

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Friday, 20 May 2022 9:16:29 AM

Your details

Title Mrs

First name Natalie

Last name Hardy

Email

Postcode 2478

Submission details

I am making this submission as A business owner

Submission type I am making a personal submission

Your position in the organisation (if applicable) Director

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 owned a business in Lismore.. Lost in excess of \$500K with no insurance . Had a full flood plan but the water to high. Cannot afford to rebuild have had zero \$\$ of Govt assistance as I was

not eligible for any grants.
Am a solo parent of 3 children residing in east ballina however my home not affected

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

Lack of correct data for warnings . Recovery efforts have been community based not gov based. Govt department to slow on the ground.

1.2 Preparation and planning

We installed fixtures to mitigate flooding that would save us should the flood rise above the 74 level.
Cabinetry all on castors which we got out but everything else gone .

1.3 Response to floods

Community efforts saved so many. Too many SES running around with no idea what to do. My own 15 year old son rescued over 50 people in his tinny in Ballina alone

1.4 Transition from incident response to recovery

Pretty poor. Understandably this was unprecedented however the coordination of efforts to recovery from govt departments was appalling

1.5 Recovery from floods

Nil.. no business, no govt assistance..nothing for my personally. My staff were entitled to the 13 week payments I was not

Supporting documents or images
