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

Date: Friday, 3 June 2022 1:16:09 PM

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Title	Ms

First name Megan

Last name James

Email

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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 cThis is the second part of my submission. It's

been difficult to find the clarity and courage needed to write this, so I hope it will be accepted

despite being late.

I will address the terms of reference 1.5 – Recovery, with suggestions for improvement in services and help for those of us who have been

affected by flooding and landslides in rural areas. Here is my story:

I am a resident of a 250 person rural residential multiple occupancy community, Co-ordination Co-operative. Our property of 1800 acres is situated in the Lismore Local Government area. We are 8 kms from Nimbin and our lands border the Nightcap National Park. We have been in existence for almost 50 years and in that time we have endeavoured to protect our natural environment and to create a functional community.

Residents here experienced the 1974 flood, as well as the many other major flood events which have impacted Lismore since, including the 2017 Cyclone Debbie floods. In 2019 we also experienced bushfire on our property which had spread from the National Park.

In the dawn of Feb 28 2022 I could see that there had been a major landslip through the night to the immediate south of my house and that the paddock to the west was strewn with boulders and, alarmingly, building materials from my neighbour's house to the north. I ran there calling his name and saw that his house had been moved some 30m downhill and was surrounded by huge rocks and boulders with a small river flowing down across the paddock to join the main creek. You can imagine my relief when he came walking towards me, unharmed but very much in shock.

I discovered that my neighbours and I were isolated from the rest of our community by massive landslips. Even foot access was difficult as we had to negotiate a jungle of fallen trees and massive amounts of mud where our road once was. To compound our distress, we were also cut off from the rest of the world by telecommunications failures. Our only source of information was local radio. While occasional

text messages could be received or sent in the early hours of the morning, phone calls were impossible. My friends and family who had also been affected or were concerned about me, were not able to contact me and this heightened the distress and isolation we all felt.

All mains power was cut and due to huge landslips across our only access road, our community had no access to fuel for generators. However, after several days, we were fortunate to have members travel cross-country with fuel supplies and to transport one seriously ill child to hospital and bring urgently needed medical supplies for other people. With fuel for generators, there was power for one of our community members to relocate their Starlink satellite internet service to our community centre where we could all use the internet to communicate with friends and family. As well, we could learn what was happening elsewhere, which was as horrific as our experience.

By now, it was obvious that our whole region had experienced a major catastrophic event. We have been recovering ever since and for those of us living in the hills, while our recovery is not from flood but from the massive damage caused by the rain event, it is a recovery as major as any we have ever experienced. We and many other rural communities will require assistance that we have yet to be offered. It is now almost 3 full calendar months since the disaster.

Our 1800 acre property has some 130 homes. 18 of these have been impacted by landslips: 1 house totally destroyed by being washed 30m from its stumps; 4 suffering from mud and rock hitting the buildings with major damage to the structures; 1 declared uninhabitable by insurer due to major slippage; 2 now perched on the edge of landslips; 6 less than 10 metres from the side edges of major landslips; 4 with major cracks in the ground which have impacted the

structure of the buildings.

My own home is now on the edge of one of the slips. Due to this landslip blocking a major internal road, the Co-op has employed an excavator to remediate this site and I have been planting trees and grass to regenerate it before weeds take over. A portion of the retaining wall behind my house has collapsed due to a huge gout of water springing from the hill and at the height of the rain event on Feb 28, another spring erupted beneath my tiled kitchen floor, breaking tiles and causing damage that will require the whole kitchen to be gutted and rebuilt. My house is over 40 years old and has never experienced storm damage of this magnitude before.

My waterline, which is some 300m of polypipe fed by a spring high up the mountain, was entirely destroyed by the landslip which washed my neighbours house off its stumps. My driveway entrance was destroyed. Our local neighbourhood centre was functioning to direct ADF personnel to people in need of help. 2 young army blokes came to my place and looked at the work needing to be done but no further assistance ever came. After 2 months, I was able to pay for materials and a local labourer to restore my water line so there is now water at my home.

I am a 70 year old single woman on the age pension, now living in a caravan on a neighbouring property. I have not had road access to my home for over 3 months.

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its Terms of Reference

1.5 Recovery from floods

Despite ongoing work on the landslips covering our internal roads, the continual rain has prevented the ground from drying out sufficiently for a 2WD vehicle. It would have been great to have had ADF or SES assistance to clear the rocks from landslide from my driveway and the fallen retaining wall behind my house, but despite logging a request, that did not eventuate so I have paid for local labour to clear the road and eventually fix the retaining wall. The Co-op has had to pay for all works, which will raise our member levies considerably. The ADF did spend one day helping to clear fallen trees from the fire trail access to the National Park, but the Co-op has now paid a considerable amount to restore that access.

I paid \$7000 for a small caravan, 50% funded by the \$3000 Centrelink grant and the \$500 Red Cross grant. Friends have donated money to cover the cost of trees and grass to regenerate the hill affected by landslip next to my house. I estimate the cost of repairs to my home and driveway to be at least \$15,000 and probably more like \$30,000. As I have over \$10,000 in my savings account I am not eligible for the NSW Disaster Recovery Grant. My home is not insured, as the cost is prohibitive and rising.

I have been to see Service NSW personnel who have offered to assist me in applying for the Back to Home Grant. As my situation on a multiple occupancy property is not standard, I anticipate that this process may be difficult. I submit that it would be very, very helpful to all of us rural residents who do not live in town, or do not live in or own freehold dwellings, if the Inquiry also covers the huge and ongoing effects of landslides and that financial assistance become standard for these kinds of disasters.

What has happened here is a catastrophe, disaster is an inadequate word to describe it.

I submit that funding and training to support the local SES and local RFS at the same level as Defence forces would be the most sane solution

to disaster warning, response and recovery in what are becoming more and more frequent events - and would enable a much quicker and better co-ordinated response and recovery. Our local Neighbourhood Centre in Nimbin and that in Mullumbimby, have been highly effective in co-ordinating rescue, relief and recovery services and if these Neighbourhood Centres were recognised for the invaluable social and practical support that they provide at all times, and especially in times of disaster, they would also be funded accordingly, promptly and automatically from emergency funds set up expressly for this purpose. Ultimately, providing extra guaranteed funding to these local institutions of SES, RFS and Neighbourhood Centres would likely prove cost-effective also in diminishing the ongoing and lasting social, physical and financial effects of disasters.

I hope and trust that you will seriously consider these suggestions. The governmental top-down approach to management, in my view, is highly ineffective in disaster management and new solutions must be found.

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