

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Tuesday, 26 April 2022 10:14:42 PM

Your details

Title Mr

First name Stephen

Last name Wagner

Email

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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

Terms of Reference (optional)

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

1.6 Any other matters Submission to Enquiry into 2022 flood Lismore. Woodburn flood occurred on the 01/03/22.

Our submission concerns the seeming unreasonableness of Insurance Companies to make flood insurance exorbitantly expensive, so that the people who need it are excluded. This applies to structures built according to Local Government requirements, above flood heights. How can the insurance company declare that we are at risk of flood when this has been the first flood reaching the height of our house since white settlement?

It is obvious from the insurance company's point of view that they will never lose; but where does it leave the average Australian home owner who become inadvertent victims?

We built our house at Woodburn in 1994 according to Council standards; 0.6m above the highest known flood, being 1954. Theoretically, our house was safe and should be able to be covered by flood insurance without an extra premium. From memory, the extra to insure for flood damage was \$20,000 on top of the usual premium. Of course we opted- out.

The flood came 1.9m above the highest known flood (in the lower river this was the 1954 flood). Consequently we had 1.25m of water inside our house.

We have now been flooded and have to pay for all repairs ourselves. The repairs include plastering the walls to half way; new doors and skirting boards; painting; flooring replacement; and kitchen cupboard replacements; as well as purchasing white goods. This does not include furniture, beds all the incidentals of daily living including linen, shoes and clothes and other personal belongings.

To further add dire consequences to this 2022 Woodburn flood, we own 2 more farms in the Woodburn region. These have houses on them, also which were flooded. We have had to

frustrate the leases and now are responsible for similar repairs for, in total, 3 houses.

(Could I please point out that the owning of 3 properties is not because we are affluent, but because we have worked and saved hard to have farming income for our retirement. One farm does not provided enough farming income to live off.)

In addition, we have worked hard ourselves to clean out the 3 houses, pull off plaster, remove vinyl and flooring and cupboards, pressure clean, spray for mould, clean windows etc. with the help of our adult children. No Army help was used. They did offer, in a drive by fashion, but ourselves, family and friends were already on the job.

We have complied with all government regulations, and consequently, we would expect the insurance companies to cover the risk of flood.

As previously mentioned, why were we deemed to be at risk of flooding when our house height has never been flooded since white settlement or written records? The premium cost demanded, per year, to the insurance company is nowhere near the yearly risk of flood. Also, a flood only partly damages a house, as opposed, for example, to fire damage which completely destroys a house.

If people are prepared to pay to insure their properties, there should be no discrimination on what exactly is covered. Our request is that the government bring in some forms of control that ensure the insurance companies provide basic cover on all natural disasters.

Supporting documents or images
