From: NSW Governme
To: Flood Inquiry
Subject: Floods Inquiry

Date: Tuesday, 7 June 2022 1:39:43 PM

Attachments: Map.p

### Your details Title Dr First name Leanne Last name Morgan **Email** Postcode 2473 Submission details Submission I am making a personal submission type Consent to I give my consent for this submission to be made public make submission public Share your experience or tell your story

### Your story

I was born in Lismore hospital and grew up in the Northern Rivers region, on a cane farm. I attended Southern Cross University and have gone on to have a career as a hydrologist and academic at University of Canterbury, New Zealand.

I co-own, with my ex-partner, a home on Casino Street, South Lismore. We purchased this property in August 2014. My ex-partner has lived in the property since that time and was resident during the flood on 28 February 2022. He was rescued from the roof after 6 hours and lost all of his possessions. We are uninsured for flood as it is too expensive. Water rose about 1.5 m above the floor boards. My ex-partner is now in the process of repairing his home, which he loves and does not want to leave. He is extremely anxious about becoming homeless through the property being compulsorily acquired or some other non-voluntary means of de-populating South Lismore. Due to his age and ill health he would not be able to get a mortgage and buy another house.

The house on Casino Street was built in around 1910 and is a beautiful hardwood worker's cottage with original features. We re-stumped the house after purchase using steel posts at a cost of around \$15K. The house is in a family suburb with many other heritage properties.

The elevation of the floor is 13.17 m AHD (Lismore City Council, 2017). The height of the largest previous flood in 1954 was 12.27 m (Lismore City Council, 2022). Flood water had not entered the property prior to the 28 February 2022 flood. When we purchased the property, we considering the floor level relative to past flood records and flood hazard mapping in planning documents available through the Lismore Council at that time. Specifically, we consulted the Lismore Development Control Plan for where Lismore Local Environment Plan 2000 applies (Lismore City Council, 2007) and in particular Chapter 8 Flood Prone Lands and the map on page 10 (attached at

the end of this submission). In that map, the house we purchased was located in a flood hazard category of Flood Fringe. Other areas had been classified as Floodway and High Flood Risk, which represent locations where flood height and velocity were of higher risk and hazard than Flood Fringe. From this, we felt reassured that the property was a safe and viable investment. Locals we spoke to prior to purchasing the property also told us that when it does flood the water comes up slowly and has low velocity. This is what we observed in the 2017 flood, when water was approximately 40 cm at ground level during the flood peak.

Subsequent to our purchasing the property, the Lismore Floodplain Risk Management Plan 2014 (Lismore City Council, 2014) was released. Our house on Casino Street was then reclassified into a High Flood Risk (Flood Isolated) zone. The reclassification was based on new hydraulic modelling undertaken by Worley Parsons (formerly Patterson Britton and Partners). This rezoning was done after we purchased the property and is a major and unexpected impact. We purchased the property in good faith using the information available to us at the time.

### References

Lismore City Council (2007) Lismore Development Control Plan for where Lismore Local Environment Plan 2000 applies. Retrieved 3/6/2022 from https://lismore.nsw.gov.au/files/Part\_A\_Chapter\_8\_Flood\_Prone\_Land\_LEP\_2000.pdf

Lismore City Council (2014) Lismore Floodplain Risk Management Plan 2014, Retrieved 3/6/2022 from

https://lismore.nsw.gov.au/files/Lismore\_Floodplain\_Risk\_Management\_Plan.pdf

Lismore City Council (2017) South Lismore Flood and Floor Levels, Retrieved 3/6/2022 from https://lismore.nsw.gov.au/files/Floor-and-Flood-Levels-2017-South-Lismore.pdf

Lismore City Council (2022) Review of Lismore's Land Use Management Strategy A Discussion Paper on Growth and Rebuilding in Lismore, Retrieved 3/6/2022 from https://yoursay.lismore.nsw.gov.au/growth-management-strategy

### Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its <u>Terms of</u> Reference

1.2 Preparation planning

The record shows that flood planning and disaster preparation was poor and disorganised at all levels. Going forward, I would like to see the SES properly funded, and SES members on the ground paid a daily wage. Also, further support for local citizens to respond to floods should be considered.

1.4 Transition from incident response to recovery

People affected by the floods need more support. Many people are working alone to repair their homes as best they can with meagre resources and skills. Practical support and resources are needed by disaster victims as soon as possible. This can be through financial assistance but also skilled builders and tradespeople, to help people to make good decisions and do the work needed to repair and move back into their homes.

Transitioning to recovery would have been easier if we had been insured for flood. This was not possible though because it is too expensive. A government run public insurance scheme should be considered as a priority to help areas recover from natural disasters. The Earth Quake Commission in New Zealand is an example of this type of scheme. There, as long as you have private insurance for your home, you are automatically covered for earth quake damage. This is funded through levies paid as part of private insurance and the funds are invested.

## Recovery from floods

They are, in part, informed by suggestions and information detailed within the Lismore City Council (2022) Review of Lismore's Land Use Management Strategy A Discussion Paper on Growth and Rebuilding in Lismore.

It is important that people have various options available to them so they can decide what is best for their particular circumstance. A number of options are being floated, including buy backs, land swaps and house raising. All of these should be available for people to choose what is the best option for them.

Options should be voluntary, otherwise there may be social division, with residents becoming defensive if they don't feel they are being given a choice.

Options should be fully-funded. Otherwise, many will not be able to take up the option which best suits their circumstances. For example, many people living in North and South Lismore will not be in a position to get a mortgage or loan to relocate, even if they are given land as part of a land swap.

Heritage South and North Lismore homes should be relocated where practical. If a buyout occurs the value offered needs to be at least the pre-flood value. Even then, it will be difficult (if not impossible) for people to find another property in the area. If North and South Lismore dwellings will be impacted by extra flooding due to CBD flood protection work, then assistance with house raising or moving should be provided. It is not equitable that people in North and South Lismore should bear the brunt of work to protect the CBD.

House raising should be fully funded and not just subsidised, as is currently the case according to the Lismore Floodplain Risk Management Plan 2014 (Lismore City Council, 2014). Also, work needs to be done to determine whether the current house raising restrictions of no more than 3.5 m above ground level (as detailed in Lismore City Council, 2014) can be eased, and houses raised higher.

Since large sections of South Lismore were classified into a High Flood Risk (Flood Isolated) zone due to the only evacuation route being flood-prone, the viability of a raised flood evacuation shelter in South Lismore should be considered. This might be achieved using fill from flood engineering work to build a mound in Nesbitt Park, for example. The building could be made available as a community hub and indoor sports centre when not being used as an evacuation centre. The flood evacuation centre could be community run with rescue boats etc. The building of a community hub (in tandem with voluntary fully-funded house raising/buy backs/land swaps) would assist community well-being and provide hope for South and North Lismore residents. Crucially, a South Lismore evacuation centre would allow residents to remain close to their homes in the event of flood and prevent looting of properties, which is a big concern for residents and may stop people following flood evacuation orders. In short, this social infrastructure could build resilience and assist long term economic development, which are key aims of the Northern Rivers Reconstruction Corporation.

#### References

Lismore City Council (2014) Lismore Floodplain Risk Management Plan 2014, Retrieved 3/6/2022 from

https://lismore.nsw.gov.au/files/Lismore\_Floodplain\_Risk\_Management\_Plan.pdf

Lismore City Council (2017) South Lismore Flood and Floor Levels, Retrieved 3/6/2022 from https://lismore.nsw.gov.au/files/Floor-and-Flood-Levels-2017-South-Lismore.pdf

Lismore City Council (2022) Review of Lismore's Land Use Management Strategy A Discussion Paper on Growth and Rebuilding in Lismore, Retrieved 3/6/2022 from https://yoursay.lismore.nsw.gov.au/growth-management-strategy

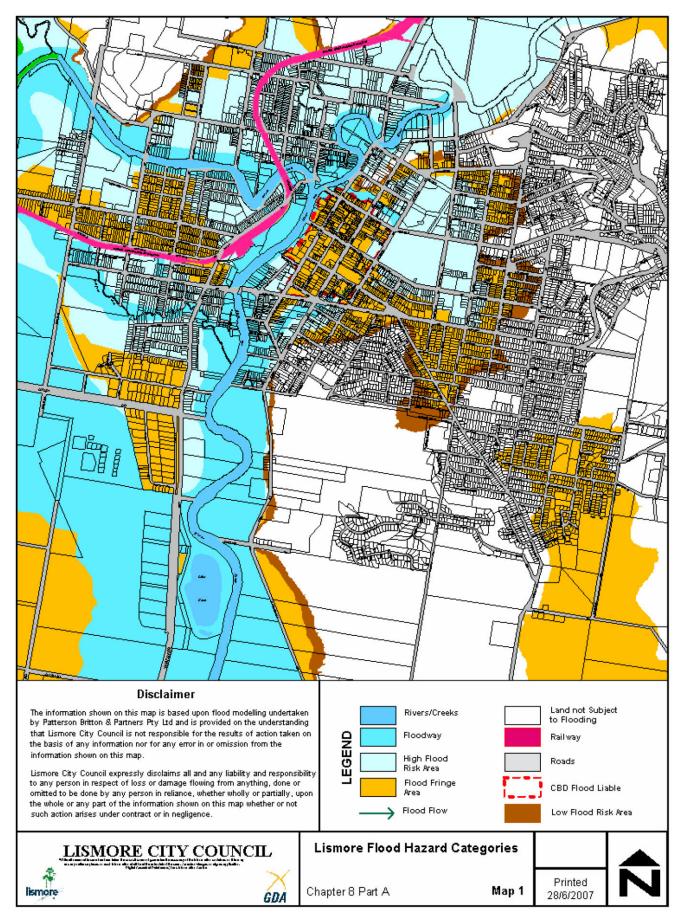
# 1.6 Any other matters

I have concerns about the powers available to the Northern Rivers Reconstruction Corporation with regard to compulsory acquisition of property. No one should be forced from their home and communication of intentions needs to be made publicly available to all. I am concerned that uncertainty caused by compulsory acquisition powers will compound trauma and mental health issues in Lismore.

I am happy to be contacted by the enquiry for further comment and discussion.

### Supporting documents or images

Attach files • Map.pdf



Map from Lismore Development Control Plan (for where Lismore LEP 2000 applies) Chapter 8 Part A, page 10, https://lismore.nsw.gov.au/files/Part A Chapter 8 Flood Prone Land LEP 2000.pdf