

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Wednesday, 6 April 2022 3:03:05 PM

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## Your details

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**Title** Miss

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**First name** Jade

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**Last name** Page

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**Email**

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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** We moved to Lismore in 2020. We hadn't planned to move into the flood zone, but it was the beginning of covid and there were very few houses on the market. We were on the first home-owner grant, which capped our budget at 450000. We were persuaded to see this house in the flood zone. It was 3 metres above the ground and 1 metre over the 100 year flood. I called the insurance company and they said it was low risk

and the flood insurance was 200 dollars. We brought it. The following year when my renewal came up, it was 800 dollars for my flood insurance, nothing had changed, I couldn't work out why it had gone up for no reason. When I rang to enquire about what I was covered for in the case of a flood, they said it only covers items lost above floor height, no structural damage that might be caused by the flood such as subsidence or releveling the house. As we have nothing under the house but a workshop I decided to not take the extra flood insurance in 2022. I thought to myself it has never flooded over that level, so I am insuring an empty space. Well roll on February the 27th 2022. We moved everything onto our wrap around deck from downstairs, the motorbikes, bikes, tethered the kayak. My partner and I agreed that he should stay and I would go and spend the night at my sisters, if it was going to flood there was no point having the kids in the middle of it.

I didn't sleep that night but shook all night pacing the kitchen in the dark. Knowing in my bones that whatever was happening out there it was really bad, and there was nothing I could do about it. From about 2 am I started seeing police and fire trucks drive past the house, I couldn't stop shaking, physically my body went into shock, I was running to the toilet every half an hour and just drinking glass after glass of water which did nothing to alleviate my thirst. I couldn't turn the light on because there were children sleeping everywhere. So I just shook in the dark waiting for the morning and the full extent of the disaster to unfold. It did. When the first glimmer of daylight appeared, the view from lismore heights was one of islands as far as the eye could see. My house was devastated. My partner left in the kayak with the guinea pigs in the esky at 5 am, in the dark with his headtorch. He heard people shouting for help everywhere, so he left the guinea pigs with a lady he had never met, and proceeded to pull people out of their roofs and their living rooms where there

were swimming for air. He must have pulled over 25 people out before the boats arrived. I'm super proud of him.

The second flood came as a nasty surprise, when everyone had fallen asleep, the rain beating down, I started to shake and my teeth started chattering. Oh hello PTSD.

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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

We had help bringing all our camping gear tool onto our deck 1 m above the 100 year flood.

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### 1.5 Recovery from floods

We have to pull out our floor, walls, kitchen and bathroom. We will did to replace our hot water tank, the solar inverter and the air conditioning. Our doors aren't closing properly and the house is subsiding.

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### 1.6 Any other matters

As our house in so high we won't be able to raise it further above the flood level. We will need relocation, if we want to get out of the flood.

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## Supporting documents or images

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### Attach files

- [20220303\\_183328.jpg](#)
  - [20220302\\_112611.jpg](#)
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