

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Friday, 13 May 2022 5:09:23 PM

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## Your details

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<b>Title</b>	Ms
<b>First name</b>	Linda
<b>Last name</b>	Rutledge
<b>Email</b>	<input type="text"/>
<b>Postcode</b>	2480

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## Submission details

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<b>I am making this submission as</b>	A resident in a flood-affected area
<b>Submission type</b>	I am making a personal submission
<b>Consent to make submission public</b>	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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<b>Your story</b>	My house at Left Bank Rd Mullumbimby has been destroyed by the February floods. It was hit by huge trees and boulders the size of a car as well as water traveling at speed. I cannot live there. The house site is now unsafe to build on and I will now need to navigate the process of rebuilding with Byron Shire council.
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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

I have been through many floods but nothing in my wildest imagination could prepare me for this devastation. I am concerned that development and loss of old growth trees on the Koonyum Range which surrounds the valley has destabilized the environment resulting in massive landslips.

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### 1.4 Transition from incident response to recovery

The response from Service NSW has been totally inadequate. I have registered for support and have been called 3 times by different people and asked the same list of Questions to which I gave the same answers. This phone call was followed up by a standard email letting me know what support is available. Absolutely nothing as regards to my particular circumstances. I was asked if I would be interested in a pod on my land and how long I would need it for. This to me indicates that the 'survey' has no idea of the scale of the disaster its supposed to be addressing. If any person could say how long rebuilding and rehousing our communities would take they must have God like powers.

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### 1.5 Recovery from floods

I think its absolutely disgraceful that even though Australia has over 4 billion dollars for a disaster recovery fund only 150 million of it has been spent. So many people have lost their homes and their livelihood yet for some ridiculous bureaucratic reason they are ineligible for grants or support. These people have lost EVERYTHING including the necessary documentation to apply.

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### 1.6 Any other matters

I am extremely concerned about getting my new house (when I eventually get one) insured. Of course I will take all measures possible, in design and position and earth works, to mitigate flooding. My worry is that insurance companies will take a blanket approach and

either make it impossible or unaffordable to re-insure. My wish would be for properties to be assessed on a case by case basis. This may require all levels of government and insurance companies to work together. If this isn't organised it will create a whole new under privilege in our community.

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## Supporting documents or images

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### Attach files

- [20220308\\_130021 \(1\).jpg](#)
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