

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Wednesday, 4 May 2022 7:57:18 PM

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## Your details

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**Title** Mr

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**First name** Fiona

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**Last name** Wagner

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**Email**

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**Postcode** 2472

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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** Flooded at Woodburn on the 01/03/22 when our house was built 0.6m above the highest known flood (1954), as per council requirements. We prepared as we should, believing the surrounding area of our house would not flood. As was everyone else, we were unprepared for the huge volume of water.

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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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**1.5 Recovery from floods** Submission to Enquiry into 2022 flood Lismore. Woodburn flood occurred on the 01/03/22.

This is to make you aware of some of the financial difficulties being experienced, due to the flood, from our point of view.

We have the cost of the repair of 3 houses. The repairs include plastering the walls to half way; new doors and skirting boards; painting; flooring replacement; and kitchen cupboard replacements; as well as purchasing white goods. Then there are the additional costs of furniture, beds and all the incidentals of daily living including linen, shoes and clothes plus other personal items.

FYI, to ensure we have enough farm income for our retirement, we have worked hard and bought 2 more farms. (one farm does not provide enough profit to live off.) Each house on these farms has flooded. That is why we have 3 houses to repair.

The repair money has to come from funds saved for our retirement.

A further circumstance that is unforgiving, is that my husband has retired from a salaried job and works the farms full-time. He works hard and farm profits are his only source of income. I work a separate job.

It appears he is not eligible for government rural assistance grants, because the farms are in both of our names and I earn more than he earns from the farming income. (evidently the farm has to be more than 50% of combined income).

I was about to retire at the end of this 2021-2022 financial year, but have refrained from putting in my resignation due to the looming great costs of recovery from the flood. I am about to turn 66

years of age. It appears we are being penalised from receiving any Government grants, because assessments are made on past income tax returns.

Please note that our losses, in addition to the house repairs, are considerable. They include:

Loss of soya bean crop.

Damage to 2 year old cane that we will harvest this year- probably 30% reduction in crop value.

Death of 1 year old cane that is our income for the following year.

Damaged cane to draw sets from to plant cane for the next 2 year crop which then ratoons twice ie. 6 years of weaker crop.

Inability to harvest macadamia nuts to date plus loss of nut crop in the flood.

Death of 1500 small macadamia trees.

Death of 9 cows, 17 calves and 1 bull.

I am honestly stating, now , what we have received. We have received the Australian Government Disaster recovery payment of \$1000.00 each X3 for which we are grateful. (This was actually difficult as we did not have a Centrelink CRN number). There is now the promise of payments for home owners to assist with repairs. We will apply for this, but there are red tape hurdles to overcome and the outcome is still uncertain.

We are applying for sales tax exemption on our replacement vehicles; and my husband can claim a freight subsidy (his fuel) for driving 18 hours (with breaks) to buy a truck load of hay for the cattle over winter.

We have received a few gifts from other peoples and organisations and are truly grateful.

May we say, also that community volunteer workers have been impressive.

All my Husband's farm machinery and our 2 vehicles have been destroyed by flood water. My husband has worked very hard and employed mechanics to repair what is able to be repaired.

This process continues. Our macadamia processing machinery is currently drying out to see what does and doesn't work. Three of our tractors are insured, but we are only claiming insurance on the newest one, because the Insurance company (Westfarmers) possesses the item after insurance payout and will not allow buy back. As you all know there is a shortage of all vehicles, tractors and machinery in Australia for various reasons; so we cannot work a farm with no machinery and none available to buy. So my husband has chosen to pay for repairs and keep the machinery so he has something to use. This is an extra expense and a time consuming experience. The macadamia nuts should be being harvested and processed at this time.

Announcements of State and Federal Government financial assistance packages do not always become a realistic practical experience. These announcements sound great in the media, but are often unattainable. In conclusion, our house is the highest piece of land on ours and surrounding properties. The water came to 1.25m deep inside the house (obviously deeper around the vehicles, machinery and cattle - which were all herded up to the high land around our house) so there is no denying that we have been greatly affected by the flood. Why all the 'hurdles' to be breeched to obtain assistance? eg. why all the need for documents of proof when they have been obviously been destroyed by the flood?

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### **Supporting documents or images**

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