

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 20 May 2022 10:57:38 PM

---

## Your details

---

**Title** Mrs

---

**First name** kathleen a

---

**Last name** cremin

---

**Email**

---

**Postcode** 2472

---

## Submission details

---

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

---

**Submission type** I am making a personal submission

---

**Organisation making the submission (if applicable)** we are making this submission as a business as well as a resident affected by flood

---

**Your position in the organisation (if applicable)** owner

---

**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 husband and I live in the Lismore Shire on the north side of the Richmond River in Woodburn and we own and manage Woodburn Mechanical on the south side of the Richmond River in Woodburn which is in the Shire of Richmond Valley. On the night of 28-2-2022 we had approximately 3.5 meters of water go thru our house and our business.

We were rescued from our house by friends on Tuesday 1/3/2022 at about 9am as the water began coming thru our upstairs floorboards. We cannot express the pride we feel in our local SES volunteers and our local community after having watched them overcome danger and fear to save the lives of the people in our community all night long.

I know the anguish the people in our community and indeed all flood victims are going thru because I encounter them daily. The fear they feel as they attempt to prioritize the insurmountable challenges they face.

For many of the families that are our community the reality of their situation is only now being realised. Their homes are no longer habitable, they have no insurance, they have no financial means to repair their homes, they have mortgages that exceed the value of their properties, they are being refused finance, they cannot sustain the expense of both rent and mortgage repayments, they have no furniture, no household goods and some no longer have employment.

Premiums for flood insurance are astronomical. Our personal NRMA Home Building and Contents Certificate of Insurance offers us flood cover at an additional monthly rate of \$2,251.90 making our total premium \$31,106.04 per annum were we able to take up the flood option. With a median weekly household income for Richmond Valley Shire residents of \$1190.00 this would be

an expenditure of 50% of the total family income on insurance alone. Government intervention into the cost of flood insurance is necessary.

Our families are now realizing that because of their homes state of disrepair and because their homes have been unoccupied for three months their insurance is no longer valid and that many insurers are requesting written evidence of completed repairs before offering to renew policies. NRMA has quoted the figure for building repairs to our home at \$253,530.78. Our home was not as severely damaged as most Woodburn homes. Most families repair cost will be significantly higher than ours.

Fundamental to the economic recovery of our region is the retention of our population for the skill set they provide and their need for consumer goods and services. Imperative to retaining our population is habitable homes. However most people in Woodburn have uninhabitable homes and don't have the means to rebuild them.

Insurance money is normally the grass root of economic recovery from natural disasters. Take the storm that caused terrible destruction in Woodburn 10 years ago. The damage was severe and people were traumatized but before too long insurance money began to flow into town and trades people followed. There was no economic disaster or social disaster because people had hope for a positive future.

This time round the disaster is much bigger, there is no insurance money, trades people are not coming, homes are not being repaired and the economy is stalling. The government must step in here with the grass roots money to repair homes that will begin the cycle of social and economic recovery.

If economic recovery is to be achieved people

need financial assistance from government to help replace the walls, kitchens, bathrooms and floor coverings that will make their homes habitable again. The \$20,000.00 Bank Home Grant and the up to \$50,000.00 Disaster Relief Grant are a start but it is simply not enough.

Without adequate financial assistance to put our homes back together the individuals and families that are our community are facing financial ruin, relationship breakdowns, childhood poverty and all the social and health problems associated with generation poverty. Our Mid Richmond Community, with almost total devastation, and our people dislocated from the place, families and friend that provide them with comfort and safety are at a most fragile point. We are facing the challenge of our lives. 'after seven natural disaster declarations in just three years, as well as a global pandemic, council believes this latest crisis will stretch our northern rivers communities to their very limit'. [richmond valley council].

The lack of personable communication from Richmond Valley and Lismore Shire Councillors, senior council staff and all levels of government in this, our darkest moment feels like abandonment.

In early May my husband and I hosted a small meeting with our local Federal Government member, Kevin Hogan and other Federal Government candidates along with community and business representatives to discuss our concerns and with an aim to highlight the need for direct community/government engagement. The result was bipartisan agreement to arrange a community meeting with State and Federal Members, Local Councils, the CEO of the Northern Rivers Reconstruction Corporation and head of the NSW Housing Taskforce to speak to residents regarding plans for recovery. To date

no time for such a meeting has been set.

The need for this meeting is paramount to our communities path to recovery. Such a meeting should have been prioritised in the early days of recovery to provide emotional support and direction.

We have suffered an environmental disaster and an economic disaster, and now, without the healing effect of hope that financial support will provide, and the ensuing direction that development and implementation of personal plans for the future brings, we are facing a social disaster.

The tragedy here is that government communication and commitment can prevent this disaster.

Sincerely Yours

Kathleen A. Cremin

---

### **Terms of Reference (optional)**

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

---

### **Supporting documents or images**

---

---