

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Monday, 25 April 2022 12:40:59 PM

Your details

Title Miss

First name Jennifer

Last name Kay

Email

Postcode 2473

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 After months of rain very heavy at times from Dec 21 - March the ground lay sodden the water table up. My daughter had moved onto my place in a camper van as rentals On the North Coast had skyrocket. I remember her only spending two or three nights in her camper as the rain fall was heavy & constant. At times the house leaked under the eaves depending on the way

the rain came. Come Feb the Rocky Creek behind me was starting swell. With the rain bucketing down on Feb 28th my daughter myself & a renter in the back shed decided to move some of our stuff up to the mezzanine in the shed. I also packed my cat up & took it to one of two high ground in Woodburn. By 3 pm the drains were full, & water flowing we decided to evacuate to the public school, the cat in the truck & my daughter & I walk up the road with water on either side of the road. We had put down possessions on beds etc & in my new kitchen we had placed some previous items & electrical. Walked out & never imagining the water would rise to where it did & lay in the house for up to 5 days. What devastation we were to encounter when after 5-6 days my nephew gently brought us back home to view the utter catastrophic Destruction of antiques memories of family etc - it's now 8 weeks & the insurance hoops & government hoops to jump through is so soul destroying. The systems are set up to fail so people will walk away. I'm 70 yes & have a great family but some people I know can't get the questions answered from insurance can't get paper work together for government support. It's a BIG joke at our expense. I've had to spend hours on the phone with people who have been allocated by insurance. Because I'm not officially covered for 'flood' it has been a trickle down affect for different companies to make money & keep the economy ticking at our expense. The irony is many people aren't covered for 'flood' because who could afford it. No one wants to take responsibility with change of weather, the highway M1 dam, changed water courses. All mapped & decided by an 'expert sitting somewhere in Canberra or Sydney' deciding on our futures through ignorance & modelling, at the moment I'm living in a caravan, just have hot water, & through family a few lights, kitchen on the veranda. No walks no electricity asbestos Niobe wants to touch. The future looks c

Very dark. I'm not a person with a lot of money or super etc do it will be a struggle until I push up daisies. This is not the lucky country here I Woodburn atm & people sitting in government etc should know this.

Terms of Reference (optional)

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

1.1 Causes and contributing factors	The M1 acted as a dam, it prevented the water from going across the flood plain (hence water in houses 5 days & more)Incorrect Bom fugues inaccurate. Ses not equiped & people not listening to locals who understood about the rain fall & in which direction the rain fell.
1.2 Preparation and planning	More notice more on the ground information gathering instead of modelling on a computer.
1.3 Response to floods	More government help & the government reigning in the insurance companies & holding them accountable also. The insurance process is excruciatingly drawn out & time consuming- especially if you have no internet, poor reception & the energy & ability to navigate the system.
1.4 Transition from incident response to recovery	It's slow. More government help grants the government would already know who had been hit how much if they are homeless or have few resources. Step up to help in the recovery I'm not going to have a choice as to sell or move, to old & too tired - it's been a big life !!!
1.5 Recovery from floods	We need help & long term, no volunteers in town now hard to get supplies & could be mths before insurance companies say yay or nay or cover contents. I have 3 pieces of furniture left !!!!

Supporting documents or images

Attach files

- [F3EBB192-41E2-4B63-B5D0-F38E668724EE.jpeg](#)
- [AC362F16-3C3F-41A3-BBE2-](#)

[0DE32A4CFF9A.jpeg](#)

- [EA308CF5-581C-479A-AA50-A4539E728800.jpeg](#)





