

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 19 May 2022 7:52:07 AM

Your details

Title Mr

First name Steven

Last name Cottam

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 We are long term local residents of south Lismore (over 21 years), Due to inaccurate warnings, and the evacuation order coming too late to safely leave, we stayed. We were left in flood water until 1:30 in the afternoon and had given up hope of rescue. 000, SES and police helpline were all in meltdown. It was very traumatic, We finally got out on a private boat at

1:30pm.

Now 10 weeks later we are living under our mud house, only have a toilet and cold water as amenities.

We have NO choice but to live here with winter coming! We have a mortgage and bills on our property and are doing our best to continue to work (casual but with reduced hours), we tried to find a rental buy with 2 dogs there was no hope. (And yo be honest no money to maintain flood house bills and rent),

We are stuck! We can't get out (this could go on for years! We are losing all hope fast), every time a new rain weather system comes we face anxiety and panic.

We are stuck in south Lismore, we cannot afford to get out, we can't just walk away.

So far we hear there might be a land swap, but won't be for 5 years at the least. 5 years living in flood zone, losing everything over and over! NO! Then we still have to fix our house, and pay to move it.. in 5 years. I don't feel this us even an option, it's impossible! It's not okay!

The only option that would help us is a buy back at reasonable value, that's the only option that can see us pay our mortgage out and get a new home loan with what is left, so we can start over. Selling now leaves us a huge debt and no way to refinance, and being forced to stay would destroy us mentally.

Some may want to stay, but I know many that need a way out. (South Lismore)

Terms of Reference (optional)

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

1.1 Causes and contributing

Inaccurate warnings,
Evacuation order too late, we would have hit

factors

stuck in our car and climbing on car roof would not have saved us. We would have died if we tried to leave when asked.

1.3 Response to floods

No immediate help, no one door knocking to ensure people are okay, it was locals helping locals. Where was the help??

1.4 Transition from incident response to recovery

Not happening yet. It's still like it happened yesterday.

1.6 Any other matters

Give buy back as an option!!! Now, before people give up, before people put all their money and mental energy back into repairs, don't leave us waiting. Would politicians live under a mud house without hot water for months! I dont think they would survive a day, give us options!!!

Supporting documents or images
