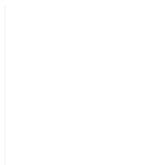


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 19 May 2022 9:32:24 PM



Your details

Title Ms

First name Lucy

Last name Wise

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

I bought my home in North Lismore just two weeks before the major flood of 2017. It entered our home to a 1.5m depth. We were not insured at the time and self-funded the repairs with the little money we had left and moved back in. With the looming fear of another flood we decided to save as much as we could to raise the house above the 1 in 100 level to prevent that from

happening again. We had researched flood insurance for our area and it was going to cost upwards of \$15,000 a year so we spent months researching potential government grants to raise our home and were told that we were ineligible for any form of support by Rous Water and Lismore City Council. So we spent 3 years saving, and decided to access our superannuation to gather together the \$95,000 it cost to raise our home which we completed in October 2020. At this point we were feeling relieved to have done everything possible to save our home from future flooding. On the early hours of Feb 28, 2022 we were rescued from our home by the SES in a boat with water entering our house to knee height, which eventually rose to a depth of 1.7m inside the house, despite being raised 4 metres off the ground. We had to duck under powerlines to exit our street to safety and rescued many people off rooftops. We were taken to an evacuation centre where I continued to call 000 and SES to alert them of several of my friends and neighbours who were trapped in roof cavities and on rooftops in the rain. We lost all of our belongings in our home and the water damaged some walls entirely and our property still sits empty without a kitchen or bathroom and is still missing some walls.

Since the flood we have stayed in 8 different houses and it will be months before we can move back into our home. I do not want to live in North Lismore anymore for fear of the floods but I have no choice but to return as we have a mortgage and nowhere else to go. We were also unable to afford flood cover in our insurance so we face the mounting costs of repairing our home and replacing all of our possessions again. We also discovered after the fact that we may have been eligible for some government disaster support in 2017 but were not notified by any government official. I will be applying for government support this time around but have had immense difficulties understanding the terms and requirements of the Disaster Recovery

Grant. I have called 3 times and no one could advise me of when an assessor would come, How much the grant would offer or when an outcome would be decided. I am expected to make a decision based off almost no information or criteria and it has caused incredible stress trying to make the best decision for my family. I am hoping that the government will offer a buy back or relocation scheme similar to what is on offer in queensland because I can not personally endure another flood. I have spoken to many friends and neighbours who feel trapped in the same position, and we worry that we will face a continual downward spiral of poverty and entrapment on the floodplain as well all have mortgages and nowhere else to go. I want to see real options on the table going forward and hope that the most vulnerable parts of North and South Lismore are given viable options for our future going forward. Having put everything we own into our property with limited finances to start again we worry for our future and for our child's future.

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

Inaction on climate change mitigation by government and rising carbon emissions leading to more frequent and more intense weather events
Deforestation and land clearing contributing to erosion and degradation of our local waterways
Poor council planning laws allowing development/sale of properties on the floodplain and outdated policies regarding flood risk -not taking into account the probable maximum flood height
Poor prediction models and forecasting

1.2 Preparation and planning

Lismore had only 2 SES boats! In one of the most flood prone cities in Australia! Chronic underfunding of SES

Long term planning issues with Lismore city council due to mismanagement and reactive policies that encourage returning to 'business as normal' citing only engineering solutions
National failure to implement climate change into future risk modelling
Poor prediction and data collection from BOM leading to inadequate warning for evacuation from SES

1.3 Response to floods

Prime Minister Scott Morrison took 9 days to declare the flood a national disaster and refused to speak to locals!
Shane Stone made disparaging comments about flood affected individuals causing immense harm and a lack of empathy
No food, water or petrol in Lismore for 2-3 days. Friends were organising essential medical supplies to get helicoptered to cut off communities
The DELAY in government services stepping in was an abomination and was felt deeply in Lismore community

Volunteers and local community members provided almost all of the immediate needs in the first week of response without any government support

1.4 Transition from incident response to recovery

Service NSW recovery centre was helpful having services all in the one place and staff were helpful and respectful

1.5 Recovery from floods

We want action on climate change
We would like to see options for buybacks or land swaps for residential properties in most vulnerable areas and grants to support house raising for individuals where suitable

1.6 Any other matters

I would like to see a reinsurance scheme or some form of government assessment into insurance companies and their conduct with flood affected individuals given this has been declared a natural disaster

Supporting documents or images
