years.

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

1.5 Recovery from floods The support for the recovery phase has been poor. As a landlord, I am not eligible for any assistance despite the fact that I provide a valuable service for those who wish to live and work in Lismore.

1.6 Any other matters The lack of affordable flood insurance is a huge issue in areas such as Lismore. The Government need to do something about this as a matter of urgency.

Supporting documents or images
