

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 20 May 2022 8:23:04 PM



## Your details

**Title** Mrs

**First name** Jo

**Last name** Kilburn

**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** Our Flood Story  
Kilburn family  
Street, North Lismore

We have lived in our home for 20 years. We purchased our home knowing that we were buying in a flood zone, but it was all we could afford at the time.

We always knew that we would experience flooding in our garage level, but never in a million years would we have thought we would have flood waters enter our elevated living level, which is 3 metres off the ground.

In 2017, the flood came through underneath our home at about 2 metres. In this flood, we lost a lot. My husbands tools, my belongings in my home office, my baby photos and photos documenting my childhood and our early years together as a couple. I lost the entire contents of my craft room - fabrics, patterns, bric a brac & craft supplies that I had built up over 30 odd years. All gone. We lifted our belongings up high, but the force of the water knocked all of our trestles and shelves over.

Bring on 2022.

On Sunday 27th February, we were expecting a moderate flood similar to the 2017 level as predicted, so spent the day lifting our belongs in the garage to high shelves, and what ever items we could, up to our back deck where we thought everything would be safe. We were fist bumping each other at the end of the day, as it's the most preparation we have ever done for a flood.

During the night, it became evident that this was not going to be what was predicted, but much worse.

At 1am the water downstairs was around my husband's ankles.

At 3am, the water was only around his knees. By this time, the levee had overtopped. We should have had much more water underneath our home, but we didn't. Why that was, we have no idea. That was the question all of the neighbours were asking, 'where is all of the water?'

Many calls and texts were shared through the night with neighbours and friends on the outskirts

of the CBD, and it was decided that we would need to evacuate at daylight.

By the time daylight came, at 6am in the morning, the water was just starting to enter our living level.

From 3am until 6am, just 3 hours, the water under our home rose about 2.5 metres. It was unbelievable. We still cannot believe what happened some 12 weeks later.

Knowing that the water wasn't stopping and it was going to inundate our living level, we then tried to move as many of our belongings to high shelves inside our home to try and save as much as we could. Unfortunately we don't have many high shelves, so we had to make careful choices what went on those highest shelves, just in case. As it turned out, there wasn't many of our high shelves that didn't go under water.

We initially were not worried about being rescued, as usually during floods, people in boats driving around the floodwaters are plentiful. This was not the case this time. There were no boats.

The water started rising inside and as it got to knee depth, we started to get a little worried. Fortunately we heard a boat outside around 8am. It was a neighbour from around the corner. He single handedly saved a lot of people in his street, and then ours.

As he was rescuing people from across the other side of the street, he let us know that he would be back for us. It was another two hours before we were finally rescued.

At this stage, the water was chest height in our home. Our belongings were floating around us, it was cold, we couldn't see what else may have been floating in the water around us. It was pretty scary by this stage.

Our saviour, Ben, took us over to the Showground, and then we discovered there was nobody left there, so he took us to another spot near the Cathedral. We were helped out there on to a little island, by some people, where we then had to wait for another boat to ferry us across to the bottom of High Street. It was here that beautiful community members were waiting to transport people to the evacuation centres.

Thankfully my parents live in Goonellabah, so we were transported there by one of those wonderful community members, who happened to be our boys' old primary school principal. It so wonderful to see a familiar face at that point. I knew we were in good hands, and were ok.

Our home has been completely gutted back to a timber shell and all of our belongings were put in a pile out the front of our home, which have since been collected by rubbish trucks. For the second time in 5 years. This is just gut wrenching.

Our sons attend Trinity Catholic College, which has also been left devastated. So not only have they lost their home, but their school as well.

We are so very thankful for the community help and support that has been surrounding us for the past few weeks. Without this support, I'm sure many of us would be sitting in a corner of our broken homes not knowing where to go or what to do next.

Thank you

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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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### **1.1 Causes and contributing factors**

The levy wall absolutely decimates North Lismore

<b>1.2 Preparation and planning</b>	<p>We could not have prepared any better for the predicted flood.</p> <p>The problem was the predicted flood level was so far wrong</p>
<b>1.3 Response to floods</b>	<p>Terrible</p> <p>000 could not help us</p> <p>SES could not help us</p>
<b>1.5 Recovery from floods</b>	<p>Still recovering</p> <p>It is not an overnight process</p> <p>This will go on for years</p>
<b>1.6 Any other matters</b>	<p>Insurance!!</p> <p>We thankfully were insured. But....the banks have to take their cut for what's owed on the mortgage.</p> <p>In some cases, even though people are insured, it is not enough money to cover the repairs when the insurance company tells you that you are under insured.</p> <p>This was our scenario.</p> <p>This also makes us ineligible for a lot of the support that is being offered.</p> <p>I would like to know why I am discriminated against because I have been paying out insurance premiums year after year.</p> <p>We pay our taxes, rates etc plus insurance, but we are told that people that don't are eligible for a multitude of hand outs. Where is the equity in this. It is not fair.</p> <p>I am so happy that those people are getting assistance, but I feel that everyone should be offered the same assistance.</p> <p>Insurance renewal.</p> <p>Our insurer ceased insuring us in early May.</p> <p>I started looking around for quotes.</p> <p>NRMA quoted \$42,000 for insurance.</p> <p>Others wouldn't insure us due to our address.</p> <p>Those that I could manage to get a quote from, well, some once you completed the online purchase option that your home was being renovated or repaired, then turned around and wouldn't offer insurance.</p>

I tried about 9 insurance companies before I found one I could purchase successfully. This is absolutely ridiculous.

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## Supporting documents or images

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### Attach files

- [562AFB6B-6F5C-4852-A0EE-EEF863CAFA58.jpeg](#)
  - [03520B0A-2578-40AC-83C7-3D9C137541EF.jpeg](#)
  - [8D5F003B-343E-4F8C-B0CC-84C2630EAF6A.jpeg](#)
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