

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Sunday, 29 May 2022 8:50:30 PM

---

## Your details

---

|                   |           |
|-------------------|-----------|
| <b>Title</b>      | Mrs       |
| <b>First name</b> | Rhonda    |
| <b>Last name</b>  | HOBAN OAM |
| <b>Email</b>      |           |
| <b>Postcode</b>   | 2447      |

---

## Submission details

---

|  |   |
|--|---|
| <b>I am making this submission as</b>    | Other   |
| <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 |

---

## Share your experience or tell your story

---

### Terms of Reference (optional)

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

---

|                                     |   |
|-------------------------------------|---|
| <b>1.2 Preparation and planning</b> | There needs to be a statewide system of flood gauges that are appropriately located and well maintained that feed information in real time to |
|-------------------------------------|---|

one organization (perhaps the BoM) that has the capacity to quickly interpret the information and pass it on to the relevant emergency services. Presently there is a plethora of organizations responsible for gauges with varying ability and financial resources to ensure that gauges are in the correct locations and kept in working order at all times. Many river systems flow through the boundaries of several agencies responsible for flood gauges. The information the gauges provide is then only as good as the weakest link.

Consideration also needs to be given to resolving the issue of homes on flood prone land once and for all. Under current NSW planning legislation new buildings are not permitted on high risk land. However there are many older homes built on floodplains. Most local government areas now have reliable mapping and records that indicate which homes are likely to be inundated in floods of varying severity i.e. a 1 in 20 year flood, 1 in 100 year flood etc. Consideration needs to be given to increasing funding for house raising programs in some instances and buying residents out and demolishing homes in others. The costs will be significant but the costs of continual assistance over a period of time are also significant and likely to become greater as the impacts of Climate Change see an increase in the frequency and severity of flooding events.

This also applies to properties that geotechnical reports indicate are of high risk of landslip. A number of homes in the Nambucca Valley, although built many years ago, have suffered slips over a number of years to the point that the homes themselves are now at risk of collapsing. Because of the now documented risk many of these property owners cannot obtain insurance and most policies just won't cover landslip. Because the land is private property the risk must be borne by the property owner but the costs of slope stabilization are beyond the home

owner's means. Perhaps a grant program that provides a sharing of the risk and cost could be implemented.

---

**1.6 Any other matters**

Natural Disaster funding provided to councils needs to be extended to allow "betterment" where a council can show that the "betterment" will increase resilience to future flood events. Under the current guidelines ND funding covers like for like. I have seen ND funding which is public money provided over and over to put the same infrastructure back the way it was. For example if a bridge is washed away it is replaced as it was even though raising it would provide flood free access in the future or at least reduce the number of days communities are isolated. If a Council wants to "better" an asset their ratepayers have to fund the betterment. A community devastated by a natural disaster is unlikely to be in the position to fund such betterment. It is not logical to spend public money replacing the same piece of infrastructure over and over when an initial increase in funding would provide a more resilient asset.

---

**Supporting documents or images**

---

---