

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 27 May 2022 11:50:17 AM

Your details

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|-------------------|----------------------|
| Title | Mr |
| First name | Michael |
| Last name | Thompson |
| Email | <input type="text"/> |
| Postcode | 2471 |

Submission details

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| 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

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| Your story | I am a resident of Coraki and my family, and I were directly affected by the recent flood events of 2022. We have lived in <input type="text"/> Bridge St since 2015 when we moved to the Northern Rivers from Canberra after the birth of our daughter to be closer to my mother who had had a severe stroke and could no longer travel. We bought the house in 2018 and it is our first home purchase. |
|-------------------|--|

We love the Northern Rivers and have put in lot effort to make this area our new home. My wife is a member of the Coraki SES, I am store manager in Casino and our daughter attends Broadwater Public School. We are true residents of the Richmond Valley Council area. We really like our life in the Northern Rivers and even after these two floods events we want the stay and build our life here.

We have three major issues causing us concern after these flood events the first is insurance coverage which was woeful before these events and will be much worse after. The second is the concerns with the Pacific Highway and the possible effect on the height and length of the flood events in the lower Richmond Valley Catchment. The third is feeling of lack of support for disaster management from the NSW and Federal Governments for the Northern Rivers as there is a stark difference between NSW and QLD responses to the same weather event. The only difference being a manmade line drawn on a map influencing governance and therefore outcomes for residents.

When we purchased the house the best insurance, we could find for flood came in at \$27000 per year. This is exorbitant especially after the recent events as we would have paid the insurance company \$104000 and to claim would cost us an excess of \$800 up to this point. To repair all the damage to the house caused by the flood is going to cost us \$60000 and this includes a renovation we had planned for April 2022. To replace all our furniture, clothes, bedding, towels, sheets, tea towels and electricals destroyed by the flood will cost us around \$33500 for a total of \$93500. The insurance company would still be \$11300 in front. This is not insurance it is savings without the control of the money and no interest. No homeowner not in the top 5% income earners in Australia at \$343000 pa could possibly afford to pay this amount in insurance. The average yearly income for the Richmond Valley Council

(RVC) area according the 2016 census date was \$49556. \$27000 a year represents 54% of total pre-tax income. Even on my income flood insurance would represent 25% of my pre-tax income. I completely accept that we made a gamble on the purchase of the property knowing we could not afford flood insurance but where our property is situated in Coraki had never had a major inundation in any previous flood event and paying that amount of money was not financially viable. As stated above we still end up in front for not paying the insurance in the first place.

The possible effect of the highway on the level and duration of the flood needs to be addressed. If it has had an effect this needs to be addressed in a similar manner as the Qld governments flood mitigation, buy back and relocation programs. We as residents are putting a lot time, effort and finances into rebuilding our homes it would be catastrophic if a future rain event caused a similar inundation because of a man-made structure.

It is galling to be living so close to the Qld border and yet have such a different outcome when it come to government planning and support after a catastrophic event. That the NSW government does not have the same policy and planning structure as QLD has left many residents of the Northern rivers homeless. I applaud the creation the NNRC but while the details are sorted and a plan is generated thousands of residents are homeless, business are going bankrupt, services are lacking and many of us are using our savings to rebuild in areas that may be deemed uninhabitable. Wasting all that time, money and resources.

We need you help

Yours

Sincerely

Michael and Nicolette Thompson

Terms of Reference (optional)

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

Supporting documents or images
