

**From:** [NSW Government](#)  
**To:** [Flood Inquiry](#)  
**Subject:** Floods Inquiry  
**Date:** Thursday, 21 April 2022 11:24:54 PM

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## Your details

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**Title** Ms

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**First name** Vicki

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**Last name** Findlay

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**Email** [REDACTED]

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**Postcode** 2480

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## Submission details

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**I am making this submission as** A resident in a flood-affected area

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**Submission type** I am making a personal submission

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**Consent to make submission public** I give my consent for this submission to be made public

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## Share your experience or tell your story

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### Your story

We have lived in our home at [REDACTED] [REDACTED] for 25 years. In that time we have seen many floods. My family also own a business on the [REDACTED] Molesworth st that was inundated. The water has never entered our home during this time and we have never lost property. The downstairs of our home had everything stored in crates so that packup could be done quickly. Our

road is cut by feeder creek to Slaters Creek at 7AHD. This means we need to move out our cars and my disabled son's caravan home before the road cuts. On this occasion our road cut for the first time on the Thursday night before the flood. Our cars and Caravan were out of street from Thursday night onward. We prepared our house for a major flood, the day before the catastrophic flood, by lifting everything in our sheds and laundry upstairs. Our floor height is 12.95 metres and our gate height is 9.7 metres. The SES visited us as we completing our preparation. We were surprised to see them as the creek was already cutting our road. The SES came thru the creek in a fire truck. They told us they had to be quick otherwise they wouldn't get back out. They told us our preparation looked good and the flood would only be just over 10 metres.

Later when the evacuation was called we felt nervous the flood may be higher than expected but it was too late to leave. We were concerned at the river was already at 5 metres at the commencement of the event and the intensity of the rainfall.

There are 5 houses in our street impacted by the creek and cut off at 7 metres. Our property is at the end of the street overlooking the wetland and Slaters Creek and set on 2 acres. We are half an acre away from our nearest neighbour [REDACTED]

[REDACTED]. Our home is surrounded by trees and this protects us from flood debris. We went to bed at midnight and slept for 2 hours and then woke to to check our property which already had half a metre of water on it. We watched the rate of rise for half and hour and realised that the unthinkable was about to happen. We set about packing a backpack each and collected our identity documents. We then lifted as much as we could to try to save some of our things, hoping the water would not get to high. in the end we saved almost nothing as the water reached to tops of the doorways. When the water reached thigh height we gave up

and used the emergency exit we installed 20 years ago. A pull down ladder from the ceiling into our roof cavity. There are windows installed up there to allow us to climb out onto a flat roof with capacity to climb higher if required.

We knew that we could not be picked up until first light and we knew the SES could not cross the river until after the peak.

We used social media to identify that our North Lismore volunteer flood coordinator was awake at 3am and organising a volunteer rescue from Dunoon Road. We always knew that if a flood of this magnitude happened that we should head towards the North Lismore Plateau.

We tried unsuccessfully to contact the SES and police. I logged a callback with the SES and to this day I not received a call back. I could not get thru on 000 at all. Instead I used facebook messenger to message a friend in North Lismore [REDACTED] to let him know we were in the roof safe and to pick us up when he could. [REDACTED] collected myself, my partner, my son and our dog at around 9.30am on Monday morning. He dropped us at Dunoon road where we were meet by kind locals who drove us to Tullera hall where we were well taken care of. A Tullera friend later collected us and housed us.

We are grateful that [REDACTED] collected us as he knew where we were and how to get to us. We could hear motor boats but our house cannot be seen so we would not have been randomly found by a passing boat.

I am really not sure how we can recover from the this flood. As we own a small business this must be the focus of our energy at this time. We have 3 staff on the payroll who we continue to pay to work from home. The business is not covering its outgoings at the moment and we cannot pay ourselves. We cannot spend any money on the house which is uninhabitable until we get the business up and running. A jobkeeper payment would make a huge difference to our future at this point. We do not have savings apart from some very modest superannuation which is still

locked up for our retirement.

We do not have flood insurance on our home or business. When we purchased our home we had full insurance and despite floods on our land many times we never claimed. After the 2011 floods in Brisbane flood insurance became unaffordable and we had to let it go. The same is true of our business. Our lastest NRMA policy stated that flood insurance would cost \$28,000 per year with a \$5000 excess.

We do not believe it is safe to continue to live at our address, particularly as the road cuts so early in a flood event. Even if we use flood proof materials to rebuild our home it will not stop future inundation. I feel unable to face this level of destruction again. It is clear from the science that it will happen again. We are hoping that the government will look at buy backs for our area, otherwise we will have to stay and face this situation again. We now feel economically trapped in our home.

Our entire rescue and recovery had so far been facilitated by our community with no government support.

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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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### **1.2 Preparation and planning**

After the 2017 flood I attended flood debriefings. We had been prepared for that flood by using our own judgement when the weather bureau failed to post early warning. The SES stated at these briefing that we should expect floods of up to 16 metres AHD in the future. I was surprised that the council was still using 1974 flood heights for building approval despite these dire warnings. We took this warning seriously and began to renovate our house to sell. Unfortunately our son became very ill and we were delayed in selling before this catastrophic flood. We are nearing retirement age and did not want to stay in a flood area as we aged. We also knew if water came in the house we would not be able to sell our home.

The outcome of the 2017 flood debriefs was that a warden system was partially established. I note that there were only 2 people employed by the SES to establish this system for the region. We were told in a flood event that the volunteer North Lismore flood coordinator would receive early intelligence from the SES and disseminate this to all the flood wardens to network to neighbours. The reality is that the SES have never used the flood warden system to provide information other than to post information on the facebook page we established. The flood wardens have all acted (if they did at all) independently. We have also updated the facebook page ourselves with information and warnings as they come to hand.

After the 2017 flood I lost faith in the weather bureaux capacity to provide timely advice and subscribed to a private weather forecaster which had assisted in my preparation.

The SES have also stated on numerous occasions that they do not have enough resources to station flood boats on our side of the river and that we will be on our own if we need rescue. We had established our own support system because of this and knew who to ask for help.

When we moved into the flood area I worked hard to develop my literacy around the information on the Bureau of Meteorology web page and learned to interpret the information for myself. This has aided my ability to prepare for flood situations and until now keep us out of trouble.

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### **1.3 Response to floods**

After the 2017 floods there was a lot of discussion by the SES of registering spontaneous volunteers but this never happened. If this had been in place it may have helped the coordination of the rescue effort. The loss of local SES knowledge and a centralised command in Wollongong has not helped our response to flood rescue and preparedness. In the 25 years I have lived in flood it seems that the service has declined since

centralisation.

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**1.4 Transition from incident response to recovery**

There seemed to be no disaster plan ready to roll out despite knowing that 16 metres was possible and that global warming means that these events are likely. A much more planned and coordinated response is necessary as we continue to face more frequent global warming disasters.

I also work for a domestic violence service that has been flooded and is dealing with increased family violence. There are so many flood stories. There is no support in place to assist workers who are traumatised themselves. I do think these systems could be developed and planned and ready to rollout when natural disasters happen.

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**1.5 Recovery from floods**

I am hopeful that we will take the health of our river and oceans seriously and look at moving our CBD and homes in low lying areas, and raising homes on the margins. I understand that this is a long term plan but I think it is imperative that we do not keep using scarce resources to rebuild over and over. We can't keep letting all of our belongings and infrastructure finish up in our water ways and oceans. It is also imperative that we deal with the health and rehabilitation of our catchment, particularly at our headwaters.

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**Supporting documents or images**

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