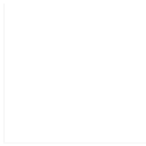


**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Sunday, 15 May 2022 12:45:08 PM



## Your details

**Title** Miss

**First name** Shayne

**Last name** Kelly

**Email**

**Postcode** 2480

## 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 won't bore you with all the details of what happened to me on the night of the 27 and into the morning of the 28 February 2022. My aim here is to advocate for all high risk flood areas (not just north and south Lismore) to be considered for initiatives like land swaps, but backs and house raising. I live in East Lismore, along Keen st down near the baseball fields. My

home is already nearly 2m off the ground, on par (ish - slightly below 1:100 floor height data) and unprotected by the levee. My house is 100 years old and flood water has never entered the house itself (has been surrounded by flood water about 30cm to a meter below the floor boards at most in previous major floods) until February 2022. The water came in above the doorways and about 3m higher than any previous flood on record. The intense flow of the water has pushed one side of my house to the point where it's come away from some of its foundations and has a buckled appearance on one side on the cladding under the house. A structural engineer says my house is salvageable. I'm insured and the insurance company don't want to touch it; rebuild costs are far beyond what I'm insured for and I'll be receiving a payout. My only option is to rebuild myself or sell up (as is) and move on. If there were tangible, well thought out and supportive options for me on the table NOW I could consider relocating my home or building a new one through a land swap initiative or buying an existing home when combined with my insurance payout through a buy back initiative. These are options I (and many others) need on the table NOW if this town has any chance of thriving into the future. I'm currently undergoing active treatment for terminal cancer; a fight I'm miraculously winning at the moment therefore, rebuilding my home where it is and taking on that project myself is not going to be manageable for me. I'm in my early 40's and live alone. I'm not a trades person nor that capable on the tools. I feel unsafe to rebuild and return especially given my insurance renewal just came in at over 9k per annum so if (and it will) a catastrophic flood event happens again, I'll lose everything again and won't be insured. Due to no combined government support, I'm left on my own to move on in the simplest and easiest way possible limiting stress and any further implications to my health therefore, I have to accept my insurance payout, sell the property as is and combine that

money to purchase again. Due to the lack of support, consultation and options I'm considering leaving the area. I have all my friends and support networks here, a medical team that is single-handedly saving my life and ancillary services I critically need to remain healthy and functioning yet I feel so abandoned by council, the community, government and all the systems in place designed to support and help that there is no motivation or incentive for me to stay, for my money to go back into the community and town so it can rebuild, come back and thrive once again. Recommendations from inquiries like this will take YEARS to implement. I don't have the benefit of time. I need options NOW! I've been ineligible for nearly all support offered as I'm insured (which I'm ok with) but when the insurance wants to pay out, wipe their hands of you and leave you (me) to do all the work on my own, there's just no support. I had a clean up request in via resilient nsw to strip my kitchen and bathroom out and help me with stripping back walls and gurneying my place out and treating it for mould. I wasn't able to do all these things early on as the insurance company told me once the contents was empty I couldn't go back inside. Resilience NSW called me a week ago to say nothing is happening with my request as they're pulling out now. Support and help on this level shouldn't be timelined. People like me have had processes to go through with insurance and haven't been able to make use of what was in place early on due to long and arduous processes with insurance. I've done everything right and now I'm literally on my own. My house is a toxic mess and I'll be lucky if anyone makes an offer on it selling as is; I'm certainly preparing for the fact it likely won't sell. Then what?! It's too dangerous to rebuild, too unsafe, not part of my capabilities anymore due to my chronic health conditions. I've been in touch with council from the very beginning about buy backs. They've done nothing but fob me off. Anyone with any town planning sense would see

that the strip of three houses where I am and adjacent houses on Wolstenholm rd; that flooded more severely than most properties in North and South Lismore would make an excellent extension of the Albert Park sports precinct. We technically are the river bank and if council had combined state and government support to do buy backs they could easily repurpose the land for parkland/wetland; it would be the right thing to do. But... my little area is being left off the agenda as we're technically on the wrong side of the river. I need to make decisions NOW about my future. I can't rebuild and go back to my home; there is no help to make that happen and I feel too traumatised to ever live there again. I want to stay in the area. If my health continues to improve I will return to work (I work for the state government myself in a high level role) and my earnings would/could contribute to the future of this place but in the current landscape and no support or opportunities to engage with what support looks like I'm likely going to walk away from the place I've called home for 20 years. This is not ok. I shouldn't have to be in this position. There should be options on the table for me NOW. And East Lismore areas not protected by the levee and along the river MUST be considered and included in any initiatives that will help people relocate to higher ground and remain in the area they love.

On the flood front, I evacuated before my property was inundated however warnings that flood heights would/could exceed 12m 1974 and 2017 heights was far too late - it was obvious to me it was going to be a 12m flood Sunday afternoon. I had spent all Saturday and Sunday prepping my property and raising things inside my home and organising a go box and bag with essentials. Turns out I shouldn't have gone to all this trouble as lost 98% of my belongings and everything I've worked my entire life for. Also, after enacting my evacuation plan and moving myself and my dog and essential/precious items

I had to evacuate a second time from my friends place in east Lismore whose house is technically out of flood yet inundated with 1.5m of flood water. We had no warning of this other than neighbours knocking on the door at 6am telling us to get out. Our whole community need training to respond to these events given it's the community that saved itself for the most part. Also, I was nearly swept away in my car crossing flood waters at the Ballina rd lights before the levee topped. The maps provided by SES to evacuate CBD, my area of East Lismore etc were already cut off before the levee overtopped due to storm water flooding at east Lismore. If I hadn't of crossed the water I wouldn't have made it out and been forced to drive back to my home and wait it all out in my car and watch my house go under.

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## **Terms of Reference (optional)**

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

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<b>1.1 Causes and contributing factors</b>	Leadership on acknowledging climate change and its role more frequent extreme catastrophic weather events.
<b>1.2 Preparation and planning</b>	Earlier warnings, army to be here in the days prior. Evacuating elderly and sick early.
<b>1.3 Response to floods</b>	Abysmal! Everything took too long to implement. Cycle Tracey had a better response than this event. Shameful.
<b>1.4 Transition from incident response to recovery</b>	Abysmal. HUGE room for improvement. Planning, preparing and training for worst case scenario should be implemented so there is a plan to follow.
<b>1.5 Recovery from floods</b>	ALL highly affected areas of Lismore, not just North and South to be included for buy backs, house raising and land swap initiatives.
<b>1.6 Any other matters</b>	Being back local high level leadership and strategic decision making for local services

including SES.

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## Supporting documents or images

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### Attach files

- [EA113C6E-0B9C-4A16-BE80-6A59FCFAEB03.jpeg](#)
  - [6BD6366A-610A-49A9-AD51-A08811545503.jpeg](#)
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