

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 23 June 2022 8:12:47 AM

Your details

Title Mr

First name Robert

Last name MAY

Email

Postcode 2472

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 have lived in Woodburn since 2007. Rocky Mouth Creek forms the Southern Boundary to my property. I have neighbours who have lived in Woodburn for almost 70 years and they have advised me that the town has NEVER seen a flood of this magnitude. In fact, on February 28, I was speaking with one such neighbour and he assured me that the flood would not reach the

floor of my home. So, I stayed in the house as the waters rose, confident that they would not inundate my home. Of course, I was completely wrong. As the water entered my bedroom, I took a Foam Mattress and placed it on the Dining Room Table and tried to sleep there. At 2:30 am on March 1, I received a Mobile Phone Call from the SES saying that they had got a message to come and rescue me --- however, the SES said that it was too dangerous for them to send boats out in the dark, but that they would come when it was daylight. Fortunately, dozens of Volunteers thought otherwise --- private individuals were rescuing people right through the night --- I was plucked from my home in the dark by Derek Stratton and Marcus Smith --- assisted into their boat and taken to the Emergency Centre which had been set up in the Woodburn State School. Had I waited until daylight, I probably would not be here to tell the tale.A

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

Although my home is only about 40 metres from Rocky Mouth Creek, the volume of water coming down the Richmond River was completely unprecedented (although I did not know this at the time). The resultant flooding, I believe, spread for over 80 kilometres in width, so very little of Woodburn was going to be safe. A huge deluge, which I call a Storm, had fallen upstream over many days and, in this area, there are only two outlets --- one at Ballina with the mouth of the Richmond River, and one at Evans Head where the Evans River enters the ocean. With such limited access to the sea, the flood simply spread and took several days to subside.

1.2 Preparation and planning

With knowledge of the likely impact of Climate Change, Emergency Services should have been far better prepared for such a disastrous event. Warnings had been published over the last few

years, but little heed had been taken. The SES, for instance, should have been far better equipped --- equipment enabling those personnel to operate safely in a flood in the dark should have been available and appropriate training given.

1.3 Response to floods

The opening of the Woodburn Public School as an Evacuation Centre was much appreciated by hundreds of Woodburn residents. I have no idea what led Shane Fletcher to undertake this procedure, but I am indeed grateful that he did. The rest of the response to the floods was taken on by a large group of Volunteers in private boats --- this was done at their own expense and they kept ferrying people to safety until they ran out of fuel. These people are heroes in my opinion, and should be recognized in some way, although I am aware that many of them will not look for praise.

1.4 Transition from incident response to recovery

I was fortunate in that a friend had offered her home in Evans Head as a place where two neighbours and I could stay for a few days. Without such generosity, I have no idea where I might have spent the next few days. It appeared that nothing had been organized by any authority --- I would go further and say that nothing much was available in the way of accommodation, except for the generosity of individuals.

1.5 Recovery from floods

It is now almost 4 months since the First Flood and the only recovery work that has been undertaken on my property has been effected by Volunteers. The Army were amongst these and they did an amazing job in the first few days after we could re-enter my premises. Private individuals brought food and cleaning materials and even money during those early days. With the exception of an Electrician providing two Temporary Power Points, all of the repair work on my actual house to date, has been undertaken by Relatives and Friends. I have applied for the Resilience Package and that work will commence in the next few weeks. As the

floodwater did not reach my ceiling, I am able to survive back under my own roof for the time being. However, Plumbing and a great deal of other work has yet to be undertaken to return my home to normal liveability.

1.6 Any other matters

The Insurance Industry has failed miserably in its response to this disaster. The convenient manipulation of the meanings to the words Flood and Storm has generated huge profits for Insurers at the expense of the lives and well being of Policy Holders. This entire situation has to be addressed, I believe, by the Federal Government. The idea of Insurance Companies being able to make a profit has to be changed radically. The Profit Motive enables the Insurer to opt out of responsibilities offering Security to the Policy Holder --- and Security is the Industry's advertized product --- to the detriment of those who desperately need such Security. I would like to see the Insurance Industry managed by Government and the entire Profit Motive removed altogether. Furthermore, the Insurance Industry appears to have distanced itself from the Policy-Holding Public. Months of delays by Insurance Companies have simply added to Claimants' problems. I have yet to receive one cent from my Insurer. Telephone calls to an Insurance Company might mean hours of waiting on the phone --- Flood Survivors have many more things to do other than hanging on to an unanswered telephone. Every opportunity is taken by Insurance Companies to avoid having to pay a Claim --- in some cases, such rejection of a Claim has been re-considered after an Objection was raised, but the determination by the Insurer to avoid payment is quite obvious. My comments would be incomplete if I were not to applaud the excellent work undertaken by Volunteers at the various Community Disaster Recovery Hubs. These people, and the Donors who support them, have done an amazing job and have provided support and relief to hundreds. And the Government and other personnel who have assisted Survivors to make

Grant Applications have also been greatly appreciated.

Supporting documents or images
