

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 20 May 2022 11:57:21 PM

## Your details

**Title** Mr

**First name** Geoffrey

**Last name** Webb

**Email**

**Postcode** 2480

## Submission details

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

**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** My name is Geoffrey Webb. I am 57 years old and I lived in East Lismore with my 13 year old rescue dog Snowey – a 13 year old Jack Russell Terrier cross, who I adopted a week before the 2017 floods, when I lived in Bexhill. I work part-time as a piano and vocal tutor for the Northern Rivers Conservatorium. I also run my own sole trader business, providing marketing and

communications services for up to three or four clients at a time, within and outwith the Northern Rivers region.

I bought my house in Esmonde Street, opposite the SPAR in the Wyrallah Road shops in November 2020. I was assured at the time, by the previous owner and the neighbours, that with a floor level of 13.3m, the house had never flooded. There had been some water – about 40cm – into the lower storey garage, shed and storage area in the flood of 2017.

In the 15 months living there until the 2022 Flood, I had installed 6.5Kw solar array and solar hot water on the roof. I had replaced a skylight, made some roof repairs, and done some minor decoration. I purchased a grand piano from a local dealer – fulfilling a long-term dream since moving back to Australia from the UK in 2006 where I had left my other piano. I taught from this piano during the Covid lockdown and during Covid school restrictions. Outside, I planted fruit trees and created 4 raised garden beds to grow herbs and vegetables. I had the gutter on the rear of the house reoriented and a new storm water drain installed to assist in draining the back yard in wet weather. In October 2021, I installed a 5,000 litre water tank and pump which was connected to the garden taps, washing machine and toilet to reduce my town water consumption.

I had moved into town, downsizing from a larger property in Bexhill with no mortgage. I had also reduced my working hours, working part-time as a music tutor and doing some marketing consultancy for several clients. By relocating to town, I had decreased my reliance on my car. I bought an e-bike. I had reduced my work travel and fuel consumption, improved my internet speed and had boosted my social life.

As a wet summer was predicted with La Niña, I

moved as much off the ground downstairs in November and December as possible. I started enacting the rest of my flood plan on Saturday 26 February 2022 when the heavy rain continued and the nearby drain along First Avenue started to fill. I had enough food for a couple of weeks, a full gas bottle for the bbq, ground coffee and a camping gas ring with new butane cannisters. I had prepared buckets of water to flush the toilet if the pump from the water tank was submerged, and had a stock of batteries, torches and worklights, a radio, power packs and drinking water if the downstairs flooded and I found myself stranded in the house. On Sunday 27 February, I put the car in the carpark over the road at the Wyrallah Road shops, but moved it later in the day to a position I estimated to be about 13m, in Stock Street, where it was still visible from the bedroom window and I could monitor it. I also moved my brand new e-bike upstairs, which had arrived the previous Friday and I had assembled and ridden once around the block on Saturday afternoon between downpours.

The rain seemed to ease on Sunday, the water level in the council drain dropped by about half – the pumps were on, and the storm water was draining into the river. Phew!

I kept checking the BOM app on my phone, noting the warnings that major flooding possibly to 11m was likely for Lismore. At 12.44am on Monday 28 February, an SES message advised evacuation, as the water could rise to 12.5m. No problem. At 13.3m, I would be OK, even if living on an island for a few days until the water subsided. I'd lose the washing machine and dryer and most of the items downstairs, but that was manageable. I looked out the window, the water was now rising in the street. In fact, first Avenue was already flooded. OK, I kept saying to myself – it will stop at 12.5m and everything will be OK.

Just after 5am, after about an hour's sleep, my neighbour rang to say things were bad and it would likely come into our homes and to lift everything I could up off the floor. I pulled up as much as I could until 7am, when the water started to come into the upstairs starting at the closed in veranda/sleep out, which has a slightly sloping floor, ironically to allow rain water to run off.

I got the dog and sat on the bed. I rang the SES. Not wanting to use up phone charge on hold, I pressed '1' as advised and awaited a call back. The water was nearing ankle deep. My heart was in my mouth. About 7.20 – rang again to say that she, , their three boys and their dog were in a tinny and were in Dalley Street near St Vincent's hospital. She was sending the boat back to collect me, so I should go to the porch window and wave so they could find me. I did so, and as the crew came up the street, they called out they would return after getting out some other people closer to the roundabout at the end of the street.

I waited anxiously in the porch, my 13yo Jack Russell perched on a small cane bookcase, clutching two bags, one with a change of clothes, toiletries and dog food, in the other my laptop, phone charger, and my back-up drive of my home business computer network – my entire archive of photos, personal and work files. After what seemed like hours, but was in fact only about 40 minutes, the tinny pulled up at my front porch – more than 3 metres off the ground, navigating the trees in my front garden to reach us. By now, the water in the house was knee deep. I had put my thongs into one of the bags. I passed the dog and the bags to the young man in the bow of the boat and manouevered myself into the boat. We were safe.

For years, I have been a presenter, teacher, trainer and performer. People often said to me

they experienced a dry mouth when they were nervous. I had never experienced it until that morning. My mouth was dry with an unquenchable thirst, but I also had a clarity of mind. To survive.

I asked if the boat could take me in the opposite direction to the hospital as I knew my friends at the top of Esmonde Street (who had suggested I take the car up to their place the day before) would be a safe place to go. The boat guys said “no problem mate”, I asked who they were and where they had come from, as the boat was not marked, they had no uniforms. “We’re just ordinary Aussies,” the guy driving the boat said, “we’re just here helping you out.” I was crying at this stage – relief, shock, panic – it was still raining hard and I was soaking. I could hardly thank them enough. I still have no idea who they were, but I found out from some near neighbours in Stock Street some days later that there had been no rescues by any ‘authorities’ in our little community. Just these guys in their tinny. I’m so grateful. When the SES finally called me back at 8.50pm that night, we were all – including the SES operator in Wollongong – a bit shocked when he asked if I still needed help.

The next few days were a blur. I had made it up the hill to [redacted] and [redacted] – refusing the offer of an umbrella from a kind lady who lived about halfway up Esmonde Street. The [redacted] are in their 70s and having lived at the top of Girard’s Hill for more than 35 years, didn’t really have a flood plan. They had not considered how they would manage for four days without power – while looking after a refugee from the flood. They had not done any extra food shopping. Their torches all ran on rechargeable batteries and we had one battery-operated radio. They were so generous and looked after me with the care usually reserved for family members. They were not used to living with a dog but also welcomed Snowey who attached himself to them

(particularly to ) pretty quickly. During the next week there were hot drinks, hot meals and hot showers. Thank goodness for gas cooking and hot water. Thank goodness for dear friends.

I won't go into the detail of the clean up of my home, in which I was supported by a willing group of volunteers recruited by setting up a group on Messenger. I lost all my business equipment, computers, printers, stationery, bookcases, desks, etc. files, including tax and financial records. I lost my beds and bedding, appliances and almost all my furniture including my grand piano, which was, after about 10 days, removed by some members of the ADF from Darwin, who I also contacted via a request on Facebook.

The process of clearing belongings from the house was difficult. I was in shock and not really able to make clear decisions. There was nowhere to store stuff. Some of my volunteers had different ideas to me about what was and what wasn't salvageable. Things were thrown out that could have been saved. I am grateful for the friends who took kitchenware, tools, clothes, linen, artworks, books from high shelves and photos; and washed them with care and stored them until I'm in a position to reclaim them. The days of cleaning up seemed to go forever, but in truth it was almost completed within two weeks. The insurance company advised me not to move too much out of the house, to take lots of photos of contents, but later told me to remove anything that was a soft furnishing or made of wood, that would encourage mold growth. It was hard to get good advice. It was days after power tools and small appliances were thrown onto the pile and collected from the street that advice about how to save electric tools and appliances started to appear on Facebook. Too late. They were gone. Telstra, Enova Energy and the insurance people were all pretty good to deal with the immediate days after the flood.

Listing items for a contents insurance claim is difficult – so many items were taken away by friends and although they have listed them in general terms, I'm still not quite sure where they all are. My uncatalogued sheet music library curated over more than 40 years is very difficult to itemise and I have been lucky that friends far and wide have helped me pull together resources to recommence teaching in term 2.

After 11 weeks staying with friends I now have secure, private and longer-term accommodation on a property almost 30km from home and work. I am waiting for my insurer to contact me regarding the financial support to pay for it, which is part of my building insurance policy benefits – but like many others who have been affected, contact with my insurer has almost ceased. I do not have a named case manager. I only have a 1300 phone number, and after an hour or more on hold, their phone system either disconnects me, or I hang up in sheer frustration. My emails are unanswered. About once a week, I get an email apologising that they haven't responded, assuring me my questions will be forwarded to my case manager – whoever that is. But there are no answers about how to progress my buildings claim. No response to the fact the demolition crew removed fretwork from my house that was nowhere near the flood water. No advice on how to progress my contents claim or get financial assistance to pay for my accommodation. It's very frustrating. The Insurance Council of Australia advises that many breaches of the (voluntary) Code, which includes response times, are likely as insurers are simply overwhelmed by the number of claims arising from the disaster.

I live in hope that my insurer will finally catch up with their correspondence and that my claim will be accepted and honoured. I send regular reminders that I have a claim number and am in need of assistance.

Here are some suggestions from my experience that I'd like to offer in terms of being better prepared for managing future flood or other disaster events.

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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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### **1.2 Preparation and planning**

1. Preparation and education. This flood has affected EVERYONE in our community, whether or not their homes were inundated. A comprehensive community and education program based on potential emergency scenarios could improve preparedness to deal with the immediate and longer term affects of a future event. More people would have emergency supplies, torches, batteries, water, food, medicines, sandbags for the toilet and extra gas bottles, generators and/or solar batteries for basic survival in emergencies.

2. Communications. The frequency and accuracy of communications about the weather system and potential flooding was inadequate and not specific enough. To be advised to evacuate when flood water was already in my street, was too little too late. After the event, communications from Council and SES was almost non-existent. There is too much reliance on technology and mobile communications, which all require electricity to work. Local 'Flood Marshalls' in every street would be a good idea in areas that are prone to flooding.

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### **1.3 Response to floods**

3. Immediate follow up. A door-to-door survey of local homes would have been welcome in the 48 hours following the event. Many people up Girard's Hill had taken in friends and strangers. There was no centralised record of who was staying where and whether they had enough food, prescriptions, batteries, bedding or even drinking water.

4. A single register of flood affected people. I tried to 'register' that my home had been



inundated and that I was OK. The SES website offered only two buttons: 'DONATE' and 'NEED RESCUING'. Somehow, I think a register of people would have been very helpful further down the line. I asked a friend who works at Council how to register – but no one had any information. Down the track, this could have been very helpful for authorities in assessing needs and grant applications.

5. Access. The Lismore Golf Course should have an all-weather road. It would only need to be accessed in emergencies and could otherwise just become a 'hazard' for golfers in normal times. It would mean Girard's Hill would not be cut off in future flood events.

6. Data sharing by services. I was lucky with Services Australia and got the disaster payments quickly but others have not, and I've heard rumours about fraudulent claims. Surely there could be access to the electoral roll (even without AEC sharing the data) to prove whether or not people genuinely qualify for payments.

7. Empathetic staff in government services. Services NSW have been helpful and unhelpful in equal measure. Local representatives with regard to birth certificate, driver's licence and car registration, etc were fantastic. Those coming in from outside didn't seem to know what they were talking about (part refunds for car rego, etc.) and while I was sitting at the table getting help at the recovery centre, Service NSW staff on the other side of the table were discussing where they were planning to go for dinner in Byron Bay and discussed which gym in Byron was the best. This was insensitive to say the least. Any staff coming in to help should have some training in trauma counselling and trauma-informed services. Or empathy training...

8. Directing help according to need. When queueing for 45 mins at Woolworths in Goonellabah on the day they received their first delivery, I was aware of others in the queue who were not really flood-affected other than being concerned there would be shortages and were

there to stock pile. Some even left the queue because they 'couldn't be bothered waiting'. I understand this has also been the case at the Lifeline distribution centre at the Showgrounds. Having a central registration number as a flood-impacted resident would be helpful in ensuring that help is directed where most needed.

9. Logical process for funding applications. The application process for financial support from Business NSW does not make sense. Asking for copies of receipts for goods purchased before the grant application was even accepted as 'eligible' is not logical. A better form, which asks incrementally for information to assess the claim, would be more helpful. Once the grant was awarded the claimant can then start purchasing replacement items and providing evidence of purchase. I had to outline in one email response that if I didn't receive the grant, I would not be able to replace all my items as listed for some time.

10. Storage. People who've lost possessions in floods need storage, to encourage salvaging of items and reduce waste. Ideally, building redundant capacity including access to fixed or mobile storage units would be a good idea for people with nowhere to put anything.

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## **Supporting documents or images**

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