

From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Saturday, 25 June 2022 7:52:46 PM
Attachments: [Submission Bradbury 24June2022.pdf](#)

Your details

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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

Your story	<p>24 June, 2022.</p> <p>We are displaced, flood-affected residents of Mullumbimby. This is our lived experience.</p> <p>The day before the flood</p> <p>On Sunday 27th February 2022 around 3.30pm an evacuation notice was sent via text to residents of Mullumbimby advising "low-lying</p>
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areas" to evacuate. All the locals know the parts of town that flood during heavy rains and severe storms. Those areas were on the other side of town, where the houses were built on high stilts. We had consciously decided to not buy into a flood zone. When we bought the house, we had asked if it had ever flooded and were advised "if this place goes under, all of Mullumbimby will be under".

We had a near-miss during the flood event of 2017 when the water came up the footpath and lapped at the door but, on that occasion, it did not enter the house or garage. Nevertheless, after the 2017 flood, our area was designated a flood zone for insurance purposes.

Notwithstanding, the text had specified "low-lying areas" so we believed that the first evacuation text was not relevant to us and we did not respond to it. Fortunately, my partner has served in the SES, and was on high alert. We had a discussion as to what we would save if the flood water were to enter the house. We identified valuable pieces around the house and agreed we would lift them up on the lounge, dining room table and beds. Regrettably, we did not consider the garage, which was home to the vacuum cleaner, steam mop, Gerni, as well as storage for clothes, shoes, linen and memorabilia, most of which were to be ruined by the flood water. Mental note: Think through all possessions, including those stored in the garage.

The day of the flood: Day 1

On Monday 28th Feb my partner checked the Floods Near Me app at 3am and found that the Brunswick river had exceeded the major flood mark at Federation Bridge, Mullumbimby. He secured the windows and doors and started monitoring for rising flood water outside.

At 5am my partner woke me and told me that there was flood water on the footpath outside our front door. I got up and, without any discussion, we silently started lifting things up on the lounge, dining room table and beds. Mental note: A prior conversation about what to save will save time

when time becomes precious.

By 5.30am water started to enter the house by seeping under the front door. I rolled up a towel and placed it under the door. I had thought the night before that I would do this but it had little effect. I got more towels to reinforce the effort, but the body of water quickly soaked them up and more water kept seeping in. The water was higher on the outside of the house than the inside, so the door and towels were acting as a bottleneck for the flood. But there was a lot of power in the water. We could not stop it from coming in. Soon it had covered half the floor of our home. It was an eerie and silent invasion. I ran to the garage to get more old towels, only to find the whole of the garage floor was underwater already. My partner rang the SES to inform them that our street was flooded and request an evacuation. He was advised that they would ring back after sunrise when the situation could be properly assessed.

At about 5.45am my partner noticed a light from a flash torch outside; a neighbour was approaching our front door. There was a young woman with her dog standing outside in flood water in the heavy rain. She asked if she could come in, she was alone as her flatmates were on holidays. The front door was opened for her and a huge wave of water gushed in. We had to work hard to close the door against the force of the water. The neighbour said she had also had trouble closing the front door of her house against the water gushing in. She was wearing shorts and had nothing on her feet. She had woken in the night to find the dog on her bed, which was unusual. When she got out of bed, she found there was water up to the top of her legs in her bedroom. She knew she needed to escape to higher ground. She had walked straight out of her house after grabbing a small backpack with a change of clothes and coaxing the dog to jump off the bed and swim to her. She had walked through waist-deep water in the cul-de-sac when she saw our light was on. I offered

her some shoes and dry clothes but she declined. There was nowhere to sit in our house as every surface had possessions on it. By now water covered the floor of the whole house. We stood in the flood water together and waited for the sun to come up and for the SES to call back. At about 5.50am we received a call from the SES advising us that they would not be able to rescue us. They advised us to move to higher ground on the property or nearby, even if this was the roof. The wind was blowing a gale outside and the rain was heavy. It was the first time I'd ever heard of a rain event being called a 'rain bomb'. After the call, we had a three-way conversation about how we would get on the roof and whether we thought we could. My partner was calming for our neighbour and me, assuring her that he could help get everyone and the dog on the roof. He went into the garage to get the ladder. Another gush of water entered the house at the opening of the garage door that enters the kitchen. This may have been when the fridge and dishwasher were flooded, later to be diagnosed by the Repair café as damaged beyond repair. Mental note: have the ladder ready before you are flooded.

At about 6am we received an evacuation notice via text and Facebook that all residents of Mullumbimby should evacuate if possible. It was too late for us. The road out was blocked. We found out later that the next-door neighbour had tried to drive out to go to work at 5.30am. She had backed her car down the driveway only to find that the cul-de-sac was underwater, so she had to drive back up the driveway and return inside. We discussed walking through the flooded water outside but agreed it would be too risky to enter the flooded cul-de-sac by foot while it was waist-deep. We knew how strong the water was, as it was now also seeping in through window seals that were low to the ground. There was a white-water rapid running down the sides of the house and out the backyard. The whole yard was submerged.

At about 7am we checked the tide times and noted that the high tide was expected at about 8.45am. We decided we would wait the high tide before reassessing the situation. We agreed that at the point it became waist-deep inside the house, we would start the process of climbing onto the roof. My partner rang several of the neighbours to check on how they were going. The next-door neighbours (from the other side) had taken shelter inside their roof. They had their two young seven-year-old kids with them. The kids were settled, they were watching a DVD. There were two elderly women living alone in the cul-de-sac, one opposite us and the other was on the other side of the neighbours sheltering in their ceiling. We had the number for one of them, who was also ok when we rang to check in on her. As we had a couple of hours to wait, I decided to have breakfast but the other two could not eat. I sat up on the kitchen bench to eat a bowl of muesli. It was to be my last meal at home.

Picture: Taking a seat for breakfast

At about 8.30am I realised I had to cancel my appointments for the day, including a medical appointment in Tweed Heads, lunch with friends, and a work meeting at the Gold Coast. I also tried to book alternate accommodation for the night and managed to book a room online for one night at the Mullumbimby Middle Pub. We had been unable to flush the toilet since the water started gurgling up the pipes soon after the water entered the house. We also had a neighbour with us and we all tried to avoid using the lou as much as possible. I booked the room so we could use the bathroom and sleep somewhere that night, away from the putrid smell of the water. We found out later it was "black" water as it contained raw sewage. Mental note: think about alternate accommodation early in the flood plan; both immediate crisis and ongoing temporary accommodation may be

needed.

At about 9.30am the water started to gradually recede after reaching a peak height of about a foot inside the house. The entire surface of the floor in every room was submerged. We were relieved to discover the outline of the tiles again on the floor of the house and some green grass started appearing above the water in the yard. We rang the neighbours in the ceiling and let them know that the water level was going down and it was probably ok for them to come out of the ceiling. The relief was short-lived. At about 10am the water level started rising again and it was not long before the floors and grass were once again completely submerged. The neighbour (who had got down to check out the situation in his house) got back into the ceiling. We wondered if this was the start of the next high tide. We listened to ABC Local Radio for updates, being careful to turn off the radio to conserve batteries every now and then. We did not use anything electrical in case there was water in the power points. Mental note: have a battery-operated light and radio on hand and be conservative with their use. Do not flush the loo or use anything on a PowerPoint in the house. At about 10.30am a small boat entered the cul-de-sac. We called out to them from the windows and they waded over to talk to us through the window. They said they were Fire and Rescue. We told them about the two elderly women who were alone in their houses. They advised that they were tasked to rescue the neighbours in the ceiling. We asked them if they could come back for the other women and then us. They said they would if they could. We waited at the window for about an hour before we realised they were not coming back.

Picture: Fire and Rescue evacuating our neighbours (including two 7-year-old children) who had been sheltering inside their ceiling

During this time, we saw some young men in wetsuits paddling into the cul-de-sac on surf/paddle boards. We called out and they came across to our window. At first, we thought they were Fire and Rescue coming back but they were community members who had paddled over from Tallowood estate. They were going door to door, calling out, to see if anyone was home and needed a rescue. We told them about the two elderly women.

They rescued the lady opposite first. She had mobility issues but was piggybacked by one of the men. I caught a glimpse of them when they swam out through the front door and then she was placed onto the paddle board that had been resting on the roof of her car in the driveway. They then paddled her to higher ground at a neighbour's place, where there was a second story.

They paddled back to us and asked if they could bring the other lady to our house if she wanted a rescue. They went to find the other lady and reported back to us that they spoke to her but she declined as she was comfortable on her bed and that, unlike us, she'd been flooded in 2017, so she knew what to do! We laughed and admired her resilience. We realised she was right in being more comfortable where she was as we had no seating surfaces to offer. Mental note: in a flood, leave somewhere comfortable to sit and rest while waiting it out.

Picture: No room to rest on bed

Although we were still concerned about our neighbour, we decided to escape from our house before the next high tide as we did not like our prospects of successfully getting on the roof. We started planning our escape. I started to pack a small overnight bag to take to the pub. I found some shoes to lend to my neighbour. We noticed

we could see some road at the entrance of the cul-de-sac. The water seemed to be lower than it had been since it had started flooding.

At about 1pm we walked out the door and away from the house. We did not know then that this would be the start of an indefinite period of homelessness. It was still raining heavily.

Rushing past our cars parked in the driveway, I noticed muddy water marks halfway up the sides of the cars and twigs and grass left on top of the back tyres of my car. It did not look good for the cars.

We had to get to the evacuation centre in town, about 2.5 kilometres away. The water was now only knee-high in the cul-de-sac. We knocked on the door of a neighbour to see if she wanted our help to evacuate. She declined as she was waiting for a family member to come and get her. We left the cul-de-sac and walked down the side of the road that was not submerged and around the corner for the long walk to town through the wind and rain.

A car drove past slowly and stopped to offer us a ride. We said we would walk as we were soaked and dirty and we would only trash her car. She said her car was already flooded so we might as well get in. The three of us and the border-collie piled in and we noted the brown flood water swishing around on the floor of her car. We drove slowly and carefully through the weather and various deposits of water on the road to the evacuation centre. The driver told us a story of our neighbour saving his 100-book library by forming a human chain and getting them all upstairs during the night before the flood. When we parked, the driver took a cabin bag out of the boot and wheeled it across the road and into the RSL club. She had come prepared. Mental note: Pack a decent size bag when preparing to leave. We entered the evacuation centre and my first impression was the consideration of everyone; they had all left their muddy shoes, socks and wet weather gear at the door and were walking around with bare or socked feet. We said a quick

and temporary goodbye to the driver and our neighbour as we were going to see if we could check into our room at the pub.

About 2pm the pub was full of people crowded into the corridors upstairs in the accommodation section, some sheltering and many hoping to get a room. There were trays of bread around and families sheltering in common areas. We were told by someone who seemed to know what was going on, that there were no more rooms. I said that we had booked and paid online. He took me to a person who worked there and might know where the keys were kept. That person said she would try to find the key and asked us to come back later. We were doubtful that our room would have been held under these extreme and desperate circumstances. We might have come too late.

We went back to the evacuation centre and to our delight found that someone had put out an urn of hot water, cups and tea bags. We could have a cup of tea! Thank goodness for small mercies. They even had soy milk, which was welcoming and warming. Mental note: cups of tea with preferred milk is normalising during a disaster.

The evacuation centre was full of people sheltering, some with kids and some with pets. Everyone was in a state of shock. There were a lot of people and a bit of background noise, but there was a hushed and subdued atmosphere. I saw my neighbour, who had sheltered with us, coming out of the toilets. She had changed into a dry tracksuit pants and she had red swollen eyes; she had been crying. I realised she had spent 8 hours at our place standing in flood water in wet pyjama shorts. We were all better off at the evacuation centre. Mental note: Go to the evacuation centre sooner rather than later. The people behind the bar were very nice and provided clean cups for the tea and coffee and glasses for water. We noticed we had lost internet connection and the Wi-Fi at the RSL club wasn't working too well. I couldn't connect

to the internet. We got a call from the worker at the Middle Pub. To our amazement, they had found the key and would bring it around to the evacuation centre.

About 3pm we were shown our ensuite room. Upon first seeing the quiet made-up room it felt like we had won the lottery. We asked then and there if we could book the room for another 1 – 2 nights. The girl said she would find out as there were a lot of people who wanted a room and there might be a waitlist. We were finally able to use a bathroom, have a shower and get changed. The whole town was underwater. Nothing was open. I had naively packed clothes to have dinner in the dining room of the pub. Mental note: Nothing will be open during a flood, except the evacuation centre.

At about 5pm we went back to the evacuation centre to see if there was any food available for dinner. My partner had not eaten all day. I made another cup of tea and noticed there was a river out the side door of the RSL club. I had a moment of wonder about this new vision of a brown and deep river that I had never seen before. It felt like I was in a dream. I realise now I was in shock and my mind didn't fully register that it was the driveway of the RSL club that was channelling the water into a river. I could not connect to either 4G or Wi-Fi, there was still no internet. Mental note: It is just a matter of time until the internet and mobile networks go down during a flood.

At about 6pm I noticed a long queue had formed that seemed to start in the dining room of the club. We quietly joined the queue. We inched forward for about an hour before we arrived at the counter. It was a sausage sandwich; some people were also getting chips. I'm mainly vegetarian and after briefly thinking I could probably stomach a sausage sandwich, I asked if I could have chips instead of a sausage sandwich. I was gently but firmly advised that chips were only for children. It was humiliating. My partner asked if there was a vegetarian

option, which there was so we gratefully received our sausage sandwich. The bread was not buttered and there was no sauce by the time we arrived at the counter, but the kind server gave us an extra sausage sandwich to share. I tried to get a bag of chips out of the vending machine, but did not have the correct change and there was no cash at the bar. Mental note: in a flood or emergency, have coins in case you need to eat from a vending machine.

At about 7pm we left the RSL club only to find that the flood water was lapping at the door of the RSL club. We walked down the stairs and onto the street into waist-deep water. The river/driveway was difficult to cross as there was a very strong current. We realised we were in danger but had to get back to the pub so we pushed hard and made it across the gushing waters of the driveway and around the streets to the pub.

Day 2 (1 Mar)

The following morning, 1 March, we could see flood water in the streets outside the pub but it was only about ankle deep. We walked home to assess the damage and pick up our push bikes. We were picked up by a guy from a neighbouring town (Suffolk Park) who was driving around to see if he could help anyone. He asked whether this was the first time we were going back after the flood. He said he had a Gerni (water pressure hose). It was too soon for us to know anything until we had seen the place. We might not have power if there was still water in the power points. He gave us his number to call him any time that day. He dropped us off in front of our house and drove off to find someone else to help. His kindness and sense of community spirit uplifted us.

The first thing we saw was our cars in the driveway. Peering through the window, there was flood water in the console between the two front seats of my car. Dirty flood water was all over the leather seats. I had only had my car for about 6 months. It had just been serviced,

registered and given four new tyres. It was to be written off. My partner's car was also written off. He had been the sole owner. It was written off. He would only get a few thousand back for it. Mental note: Take at least one car to higher ground the night before a flood.

We went inside the house and the stench was incredible. We saw black mud on the floors, it was very thick in places, especially in the garage. Everything on the floor was ruined. It was much worse than we expected. Watermarks on walls were higher than they had been before we left. We saw some neighbours outside in the cul-de-sac and we asked them where do you start? The neighbours said to start with the insurance claim and take advice from the insurance company. Some had contacted their insurers during the flood. The mobile network was down and there was still no internet. The pub did not have internet and the 4G network still wasn't working. Mental note: Call the insurance company as soon as you are flooded.

We were overwhelmed and picked up the bikes and left fairly soon after having arrived. We rode back to the pub. I was riding furiously but my partner was falling behind. I stopped to wait for him and then it hit me. I was overcome by tears; tears of grief. I had lost my much-loved new (second-hand) car and we couldn't go home.

We rode back to the pub and then walked up to the evacuation centre to see if we could connect to the internet or make a phone call. The evacuation centre seemed to have moved across the road to the Civic Centre, which is also the Community Centre. Someone had organised a Starlink connection and there was free Wi-Fi! This was a breakthrough moment. We stood in the foyer and tried to connect our phones to the Wi-Fi and it worked. I tried to start a claim with the insurance company for the house and car but didn't get very far. The insurance companies wanted to text a verification code to a mobile, but the mobile network was down so we could not proceed with an online claim without a mobile

network. We could not call the insurance company for help. Mental note: Insurance companies should surely realise that mobile networks and the internet are vulnerable during a disaster and this could leave people without any way of making contact and starting the recovery process.

I was able to call my mum via WhatsApp and let my family know we were safe and had evacuated ourselves from our house during the flood. While I was talking on the phone, a couple of friends we knew presented to the Community Centre to see if they could help anyone. They had a spare room in their house they wanted to offer someone who needed temporary accommodation. When I got off the phone, my partner told me that we might have a place to stay and the use of a car for a while. We feel so fortunate that our friends had big hearts and had chosen that moment to present to the Community Centre. We took them up on their offer and we would stay with them for three weeks. They lent us a car that they were planning to sell. We had already secured two more nights at the pub, but we rode our bikes around to our friends' place the following day to ask if we could borrow the car. When we arrived, our friends told us they were just about to drive into town with their two cars to look for us to give us the spare car. Their determined commitment to help us filled us with hope.

Day 3 (2 March)

The whole goal for day 3 was to start a claim with the insurance companies. Not having started this process was becoming a major stressor in itself. We now had a car that we could use to drive somewhere that had a mobile network. We had heard that there was a mobile network in Byron Bay, so we planned to drive there. On the way, we encountered water over the road between Uncle Tom's and the M1. We were in a column of cars that did not hesitate but just drove straight through it. It was nerve-racking as our friends' car was very small and

close to the ground. We made it through, but it was a dreadful choice to make.

We drove to Byron and straight to the NRMA insurance office. They put us on the phone and we were finally in a (20-minute) queue to talk to someone. We started the process for the house insurance claim. I called GIO for my car insurance and was on hold for 45 minutes.

Eventually, a person answered my call and started my claim. We were very relieved to be finally in the queue with the insurance companies. This would be the start of a very long wait: six weeks until the building assessment and two months until the insurance company's approval of the building assessment report. The insurance company would subsequently commission a second building assessment, with no scope of works or date of commencement for the rebuild at the 4-month post-flood mark.

We returned from Byron to Mullumbimby and went back to the house. We started cleaning out the garage. We saw a neighbour who said he had put out a call on his social media for any friends to come and help clean out the house and rip out the carpets and about 20 people had turned up and they had done it all in a day.

Day 4 (3 March)

9am

We checked out of the pub and went around to check in to our friends' place, in their car. There was no running water at their place. There were disruptions to the water supply to their part of town. There was still no internet, no 4G and no mobile network. Our friends made us lunch and asked us if we had registered our house for a clean-up crew at the Civic Centre? We decided that was a good place to start.

2pm

We went via Mitre 10, where I spent all my available cash (\$250 that were still inside birthday cards that I had put into my wallet before leaving the house) on cleaning products, mops, gloves, gumboots, etc. They were only

accepting cash and not printing receipts. There was nowhere in the town to withdraw money. I did not think the mobile network would be down for long, so was not worried about spending all my cash. We needed the stuff to clean up the house. We still thought we would move back in once the house was clean, so this was the priority.

We went to the Community Centre and waited in a queue and were asked whether we wished to help with the clean-up. No, we have a house that needs to get the carpets ripped out. The man had a crowd of people waiting to rip out carpets. How many did we need? 10 or 15? We looked at each other and said 15 sounds like a lot, how about 10? He turned to a crowd of people on the footpath and made an announcement; a group of about 10 – 15 people crowded around. They were given instructions to use masks and gloves and provided with cleaning products. They did not need to use ours after all.

3pm

Carloads of people started turning up at our house and walking up the driveway. There were so many people. We were still in shock and didn't know how to direct them. Our friends were able to give some instructions. Well-meaning volunteers were walking around with personal belongings from my bedside table asking my friend what should be done with those things. My friend was able to direct the person to me. I took them and shoved them in a bin liner to be sorted through later. This turned into the system for many possessions.

All furniture had to be moved out of rooms before carpets could be ripped up. The grounds outside were still wet and covered in mud. One of the volunteers had the idea to create a clean space in a corner of the house and bring all furniture and belongings to that section so the remainder of the house could be cleaned. The crowd started working in teams to execute this vision. Things that were damaged went out the front door for dumping on the curve. Things that could

be rescued were taken to the back corner of the house for saving.

With so many volunteers, there was a lot of simultaneous activity. At one point, the old piano was being taken out the front for dumping (lifting it involved six people, three on each side).

During a break, another volunteer played a tune on it and it sounded ok, so it ended up being taken down the back for rescuing. The decisions about what was damaged and what was salvageable was all a bit random on that first day of cleaning. Nobody really knew what was salvageable. A lot of things were dumped that we later found out could have been saved. My 80-year-old neighbour told us that people were throwing away her brand-new leather lounge suit. She had said she had to fight to save it. They took it into her garage, cleaned it up and it was fine.

At another point, a car pulled up outside and a woman handed me a couple of huge bags of food. There were six trays of heated pasta bake, a tray of salad and a tray of chocolate cake. It was for us but also the clean-up crew so they could eat afterwards and not have to go home and cook. The coordination of the effort so early in the piece was amazing. A woman came around to coordinate the volunteers at the end of the clean and dropped off some bathroom supplies to us including a bath mat and two towels.

5.30pm

The house was finished, all carpets had been ripped up and taken out the front yard to the curve. About 6 - 8 volunteers stayed back to eat some pasta and talk. I went through the story of the flood as outlined above for the first time and noticed that the volunteers were really listening to the story. We showered there before returning to our friends' place. This became the routine for the next three weeks. It was to be a gruelling period of long days at the house, spent sorting

and cleaning.

Day 5 (4 March)

We drove ourselves to the house to continue cleaning. The cleaning crew had kick-started our cleaning efforts. Again, we went via Mitre 10 and spent the content of my partner's wallet (\$100) on cleaning products. A few of the cleaning crews from the day before dropped back to see how we were going and whether we needed more help.

Day 6 (5 March)

We were out of cash and there was still no way of paying for anything in town with a card. We heard that the IGA was giving cash withdrawals of up to \$200. We went in there at about 7.30am and bought something and asked if we could take out some cash but were told that there was a maximum of \$20 as they had been wiped out the day before. It was humiliating. Mental note: always have cash stashed away for an emergency, add to it during planning for a disaster.

Fortunately, there was free food available for people affected by floods at the Community Centre and for a while in the Sporting Fields near our place. There were also people taking food door to door in the flood-affected streets. One day, someone came around with a platter of freshly cut fruit, another day it was hot curries and rice. It was amazing. The community comradery was energising. Some guys even took away the huge piles of belongings that were out the front, all volunteering with a smile. The act of clearing it helped us to feel that things were moving and that we would move through this.

Day 8 (7 March)

We finally had contact with the builder who was assigned to conduct the house assessment on behalf of our insurer. They were a local company in Byron who said they had also experienced network issues and were unable to open all the previous week. They advised they had 500

properties to assess and that they would let us know sometime this week when they could come to assess our property.

In the first week of the flood, we had heard that the assessors were just turning up at houses as they were unable to contact anyone due to the mobile networks and internet being down. Some of our neighbours missed their appointments because the assessors came at different times but had been unable to let the owners know of the change. We made it a priority for one of us to always be at house between 6am to 6pm in case anyone turned up to assess our house. It was an effort in vein, as a building assessor would not attend our house until Wed 6th April.

Day 10 (9 March)

Building assessors came to assess a neighbour's house. They started ripping out walls and advised the neighbour the house would be uninhabitable for 3 – 6 months. However, due to the sheer scale of the disaster, it could also be longer. We took our cue from this and started packing up with a view to moving out.

Day 11 (10 March)

We bought a car sight-unseen from Brisbane. We had borrowed our friends' car for almost 2 weeks. I was contacted by GIO car insurance via email to take photos of the car and send them in and advised that they would collect the car soon. The claim was settled on 21 March but the car was not collected until 16 April. It was difficult to face the car every time we attended the property. It was a relief when the car was finally taken away.

Day 13 (12 March)

I registered with Services NSW and was advised to complete an application for the Disaster Recovery Grant (DRG), which would cover aspects of damage that were not covered by insurance. The DRG required a lot of supportive documentation, which required a printer. We had a printer but for a while, we had no power. Although there was no power to the house in the first few days after the flood, the power was

restored eventually and we were able to print off the documents.

Day 17 (16 March)

I submitted the DRG at the Community Centre. I had to take a number and wait another 20 minutes. I handed the papers to the counter. I had written down that the DRG was for Resilience Australia and that I had handed it to Services Australia. However, sometime later I was contacted by someone from Services NSW, who told me that the DRG was administered by Resilience NSW. It is confusing having different organisations that use the same name. In any case, I had no acknowledgment of whether the DRG had been received. I sent two follow-up emails to the address provided to me by Services NSW. In the second email, I asked for confirmation that my emails had been received but had no response. Weeks later I received a letter by post (dated 18 May 2022) informing us that we were ineligible for the grant.

Terms of Reference (optional)

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

1.2 Preparation and planning

The following list relates to planning on an individual level:

- People who live in areas likely to flood should consider having a pile of bricks ready to place under furniture and white goods during preparations for a flood. A few extra inches could save furniture, white goods and things being stored in the garage.
- Preparations could include practice with using a ladder to get on the roof during dry seasons to avoid doing it for the first time during gale force winds and rain events.
- Preparations in the hours before a flood:
 - o Think about alternate accommodation early in the flood plan; both immediate crisis and ongoing temporary accommodation may be needed.

- o Have a household conversation about what to save and how to save it – this could save lot of time when time becomes precious.
- o Have the ladder handy for climbing to the roof before the flooding occurs.
- o Plan somewhere comfortable to sit and relax while waiting it out.
- o Have plenty of fresh water to keep hydrated.
- o Have a fully charged battery-operated light/torch and radio and candles ready and be conservative with their use.
- o Make sure phones are fully charged and be conservative with their use.
- o Pack an overnight bag, with clothes and toiletries for a few days
- o Pack some snacks to take.
- o Have a good supply of cash and include coins to take with you.
- o Take at least one car to higher ground the night before a flood.

• During a flood:

- o Call the insurance company as soon as possible after you have been flooded.
- o Try not to flush the toilet or use anything powered by power point in the house.
- o Try to book alternate accommodation.
- o Go to the evacuation centre as soon as possible.
- o Expect everything to be closed in town, except the evacuation centre, and for internet and mobile networks to be down.

1.3 Response to floods

Overall, a more coordinated response between government agencies, emergency services and insurance companies is required. For example, one assessor could go door to door to assess the damage in the whole area and the reports go to a central repository that the insurance companies could access. This information could also be used as the basis for Government grants and subsidies.

The following points relate to our observations from our experience:

- 1) The emergency response did not seem

adequate for our area. For example:

- a) The SES advised us by phone that they could not help to evacuate us.
- b) We received a text to evacuate at 6am, which was after the floods had cut off the roads and entered our house. It was too late for us to leave. The text that had been sent the previous day had only been for 'low-lying' areas, which did not include us. However, if the notice had been for 'all of Mullumbimby', we might have had more time to prepare.
- c) The Fire and Rescue team came by boat to rescue the family in the ceiling but did not come back for the elderly woman who had mobility issues - this was left to community members in wetsuits on paddle boards. The Fire and Rescue said they would try to come back for us but they did not come back. Why could they not go door to door to check on everyone in a systematic way? Why was one family rescued but others left behind? What were the criteria used to prioritise rescues?

2) The insurance response was uncoordinated and inadequate for the scale of the floods:

- a) People were waiting at properties for assessors to turn up. We waited 6 weeks for our building assessor, yet one of our neighbours' assessors was there the day after the flood and another two neighbours had their buildings assessed in the first week.
- b) There does not appear to be much coordination between the tradespeople involved in the response to a house claim. For example, the hygienist needed to have the power to run the dehumidifier but the electricians had removed all power points before the hygienist had been to the house.
- c) The insurance companies have not contacted us. We have spent a lot of time trying to contact them through a lengthy process of waiting in a long queue, then being deferred to someone off-shore who asks what was the event related to our claim.

3) Government agencies' coordination is well-meaning but confusing:

a) The agencies in the Disaster Centre at Mullumbimby kept changing. There were Services NSW and Services Australia and there was also Resilience NSW and Resilience Australia. There were community groups who had stepped in to help and were then displaced when the government agencies appeared.

Supporting documents or images

Attach files

- [Submission Bradbury 24June2022.pdf](#)
 - [rescue boat.jpg](#)
-

Submission to the NSW Flood inquiry

Your Story

25 June, 2022

We are displaced, flood-affected residents of Mullumbimby. This is our story.

The day before the flood

On Sunday 27th February 2022 around 3.30pm an evacuation notice was sent via text to residents of Mullumbimby advising "low-lying areas" to evacuate. All the locals know the parts of town that flood during heavy rains and severe storms. Those areas were on the other side of town, where the houses were built on high stilts. We had consciously decided to not buy into a flood zone. When we bought the house, we had asked if it had ever flooded and were advised "if this place goes under, all of Mullumbimby will be under".

We had a near-miss during the flood event of 2017 when the water came up the footpath and lapped at the door but, on that occasion, it did not enter the house or garage. Nevertheless, after the 2017 flood, our area was designated a flood zone for insurance purposes.

Notwithstanding, the text had specified "low-lying areas" so we believed that the first evacuation text was not relevant to us and we did not respond to it. Fortunately, my partner has served in the SES, and was on high alert. We had a discussion as to what we would save if the flood water were to enter the house. We identified valuable pieces around the house and agreed we would lift them up on the lounge, dining room table and beds. Regrettably, we did not consider the garage, which was home to the vacuum cleaner, steam mop, Gerni, as well as storage for clothes, shoes, linen and memorabilia, most of which were to be ruined by the flood water. Mental note: Think through all possessions, including those stored in the garage.

The day of the flood: Day 1

On Monday 28th Feb my partner checked the Floods Near Me app at 3am and found that the Brunswick river had exceeded the major flood mark at Federation Bridge, Mullumbimby. He secured the windows and doors and started monitoring for rising flood water outside.

At 5am my partner woke me and told me that there was flood water on the footpath outside our front door. I got up and, without any discussion, we silently started lifting things up on the lounge, dining room table and beds. Mental note: A prior conversation about what to save will save time when time becomes precious.

By 5.30am water started to enter the house by seeping under the front door. I rolled up a towel and placed it under the door. I had thought the night before that I would do this but it had little effect. I got more towels to reinforce the effort, but the body of water quickly soaked them up and more water kept seeping in. The water was higher on the outside of the house than the inside, so the door and towels were acting as a bottleneck for the flood. But there was a lot of power in the water. We could not stop it from coming in. Soon it had covered half the floor of our home. It was an eerie and silent invasion. I ran to the garage to get more old towels, only to find the whole of the garage floor was underwater already. My partner rang the SES to inform them that our street was flooded and

request an evacuation. He was advised that they would ring back after sunrise when the situation could be properly assessed.

At about 5.45am my partner noticed a light from a flash torch outside; a neighbour was approaching our front door. There was a young woman with her dog standing outside in flood water in the heavy rain. She asked if she could come in, she was alone as her flatmates were on holidays. The front door was opened for her and a huge wave of water gushed in. We had to work hard to close the door against the force of the water. The neighbour said she had also had trouble closing the front door of her house against the water gushing in. She was wearing shorts and had nothing on her feet. She had woken in the night to find the dog on her bed, which was unusual. When she got out of bed, she found there was water up to the top of her legs in her bedroom. She knew she needed to escape to higher ground. She had walked straight out of her house after grabbing a small backpack with a change of clothes and coaxing the dog to jump off the bed and swim to her. She had walked through waist-deep water in the cul-de-sac when she saw our light was on. I offered her some shoes and dry clothes but she declined. There was nowhere to sit in our house as every surface had possessions on it. By now water covered the floor of the whole house. We stood in the flood water together and waited for the sun to come up and for the SES to call back.

At about 5.50am we received a call from the SES advising us that they would not be able to rescue us. They advised us to move to higher ground on the property or nearby, even if this was the roof. The wind was blowing a gale outside and the rain was heavy. It was the first time I'd ever heard of a rain event being called a 'rain bomb'. After the call, we had a three-way conversation about how we would get on the roof and whether we thought we could. My partner was calming for our neighbour and me, assuring her that he could help get everyone and the dog on the roof. He went into the garage to get the ladder. Another gush of water entered the house at the opening of the garage door that enters the kitchen. This may have been when the fridge and dishwasher were flooded, later to be diagnosed by the Repair café as damaged beyond repair. Mental note: have the ladder ready before you are flooded.

At about 6am we received an evacuation notice via text and Facebook that all residents of Mullumbimby should evacuate if possible. It was too late for us. The road out was blocked. We found out later that the next-door neighbour had tried to drive out to go to work at 5.30am. She had backed her car down the driveway only to find that the cul-de-sac was underwater, so she had to drive back up the driveway and return inside. We discussed walking through the flooded water outside but agreed it would be too risky to enter the flooded cul-de-sac by foot while it was waist-deep. We knew how strong the water was, as it was now also seeping in through window seals that were low to the ground. There was a white-water rapid running down the sides of the house and out the backyard. The whole yard was submerged.

At about 7am we checked the tide times and noted that the high tide was expected at about 8.45am. We decided we would wait the high tide before reassessing the situation. We agreed that at the point it became waist-deep inside the house, we would start the process of climbing onto the roof. My partner rang several of the neighbours to check on how they were going. The next-door neighbours (from the other side) had taken shelter inside their roof. They had their two young seven-year-old kids with them. The kids were settled, they were watching a DVD. There were two elderly women living alone in the cul-de-sac, one opposite us and the other was on the other side of the neighbours sheltering in their ceiling. We had the number for one of them, who was also ok when we rang to check in on her. As we had a couple of hours to wait, I decided to have breakfast but the other two could not eat. I sat up on the kitchen bench to eat a bowl of muesli. It was to be my last meal at home.



Picture: Taking a seat for breakfast

At about 8.30am I realised I had to cancel my appointments for the day, including a medical appointment in Tweed Heads, lunch with friends, and a work meeting at the Gold Coast. I also tried to book alternate accommodation for the night and managed to book a room online for one night at the Mullumbimby Middle Pub. We had been unable to flush the toilet since the water started gurgling up the pipes soon after the water entered the house. We also had a neighbour with us and we all tried to avoid using the lou as much as possible. I booked the room so we could use the bathroom and sleep somewhere that night, away from the putrid smell of the water. We found out later it was “black” water as it contained raw sewage. Mental note: think about alternate accommodation early in the flood plan; both immediate crisis and ongoing temporary accommodation may be needed.

At about 9.30am the water started to gradually recede after reaching a peak height of about a foot inside the house. The entire surface of the floor in every room was submerged. We were relieved to discover the outline of the tiles again on the floor of the house and some green grass started appearing above the water in the yard. We rang the neighbours in the ceiling and let them know that the water level was going down and it was probably ok for them to come out of the ceiling. The relief was short-lived. At about 10am the water level started rising again and it was not long before the floors and grass were once again completely submerged. The neighbour (who had got down to check out the situation in his house) got back into the ceiling. We wondered if this was the start of the next high tide. We listened to ABC Local Radio for updates, being careful to turn off the radio to conserve batteries every now and then. We did not use anything electrical in case there was water in the power points. Mental note: have a battery-operated light and radio on hand and be conservative with their use. Do not flush the lou or use anything on a PowerPoint in the house.

At about 10.30am a small boat entered the cul-de-sac. We called out to them from the windows and they waded over to talk to us through the window. They said they were Fire and Rescue. We told them about the two elderly women who were alone in their houses. They advised that they were tasked to rescue the neighbours in the ceiling. We asked them if they could come back for the other women and then us. They said they would if they could. We waited at the window for about an hour before we realised they were not coming back.



Picture: Fire and Rescue evacuating our neighbours (including two 7-year-old children) who had been sheltering inside their ceiling

During this time, we saw some young men in wetsuits paddling into the cul-de-sac on surf/paddle boards. We called out and they came across to our window. At first, we thought they were Fire and Rescue coming back but they were community members who had paddled over from Tallowood estate. They were going door to door, calling out, to see if anyone was home and needed a rescue. We told them about the two elderly women.

They rescued the lady opposite first. She had mobility issues but was piggybacked by one of the men. I caught a glimpse of them when they swam out through the front door and then she was placed onto the paddle board that had been resting on the roof of her car in the driveway. They then paddled her to higher ground at a neighbour's place, where there was a second story.

They paddled back to us and asked if they could bring the other lady to our house if she wanted a rescue. They went to find the other lady and reported back to us that they spoke to her but she declined as she was comfortable on her bed and that, unlike us, she'd been flooded in 2017, so she knew what to do! We laughed and admired her resilience. We realised she was right in being more comfortable where she was as we had no seating surfaces to offer. Mental note: in a flood, leave somewhere comfortable to sit and rest while waiting it out.



Picture: No room to rest on bed

Although we were still concerned about our neighbour, we decided to escape from our house before the next high tide as we did not like our prospects of successfully getting on the roof. We started planning our escape. I started to pack a small overnight bag to take to the pub. I found some shoes to lend to my neighbour. We noticed we could see some road at the entrance of the cul-de-sac. The water seemed to be lower than it had been since it had started flooding.

At about 1pm we walked out the door and away from the house. We did not know then that this would be the start of an indefinite period of homelessness. It was still raining heavily. Rushing past our cars parked in the driveway, I noticed muddy water marks halfway up the sides of the cars and twigs and grass left on top of the back tyres of my car. It did not look good for the cars.

We had to get to the evacuation centre in town, about 2.5 kilometres away. The water was now only knee-high in the cul-de-sac. We knocked on the door of a neighbour to see if she wanted our help to evacuate. She declined as she was waiting for a family member to come and get her. We left the cul-de-sac and walked down the side of the road that was not submerged and around the corner for the long walk to town through the wind and rain.

A car drove past slowly and stopped to offer us a ride. We said we would walk as we were soaked and dirty and we would only trash her car. She said her car was already flooded so we might as well get in. The three of us and the border-collie piled in and we noted the brown flood water swishing around on the floor of her car. We drove slowly and carefully through the weather and various deposits of water on the road to the evacuation centre. The driver told us a story of our neighbour saving his 100-book library by forming a human chain and getting them all upstairs during the night before the flood. When we parked, the driver took a cabin bag out of the boot and wheeled it across the road and into the RSL club. She had come prepared. Mental note: Pack a decent size bag when preparing to leave.

We entered the evacuation centre and my first impression was the consideration of everyone; they had all left their muddy shoes, socks and wet weather gear at the door and were walking around with bare or socked feet. We said a quick and temporary goodbye to the driver and our neighbour as we were going to see if we could check into our room at the pub.

About 2pm the pub was full of people crowded into the corridors upstairs in the accommodation section, some sheltering and many hoping to get a room. There were trays of bread around and families sheltering in common areas. We were told by someone who seemed to know what was going on, that there were no more rooms. I said that we had booked and paid online. He took me to a person who worked there and might know where the keys were kept. That person said she would try to find the key and asked us to come back later. We were doubtful that our room would have been held under these extreme and desperate circumstances. We might have come too late.

We went back to the evacuation centre and to our delight found that someone had put out an urn of hot water, cups and tea bags. We could have a cup of tea! Thank goodness for small mercies. They even had soy milk, which was welcoming and warming. Mental note: cups of tea with preferred milk is normalising during a disaster.

The evacuation centre was full of people sheltering, some with kids and some with pets. Everyone was in a state of shock. There were a lot of people and a bit of background noise, but there was a hushed and subdued atmosphere. I saw my neighbour, who had sheltered with us, coming out of the toilets. She had changed into a dry tracksuit pants and she had red swollen eyes; she had been crying. I realised she had spent 8 hours at our place standing in flood water in wet pyjama shorts. We were all better off at the evacuation centre. Mental note: Go to the evacuation centre sooner rather than later.

The people behind the bar were very nice and provided clean cups for the tea and coffee and glasses for water. We noticed we had lost internet connection and the Wi-Fi at the RSL club wasn't working too well. I couldn't connect to the internet. We got a call from the worker at the Middle Pub. To our amazement, they had found the key and would bring it around to the evacuation centre.

About 3pm we were shown our ensuite room. Upon first seeing the quiet made-up room it felt like we had won the lottery. We asked then and there if we could book the room for another 1 – 2 nights. The girl said she would find out as there were a lot of people who wanted a room and there might be a waitlist. We were finally able to use a bathroom, have a shower and get changed. The whole town was underwater. Nothing was open. I had naively packed clothes to have dinner in the dining room of the pub. Mental note: Nothing will be open during a flood, except the evacuation centre.

At about 5pm we went back to the evacuation centre to see if there was any food available for dinner. My partner had not eaten all day. I made another cup of tea and noticed there was a river out the side door of the RSL club. I had a moment of wonder about this new vision of a brown and deep river that I had never seen before. It felt like I was in a dream. I realise now I was in shock and my mind didn't fully register that it was the driveway of the RSL club that was channelling the water into a river. I could not connect to either 4G or Wi-Fi, there was still no internet. Mental note: It is just a matter of time until the internet and mobile networks go down during a flood.

At about 6pm I noticed a long queue had formed that seemed to start in the dining room of the club. We quietly joined the queue. We inched forward for about an hour before we arrived at the counter. It was a sausage sandwich; some people were also getting chips. I'm mainly vegetarian and after briefly thinking I could probably stomach a sausage sandwich, I asked if I could have chips instead of a sausage sandwich. I was gently but firmly advised that chips were only for children. It was humiliating. My partner asked if there was a vegetarian option, which there was so we gratefully received our sausage sandwich. The bread was not buttered and there was no sauce by the time we arrived at the counter, but the kind server gave us an extra sausage sandwich to share. I tried to get

a bag of chips out of the vending machine, but did not have the correct change and there was no cash at the bar. Mental note: in a flood or emergency, have coins in case you need to eat from a vending machine.

At about 7pm we left the RSL club only to find that the flood water was lapping at the door of the RSL club. We walked down the stairs and onto the street into waist-deep water. The river/driveway was difficult to cross as there was a very strong current. We realised we were in danger but had to get back to the pub so we pushed hard and made it across the gushing waters of the driveway and around the streets to the pub.

Day 2 (1 March)

The following morning, 1 March, we could see flood water in the streets outside the pub but it was only about ankle deep. We walked home to assess the damage and pick up our push bikes. We were picked up by a guy from a neighbouring town (Suffolk Park) who was driving around to see if he could help anyone. He asked whether this was the first time we were going back after the flood. He said he had a Gerni (water pressure hose). It was too soon for us to know anything until we had seen the place. We might not have power if there was still water in the power points. He gave us his number to call him any time that day. He dropped us off in front of our house and drove off to find someone else to help. His kindness and sense of community spirit uplifted us.

The first thing we saw was our cars in the driveway. Peering through the window, there was flood water in the console between the two front seats of my car. Dirty flood water was all over the leather seats. I had only had my car for about 6 months. It had just been serviced, registered and given four new tyres. It was to be written off. My partner's car was also written off. He had been the sole owner. It was written off. He would only get a few thousand back for it. Mental note: Take at least one car to higher ground the night before a flood.

We went inside the house and the stench was incredible. We saw black mud on the floors, it was very thick in places, especially in the garage. Everything on the floor was ruined. It was much worse than we expected. Watermarks on walls were higher than they had been before we left. We saw some neighbours outside in the cul-de-sac and we asked them where do you start? The neighbours said to start with the insurance claim and take advice from the insurance company. Some had contacted their insurers during the flood. The mobile network was down and there was still no internet. The pub did not have internet and the 4G network still wasn't working. Mental note: Call the insurance company as soon as you are flooded.

We were overwhelmed and picked up the bikes and left fairly soon after having arrived. We rode back to the pub. I was riding furiously but my partner was falling behind. I stopped to wait for him and then it hit me. I was overcome by tears; tears of grief. I had lost my much-loved new (second-hand) car and we couldn't go home.

We rode back to the pub and then walked up to the evacuation centre to see if we could connect to the internet or make a phone call. The evacuation centre seemed to have moved across the road to the Civic Centre, which is also the Community Centre. Someone had organised a Starlink connection and there was free Wi-Fi! This was a breakthrough moment. We stood in the foyer and tried to connect our phones to the Wi-Fi and it worked. I tried to start a claim with the insurance company for the house and car but didn't get very far. The insurance companies wanted to text a verification code to a mobile, but the mobile network was down so we could not proceed with an online claim without a mobile network. We could not call the insurance company for help. Mental note: Insurance companies should surely realise that mobile networks and the internet are vulnerable

during a disaster and this could leave people without any way of making contact and starting the recovery process.

I was able to call my mum via WhatsApp and let my family know we were safe and had evacuated ourselves from our house during the flood. While I was talking on the phone, a couple of friends we knew presented to the Community Centre to see if they could help anyone. They had a spare room in their house they wanted to offer someone who needed temporary accommodation. When I got off the phone, my partner told me that we might have a place to stay and the use of a car for a while. We feel so fortunate that our friends had big hearts and had chosen that moment to present to the Community Centre. We took them up on their offer and we would stay with them for three weeks. They lent us a car that they were planning to sell. We had already secured two more nights at the pub, but we rode our bikes around to our friends' place the following day to ask if we could borrow the car. When we arrived, our friends told us they were just about to drive into town with their two cars to look for us to give us the spare car. Their determined commitment to help us filled us with hope.

Day 3 (2 March)

The whole goal for day 3 was to start a claim with the insurance companies. Not having started this process was becoming a major stressor in itself. We now had a car that we could use to drive somewhere that had a mobile network. We had heard that there was a mobile network in Byron Bay, so we planned to drive there. On the way, we encountered water over the road between Uncle Tom's and the M1. We were in a column of cars that did not hesitate but just drove straight through it. It was nerve-racking as our friends' car was very small and close to the ground. We made it through, but it was a dreadful choice to make.

We drove to Byron and straight to the NRMA insurance office. They put us on the phone and we were finally in a (20-minute) queue to talk to someone. We started the process for the house insurance claim. I called GIO for my car insurance and was on hold for 45 minutes. Eventually, a person answered my call and started my claim. We were very relieved to be finally in the queue with the insurance companies. This would be the start of a very long wait: six weeks until the building assessment and two months until the insurance company's approval of the building assessment report. The insurance company would subsequently commission a second building assessment, with no scope of works or date of commencement for the rebuild at the 4-month post-flood mark.

We returned from Byron to Mullumbimby and went back to the house. We started cleaning out the garage. We saw a neighbour who said he had put out a call on his social media for any friends to come and help clean out the house and rip out the carpets and about 20 people had turned up and they had done it all in a day.

Day 4 (3 March)

9am

We checked out of the pub and went around to check in to our friends' place, in their car. There was no running water at their place. There were disruptions to the water supply to their part of town. There was still no internet, no 4G and no mobile network. Our friends made us lunch and asked us if we had registered our house for a clean-up crew at the Civic Centre? We decided that was a good place to start.

2pm

We went via Mitre 10, where I spent all my available cash (\$250 that were still inside birthday cards that I had put into my wallet before leaving the house) on cleaning products, mops, gloves, gumboots, etc. They were only accepting cash and not printing receipts. There was nowhere in the town to withdraw money. I did not think the mobile network would be down for long, so was not worried about spending all my cash. We needed the stuff to clean up the house. We still thought we would move back in once the house was clean, so this was the priority.

We went to the Community Centre and waited in a queue and were asked whether we wished to help with the clean-up. No, we have a house that needs to get the carpets ripped out. The man had a crowd of people waiting to rip out carpets. How many did we need? 10 or 15? We looked at each other and said 15 sounds like a lot, how about 10? He turned to a crowd of people on the footpath and made an announcement; a group of about 10 – 15 people crowded around. They were given instructions to use masks and gloves and provided with cleaning products. They did not need to use ours after all.

3pm

Carloads of people started turning up at our house and walking up the driveway. There were so many people. We were still in shock and didn't know how to direct them. Our friends were able to give some instructions. Well-meaning volunteers were walking around with personal belongings from my bedside table asking my friend what should be done with those things. My friend was able to direct the person to me. I took them and shoved them in a bin liner to be sorted through later. This turned into the system for many possessions.

All furniture had to be moved out of rooms before carpets could be ripped up. The grounds outside were still wet and covered in mud. One of the volunteers had the idea to create a clean space in a corner of the house and bring all furniture and belongings to that section so the remainder of the house could be cleaned. The crowd started working in teams to execute this vision. Things that were damaged went out the front door for dumping on the curve. Things that could be rescued were taken to the back corner of the house for saving.

With so many volunteers, there was a lot of simultaneous activity. At one point, the old piano was being taken out the front for dumping (lifting it involved six people, three on each side). During a break, another volunteer played a tune on it and it sounded ok, so it ended up being taken down the back for rescuing. The decisions about what was damaged and what was salvageable was all a bit random on that first day of cleaning. Nobody really knew what was salvageable. A lot of things were dumped that we later found out could have been saved. My 80-year-old neighbour told us that people were throwing away her brand-new leather lounge suit. She had said she had to fight to save it. They took it into her garage, cleaned it up and it was fine.

At another point, a car pulled up outside and a woman handed me a couple of huge bags of food. There were six trays of heated pasta bake, a tray of salad and a tray of chocolate cake. It was for us but also the clean-up crew so they could eat afterwards and not have to go home and cook. The coordination of the effort so early in the piece was amazing. A woman came around to coordinate the volunteers at the end of the clean and dropped off some bathroom supplies to us including a bath mat and two towels.

5.30pm

The house was finished, all carpets had been ripped up and taken out the front yard to the curve. About 6 - 8 volunteers stayed back to eat some pasta and talk. I went through the story of the flood as outlined above for the first time and noticed that the volunteers were really listening to the story. We showered there before returning to our friends' place. This became the routine for the next three weeks. It was to be a gruelling period of long days at the house, spent sorting and cleaning.

Day 5 (4 March)

We drove ourselves to the house to continue cleaning. The cleaning crew had kick-started our cleaning efforts. Again, we went via Mitre 10 and spent the content of my partner's wallet (\$100) on cleaning products. A few of the cleaning crews from the day before dropped back to see how we were going and whether we needed more help.

Day 6 (5 March)

We were out of cash and there was still no way of paying for anything in town with a card. We heard that the IGA was giving cash withdrawals of up to \$200. We went in there at about 7.30am and bought something and asked if we could take out some cash but were told that there was a maximum of \$20 as they had been wiped out the day before. It was humiliating. Mental note: always have cash stashed away for an emergency, add to it during planning for a disaster.

Fortunately, there was free food available for people affected by floods at the Community Centre and for a while in the Sporting Fields near our place. There were also people taking food door to door in the flood-affected streets. One day, someone came around with a platter of freshly cut fruit, another day it was hot curries and rice. It was amazing. The community comradery was energising. Some guys even took away the huge piles of belongings that were out the front, all volunteering with a smile. The act of clearing it helped us to feel that things were moving and that we would move through this.

Day 8 (7 March)

We finally had contact with the builder who was assigned to conduct the house assessment on behalf of our insurer. They were a local company in Byron who said they had also experienced network issues and were unable to open all the previous week. They advised they had 500 properties to assess and that they would let us know sometime this week when they could come to assess our property.

In the first week of the flood, we had heard that the assessors were just turning up at houses as they were unable to contact anyone due to the mobile networks and internet being down. Some of our neighbours missed their appointments because the assessors came at different times but had been unable to let the owners know of the change. We made it a priority for one of us to always be at house between 6am to 6pm in case anyone turned up to assess our house. It was an effort in vein, as a building assessor would not attend our house until Wed 6th April.

Day 10 (9 March)

Building assessors came to assess a neighbour's house. They started ripping out walls and advised the neighbour the house would be uninhabitable for 3 – 6 months. However, due to the sheer scale of the disaster, it could also be longer. We took our cue from this and started packing up with a view to moving out.

Day 11 (10 March)

We bought a car sight-unseen from Brisbane. We had borrowed our friends' car for almost 2 weeks. I was contacted by GIO car insurance via email to take photos of the car and send them in and advised that they would collect the car soon. The claim was settled on 21 March but the car was not collected until 16 April. It was difficult to face the car every time we attended the property. It was a relief when the car was finally taken away.

Day 13 (12 March)

I registered with Services NSW and was advised to complete an application for the Disaster Recovery Grant (DRG), which would cover aspects of damage that were not covered by insurance. The DRG required a lot of supportive documentation, which required a printer. We had a printer but for a while, we had no power. Although there was no power to the house in the first few days after the flood, the power was restored eventually and we were able to print off the documents.

Day 17 (16 March)

I submitted the DRG at the Community Centre. I had to take a number and wait another 20 minutes. I handed the papers to the counter. I had written down that the DRG was for Resilience Australia and that I had handed it to Services Australia. However, sometime later I was contacted by someone from Services NSW, who told me that the DRG was administered by Resilience NSW. It is confusing having different organisations that use the same name. In any case, I had no acknowledgment of whether the DRG had been received. I sent two follow-up emails to the address provided to me by Services NSW. In the second email, I asked for confirmation that my emails had been received but had no response. Weeks later I received a letter by post (dated 18 May 2022) informing us that we were ineligible for the grant.

Terms of reference

1.1 Causes and contributing factor

1.2 Preparation and planning

The following list relates to planning on an individual level:

- People who live in areas likely to flood should consider having a pile of bricks ready to place under furniture and white goods during preparations for a flood. A few extra inches could save furniture, white goods and things being stored in the garage.
- Preparations could perhaps include practice with using a ladder to get on the roof during dry seasons to avoid doing it for the first time during gale force winds and rain event.
- Preparations in the hours before a flood:
 - Think about alternate accommodation early in the flood plan; both immediate crisis and ongoing temporary accommodation may be needed.

- Have a household conversation about what to save and how to save it – this could save lot of time when time becomes precious.
 - Have the ladder handy for climbing to the roof before the flooding occurs.
 - Plan somewhere comfortable to sit and relax while waiting it out.
 - Have plenty of fresh water to keep hydrated.
 - Have a fully charged battery operated light/torch and radio and candles ready and be conservative with their use.
 - Make sure phones are fully charged and be conservative with their use.
 - Pack an overnight bag, with clothes and toiletries for a few days
 - Pack some snacks to take.
 - Have a good supply of cash and include coins to take with you.
 - Take at least one car to higher ground the night before a flood.
- During a flood:
 - Call the insurance company as soon as possible after you have been flooded.
 - Do not flush the toilet or use anything powered by power point in the house.
 - Try to book alternate accommodation.
 - Go to the evacuation centre as soon as possible.
 - Expect everything to be closed in town, except the evacuation centre, and for internet and mobile networks to be down.

1.3 Response to floods

Overall, a more co-ordinated response between government agencies, emergency services and insurance companies is required. For example, one assessor could go door to door to assess the damage in the whole area and the reports go to a central repository that the insurance companies could access. This information could also be used as the basis for Government grants and subsidies.

The following points relate to our observations from our experience:

- 1) The emergency response did not seem adequate for our area. For example:
 - a) The SES advised us by phone that they could not help to evacuate us.
 - b) We received a text to evacuate at 6am, which was after the floods had cut off the roads and entered our house. It was too late for us to leave. The text that had been sent the previous day had only been for 'low-lying' areas, which did not include us. However, if the notice had been for 'all of Mullumbimby', we might have had more time to prepare.
 - c) The Fire and Rescue team came by boat to rescue the family in the ceiling but did not come back for the elderly woman who had mobility issues - this was left to community members in wetsuits on paddle boards. The Fire and Rescue said they would try to come back for us but they did not come back. Why could they not go door to door to check on everyone in a systematic way? Why was one family rescued but others left behind? What was the criteria used to prioritise rescues?
- 2) The insurance response was uncoordinated and inadequate for the scale of the floods:
 - a) People were waiting at properties for assessors to turn up. We waited 6 weeks for our building assessor, yet one of our neighbours' assessor was there the day after the flood and another two neighbours had their buildings assessed in the first week.

- b) There does not appear to be much coordination between the tradespeople involved in the response to a house claim. For example, the hygienist needed to have power to run the dehumidifier but the electricians had removed all power points before the hygienist had been to the house.
 - c) The insurance companies have not contacted us. We have spent a lot of time trying to contact them through a lengthy process of waiting in a long queue, then being deferred to someone off-shore who asks what was the event related to our claim.
- 3) Government agencies coordination is well-meaning but confusing:
 - a) The agencies in the Disaster Centre at Mullumbimby kept changing. There were Services NSW and Services Australia and there was also Resilience NSW and Resilience Australia. There were community groups who had stepped in to help and were then displaced when the government agencies appeared.

1.4 Transition from incident response to recovery

1.5 Recovery from floods

1.6 Any other matters

