

**Submission
No 83**

**INQUIRY INTO RESPONSE TO MAJOR FLOODING
ACROSS NEW SOUTH WALES IN 2022**

Organisation: Richmond Valley Council

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Richmond
Valley
Council



2022 NSW Flood Inquiry



SUBMISSION

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Picking up the pieces – locals survey the flood damage at Broadwater, where almost every home in the village was inundated.

Executive summary

Richmond Valley Council welcomes the NSW Flood Inquiry and the opportunity to highlight the concerns of the 24,000 residents in our local government area who have all been affected by this catastrophic event.

The February and March 2022 floods have changed the face of the Northern Rivers and the Richmond Valley. Many things have been lost - homes and livelihoods, crops and livestock, buildings and infrastructure, but the resilience of our community has remained. In the Richmond Valley, some 800 local homes have been badly damaged, with 450 of them currently uninhabitable. There are more than 1000 local residents displaced – living with friends and family, shifting between motels and other short-term rentals, or camped out in tents and cars, as the rain continues to fall - all desperately waiting for temporary housing which still has not arrived.

Our Council is facing more than \$150m in essential infrastructure repairs and our local economy is expected to lose more than \$250m in productivity over the next two years, due mainly to the impacts on local agriculture and manufacturing industries.

But the long-term cost of these floods to our unique environment, our cultural heritage and the deep connections that hold our communities together is much greater than a simple dollar amount can convey.

The deep distress, despair and anger that many within our community have experienced through these events cannot be quantified or easily addressed. People need answers – and they need to be heard. That is why this inquiry, and the recommendations that arise from it, are so important to the future of our region. Our Council believes it is vital that the

experiences and concerns of local people are included in the Inquiry's considerations. As part of its recovery planning process, Council has captured a number of first-hand accounts from local residents of their experience of the flood events. These stories provide insight into some of the issues and challenges that need to be addressed and they are included in the attached Rebuilding the Richmond Valley Recovery Plan (pgs 10-21). Council's Economic Impact Statement also includes case studies of businesses that have been impacted by these floods.

But there is so much more to tell about the impacts of these floods on our community, and this is best addressed by meeting with and speaking to those directly affected including business people, primary producers and community representatives. In this regard, Council would like to extend an invitation to Professor Mary O'Kane and Michael Fuller to visit the Richmond Valley and meet with Council and those who are dealing with the challenges of this event on a daily basis. We note that the Inquiry recently visited Lismore and Ballina for a consultation session and inspection tours.

The Richmond Valley has endured eight natural disasters in just three years, and each time, our community has risen to the challenge of rebuilding our homes, repairing the infrastructure that connects our towns and villages and redefining our way forward. This latest challenge is the largest we have faced and the work to rebuild will take many years. But the road to recovery will not be easy.

Regional NSW has reached the limits of its resilience and we can no longer simply expect communities to pick up the pieces after an ever-increasing number of natural disasters. Our climate is changing, and the way we prepare for, respond to and recover from future disasters of this scale must also change.

Local government cannot do this alone. Volunteer organisations cannot do this alone. We need strong, decisive and co-ordinated leadership from all levels of government, and a new model for emergency management in NSW.

Attachments

- Rebuilding the Richmond Valley Recovery Plan

References

- Richmond Valley 2022 Flood Response impact statement
- Economic Impact Statement – 2022 flood

<https://richmondvalley.nsw.gov.au/report-flood-costs-150-million-economic-impact-250-million/>

Summary of recommendations

Improving warning systems

- That the NSW Government invests in measures to improve the accuracy and early provision of emergency warning advice to communities, including provision of additional river gauges in strategic locations and greater use of technology to assist in gathering and disseminating information. Local knowledge also needs to be embedded into our emergency response preparedness systems.

Reviewing Pacific Motorway impacts

- That the NSW Government undertakes a review of potential impacts of the newly constructed Pacific Motorway on the flow and retention of flood waters in the 2022 Mid-Richmond flood event. The Government needs to review what happened and make the findings publicly accessible promptly.

Improving telecommunications services

- That the NSW Government continues to implement the recommendations of the 2020 Bushfire Inquiry to improve the disaster resilience of telecommunications services and that telecommunications providers be required to report annually on investment in service resilience and achievement of service improvement KPIs.
- While Essential Energy's responsiveness is superior to the Telcos, a review of Essential Energy's performance in maintaining and repairing critical power supply during the 2022 floods be undertaken.

Emergency management services

- That the NSW Government develops a new consolidated model for emergency services that combines the key response agencies SES and RFS under one administration that should also consider the best fit and future structure and role of Resilience NSW.
- We must reduce the heavy reliance on volunteers to be our front line responders, consider options for paid first-responder personnel and provide opportunities for ongoing support from the Australian Defence Force.
- That the NSW Government undertakes a further review of emergency services funding and develops a more equitable and transparent funding model for the Emergency Services Levy.

Evacuation centres

- That the NSW Government clearly defines State Agency responsibilities for the establishment, operation and transition of Evacuation Centres and continues to invest in resilience measures, such as back-up power supply and satellite phones for nominated centres, in consultation with local councils.

Government support

- That the NSW Government continues the successful practice of providing urgent untied funding to councils to assist in immediate disaster response.

State agency response

- That the NSW Government reviews its model for disaster response and recovery to improve inter-agency co-ordination and expedite decision-making.

Temporary housing

- That the NSW Government establishes a permanent State Corporation model to address emergency housing needs following disasters.
- That processing times and criteria for Back Home assistance grants be urgently reviewed, to help expedite families' return to their homes.

Land use planning

- That the NSW Department of Planning and Environment consults with local councils and the NSW community to determine appropriate flood risk planning controls, based on the lessons learned from the 2022 flood including:
 - Improving the consistency of flood modelling and risk management planning, including options for a regional approach to risk management
 - Improving the information provided to prospective home purchasers on property risks and constraints
 - Improving the resilience of house design and construction materials
 - Improving warning and evacuation systems to ensure that residents are removed from high risk areas in advance of flood events.

Voluntary house raising

- That the NSW Government assumes full responsibility and funding for voluntary house raising schemes in liaison with local councils, with potential solutions identified through the current Flood Property Assessment Program.

Business and Primary Producer assistance

- That the NSW Government urgently reviews the criteria and processing times for its business and primary producer assistance grants, with a view to making them more accessible and better tailored to business requirements.

Infrastructure restoration

- That the NSW Government urgently introduces clear criteria, application and assessment processes for access to DRFA funding for water and sewerage infrastructure repairs.
- That water and sewerage infrastructure be permanently included in the list of eligible infrastructure for DRFA, to assist regional communities in disaster recovery.

Causes and contributing factors

The Northern Rivers floods saw a number of key risk factors combine to create unprecedented flooding. The region had just recorded a year of higher than average rainfall when a major rain cell dumped more than a month of rain in a single day. Areas in the Lismore catchment recorded up to 700mm in just 24 hours. Casino saw a new daily record rainfall on Monday 28 February, with 240mm at the airport weather station. This extreme weather event remained in place for several days and the region's three major rivers continued to rise. Flood warnings escalated from moderate to major and evacuation orders were issued. The devastation that followed was reported around the world.

While Council acknowledges that nothing could have prevented this event, it is clear that greater effort is required to improve the range of data available to assist in more accurately predicting flooding. Our climate is becoming increasingly unpredictable and we cannot rely on historical patterns to predict future outcomes. Greater use of technology and drawing on the lessons learned from other flood affected regions may assist in improving future flood prediction. Community members have also raised concerns about the lack of river gauges in strategic locations, including the Bungawalbin, to help inform predictions of flood behaviour. The need to provide accurate remote monitoring of gauges and to undertake urgent repairs to damaged gauges has also been highlighted, to ensure that the best possible information is available to those responsible for emergency planning and response.

Potential impacts of the Pacific Motorway

Council acknowledges that every flood is different – and the February-March 2022 floods resulted in unprecedented flood levels for many locations. However, following these events, there have been concerns within our community that the recent Pacific Motorway realignment may have influenced the direction of flow and retention of flood waters in the Mid-Richmond area and increased the impact upon homes in Woodburn, Broadwater and the Bungawalbin. While Council is not in a position to offer a technical assessment of these matters, it is important for community confidence that these concerns should be fully explored via an appropriate review of the flood modelling and structural design for the Pacific Motorway upgrade project. If there are matters that require remediation, they should be addressed as a matter of priority. Only a thorough review of this issue will provide the answers our community needs to have confidence in future flood planning and response.



Aerial view of flooding at Broadwater.



Flood levels in Woodburn were up to two metres higher than previous major flooding events. Higher ground that had previously been considered safe, suffered inundation.

Emergency Response

The Northern Rivers floods took many communities by surprise and left them wondering how this could have happened so quickly. Although the warning signs were there – days of heavy rain and saturated catchments – people did not expect the floods to reach the heights that were recorded. Residents in communities such as Woodburn and Broadwater are no strangers to major flood events – they have experienced them before – but there was no clear indication of the potential scale of this event in the warnings provided. People moved their vehicles to land that had always been above the flood levels. Families moved their possessions upstairs in their two-storey homes, expecting that they would be safe - only to find themselves engulfed in rising water, up to two metres higher than expected. It was dark. It was cold. It was pelting rain. There was no power. No phone. And nowhere to go.

The terrifying hours and days that followed will no doubt be retold in many accounts to the Inquiry, but these experiences have clearly highlighted the inherent weaknesses in the NSW disaster response. Without reliable data and clear information about the potential impacts of an event, people cannot make informed decisions about the risk that it presents to their safety. Without robust telecommunications systems, people cannot call for help in a crisis and rescuers will not know where they are. Without response systems that are designed to pre-empt, rather than react, to major events, communities will be left stranded to fend for themselves.

By the time the sheer magnitude of the floods became clear, it was too late for many communities. Volunteers and services who would normally provide front-line rescue and relief operations were isolated by flood waters and unable to reach affected areas. This left communities in the Mid-Richmond area (Coraki, Woodburn, Broadwater and Evans Head) struggling to fill the gap with local volunteers setting up impromptu evacuation centres and rescue operations.

While it is always difficult to predict the exact nature of extreme weather events, the severity of the flooding in Lismore should have prompted earlier evacuation orders for communities downstream - particularly Coraki, which is at the confluence of the Richmond and Wilson

Rivers. Perhaps an important lesson from this flood is that it is better to over-anticipate impacts and mobilise resources early – even if they aren't ultimately required – than to take the risk of leaving communities with no food, no access to medication and no resources to support evacuees.

Failure of telecommunications services

Regional communities rely heavily on telecommunications services to keep them informed during a disaster and ensure that they receive the help they need from emergency services. Yet, consistently, these services fail when we need them most. The 2020 NSW Bushfire Inquiry highlighted the significant issues that occurred when telecommunications services and the power supplies that they rely upon failed:

The Inquiry heard from all communities about the problems with communications, power failures and telecommunications outages. Communications often failed at critical moments, leaving people feeling vulnerable and isolated with no means of calling for help, receiving emergency warnings or contacting family and friends. – NSW Bushfire Inquiry 2020

Two years later, the same observation could be repeated, word for word, for the 2022 floods. Despite the comprehensive recommendations of the Bushfire Inquiry regarding the need to build greater resilience in telecommunications networks and back-up power supply, nothing appears to have been done.

The Northern Rivers floods saw people left stranded on roofs for days, with no access to 000 services to call for help and no information on what was happening around them.

In 21st century Australia, this is simply unacceptable.

Our communities have subsidised investment in telecommunications infrastructure over many years, and telco customers pay premium prices for access to this infrastructure - yet consistently these services fail in the early stages of extreme weather events. Response and rescue operations are severely hampered when communications are lost and people's lives are placed at risk.

Essential services, such as water supply and sewerage systems also rely on telecommunications services to monitor and manage treatment processes. Richmond Valley Council was unable to establish the status of these services during the flood because there was no visibility via telemetry after back-up power supplies were depleted on communications towers. Water reservoirs could be depleted, sewerage pump stations could be overflowing and local water utilities would not know, because there is no reliable data, and no means of physically accessing assets in a flood.

There are also significant concerns with the length of time it took to fix telecommunications networks and restore reliable service following the flood. A number of Richmond Valley communities were without mobile phone services and internet access for several weeks, and these services continue to be unreliable in flood affected communities attempting to recover. The Northern Rivers floods have highlighted, once again, that we need an urgent review of telecommunications services and their capacity to support emergency response. These matters should be addressed by the NSW Flood Inquiry, with consideration of the recommendations made by the 2020 Bushfire Inquiry.



Volunteers ferry hay to stranded animals along the Richmond River in the days after the flood.

Building capacity to respond

The 2022 floods have made it clear that local communities are not equipped to deal with large scale disasters on their own – and neither should they be expected to do so. As flood waters quickly engulfed communities, many residents worked tirelessly to rescue neighbours, support evacuees and provide essential supplies. These volunteers were responding to urgent needs in extraordinary circumstances and their courage and resilience should be widely acknowledged. However, it is unreasonable to expect that communities with limited resources and disaster management experience should be left to carry the burden of response in future events. There will always be a need for larger scale co-ordination, resourcing and assistance.

Local councils are also not equipped to deal with disasters of this scale and should not be expected to do so in future. Councils have great capacity for front line response within their areas of responsibility and the limits of their resources. Many council employees worked around the clock to help our communities during this event, despite having lost their own homes. However, councils are not equipped to perform rescue operations, manage evacuation centres, nor provide large-scale temporary housing. They are also not sufficiently resourced to meet the extensive costs of disaster response and repairs. These matters need to be addressed through a state-wide and, in some cases, national response that is sufficiently nimble to deliver resources and make decisions when and where they are needed, without delay.

A new model for emergency management

The Northern Rivers flood event has highlighted the need to review the traditional model of emergency response in NSW, with its heavy reliance on volunteers from multiple response organisations. A 2021 report from Volunteering Australia highlights that volunteer rates for emergency services are generally lower than other volunteering activities, with a 4.7% participation rate, compared to 39% for sport and recreation volunteering. However, volunteers in emergency services generally volunteer more hours than in other sectors. Two thirds (67.2%) of emergency service volunteers contribute 50 hours or more per year. Volunteering trends in Australia have been steadily declining over the past decade, with the COVID pandemic having a significant impact on the number of volunteers engaged in active service. While the contribution of emergency services volunteers is highly valued and

appreciated, the expectation that we can rely on increasingly fewer people to volunteer more hours in increasingly hazardous situations is not a sustainable model.

Australia invests in a full-time defence force and an active reserve of defence personnel to support national security. Yet continues to rely largely on unpaid volunteers to protect its communities against the threat of natural disasters. Given the scale and frequency of natural disasters in Australia it should be expected that the ADF will play a greater role in community disaster response in the future. To improve natural disaster emergency management outcomes, the NSW Government should consider consolidating existing front-line emergency services – including Resilience NSW and the key combat agencies RFS and SES - into one agency under a single administration. This would allow for more efficient use of resources, consistent management of personnel and opportunities to introduce paid first responder personnel roles.

The operation of multiple emergency response services in NSW has also led to an unsustainable funding model to support these services. Local Councils have continually raised concerns over the Emergency Services Levy (ESL) funding model and the impost it places upon local communities. While communities expect to contribute to the cost of essential services, they also expect that the model that funds these services will be transparent, equitable and sustainable. The ESL model falls a long way short of this mark.

Given the challenges highlighted in the Northern Rivers flood, the NSW Government should consider a comprehensive review of the way that emergency services in NSW are managed and funded into the future. The current funding model is complex and opaque, with multiple levels of cross-subsidisation, no visibility as to how ESL contributions are calculated and limited accountability on how funds are expended. The NSW Government has attempted in the past to reconfigure the model and failed to achieve consensus. It is time to revisit the policy framework and reopen the discussions on emergency services management and funding if NSW communities are to have confidence in future disaster response.

Improving management of evacuation centres

The Richmond Valley's experience of the 2022 floods highlighted the ongoing uncertainty as to which NSW Government agency is responsible for establishing, managing and transitioning evacuation centres following a natural disaster.

The 2020 NSW Bushfire Inquiry made clear recommendations regarding the need to improve the timely establishment and management of these facilities, and the need to identify suitable locations and invest in resilience measures, such as back-up power supplies, for evacuation centres. These recommendations do not appear to have been implemented.

When the floods inundated our communities, evacuation centres were not ready. There was insufficient staff to establish, manage and resource the centres. In many communities, it was left to local volunteers to fill the gap. While many locals gave generously of their time, provided invaluable local knowledge and deep compassion for their community through the early days of response, it is unreasonable to expect that communities who are traumatised by disasters should be left to help themselves in future. They need professional support, trained personnel and adequate resourcing to ensure the safety and wellbeing of those who are at their most vulnerable.

In this regard, Resilience NSW must ensure that there are sufficient regionally-based resources in future to quickly activate and sustain this critical service. The Bushfire Inquiry noted that local councils and local volunteers may have a future role in supporting evacuation and recovery centres – and there are many potential benefits to this approach – however it requires clear direction and support from Resilience NSW to ensure that people

are appropriately trained and supported in this role. Queensland's model for evacuation centre management provides a good example of multi-agency co-operation. Under this model, personnel from key agencies such as health, justice and housing, are trained in disaster response and mobilised to the impacted region when a disaster occurs. The NSW Government should consider the benefits of this model.

There was also a lack of clarity in the days that followed the floods with the transition process from evacuation centres to recovery centres and which agency was responsible for making the decision to close an evacuation centre and which was responsible for establishing and resourcing a recovery centre. This created uncertainty within the community and these protocols need to be clarified so that sufficient resourcing can be provided in future. To improve resilience in future disaster response, Richmond Valley Council plans to review and identify suitable council-owned buildings that may serve as evacuation and/or recovery centres and work with the NSW Government to ensure that sufficient support infrastructure, such as back-up power and satellite phone services, are available at these buildings. Providing funding to support local councils in this process would improve the future operation of these centres.

Acknowledging improvements

Council would like to highlight two areas of response to the 2022 floods where it believes positive improvements were made, based on lessons learned from the 2019 bushfire disaster. The flood waste clean-up program that was activated within 24 hours of the first event provided an efficient model to remove waste quickly from accessible communities and minimize risks to public health and the environment. Richmond Valley Council was able to progress its clean-up quickly, in consultation with Public Works and EPA, by accessing Council's team of local contractors. This meant that many impacted businesses in the Casino CBD were able to reopen within 48 hours of the flood and continue to offer essential local supplies to support affected communities. Similarly, the capacity to get flood waste away quickly helped to support community recovery and increase confidence. In areas where access was impacted by flooding, support from Australian Defence Force personnel to expedite the clean up process proved invaluable.

A future challenge in delivering clean-up programs will be to consider how best to assist residents in remote rural communities, which can be isolated for weeks after a flood event. One of the successful aspects of the clean-up program was the efficient reimbursement of Council's costs by Public Works. In disaster response situations, Councils are often required to fund emergency works in advance and then seek reimbursement of the funds from other agencies. The capacity to maintain cash-flow at these times is critical for councils' capacity to keep providing the assistance their communities need. In this regard, the early payment of \$1m in flood response funding from the NSW Government to impacted councils was also a much-needed boost to ensure that urgent expenses could be covered, and critical recovery programs could continue. This funding model should continue in the future to support local councils and their communities in the early days of disaster response.



Waste from the flood clean-up was stored at Council's quarry in Coraki until it could be transferred to external disposal sites. Some 80,000 tonnes of waste (six times our community's annual contribution to landfill) was collected after the flood.

Recovery

If communities are to survive, and successfully recover from natural disasters on the scale of the 2022 Northern Rivers floods in the future, the lead response from state government needs to be improved. Despite the considerable investment in Resilience NSW, the NSW Government still lacks a clear, decisive and cohesive capacity for emergency response and recovery. Responsibilities between agencies are poorly defined and the process of decision-making and information sharing is cumbersome. This means that front-line agencies, such as councils, are often left in the dark, with no answers or resources to help their communities while State agencies attempt to unravel their own bureaucracy.

Council believes some of the delays in government decision-making experienced after the flood may have been exacerbated by the public service's shift to home-based employment following the COVID pandemic. It is difficult to conduct a cohesive response when key decision-makers are working from their loungerooms, with unreliable internet and no capacity, or requirement, to be on the ground in flood affected areas. It was not until people visited that they truly understood the gravity of this disaster. A more cohesive, regionally-based response is required.

As an example of post-flood delays in critical decisions, Richmond Valley Council identified the need to provide urgent temporary housing for the Coraki community and where it can be placed within five days of the 28 February flood. Despite numerous meetings of various multi-agency committees, and Council providing detailed information on suitable sites, there is still no public commitment to provide temporary homes 11 weeks after the flood. Coraki families continue to live in damp, over-crowded conditions in cars, sheds and tents while multiple State agencies work through Government processes before making key decisions. The Government needs to become more agile in its decision making, as this shouldn't happen.



The Coraki community continues to wait for temporary housing, 11 weeks after the flood.

Providing temporary housing

Every natural disaster that has occurred in NSW over the past five years has clearly demonstrated that temporary housing is always required immediately after an event. Housing is the most critical part of the recovery equation. Without security of tenure, families will walk away from their communities because they have no choice. Local schools are already reporting potential loss of students as families prepare to leave the Northern Rivers due to lack of accommodation options. Eleven weeks on from the flood, the NSW Government's rental assistance package is about to expire and there is still no public information on the future availability of temporary housing sites. As the July school holidays approach, more flood affected families will be moved out of short-term accommodation to make way for holiday bookings and some will continue to face a bleak, wet winter living in cars, sheds and tents, or crowded into the homes of friends and family. It is not uncommon at present for up to 15 people to be sharing a three-bedroom home. The NSW Government needs to learn from the experience of these floods and be better prepared with a range of support options, including pre-approved emergency housing sites – identified in consultation with local councils – and pre-arranged access to temporary housing infrastructure.

It is also important to provide options for people to return to their own properties as soon as possible, with access to appropriate and safe temporary accommodation on-site. Although many families had no choice but to return to flood damaged homes because there was no other accommodation available, others preferred this option because it helped them to remain connected to their community, schools, neighbours and friends. Helping people to quickly gain safe access to power supply, water and sewerage services at their properties, and safe on-site accommodation such as caravans or tiny homes would help to alleviate the stress on other temporary accommodation and support the recovery of local communities.

However, this requires pre-planning to ensure that these accommodation options can be sourced and mobilised at short notice. It also requires greater attention to support measures for those returning to their properties. Many families are still waiting for an outcome on their Back to Home recovery grant applications. Of the 11,354 applications, only 3,312 have been approved so far and 2,428 have been declined. Every week that families wait for answers sees their financial resources decline and their anxiety levels increase. Our community needs better solutions for temporary housing and return to home assistance.

This may be better achieved by establishing a permanent NSW Government corporation model to address emergency housing after a natural disaster, rather than relying on inter-agency committees to resolve the issues on an ad hoc basis. The corporation model could be stood up at short notice to assist communities in need following a disaster. It could also be utilised for supporting housing needs when major government construction projects are undertaken in regional areas, to reduce the pressure on local housing markets. Establishing this model would allow the government to develop standard leasing and site management arrangements, identify suitable emergency sites in each local government area and build relationships with suppliers of emergency housing, so that these assets can be mobilised quickly. The key focus of this corporation would be to provide quick, short-term solutions – unlike the Northern Rivers Reconstruction Corporation, which will be focused on complex, long-term solutions and major infrastructure rebuilds.

Helping people to rebuild their homes

The flood levels recorded in Mid-Richmond communities during the 2022 event were unprecedented – exceeding a 1-in-500-year event. In villages such as Broadwater and Woodburn - where the majority of homes have been damaged - this has left many residents wondering what the future holds in terms of rebuilding their homes.

At present, planning legislation is designed around a 1-in-100-year event, plus freeboard, as a reasonable standard for flood risk management. The February flood recorded levels two metres higher than this, with the upper levels of two-storey homes inundated.

This raises questions as to what future house levels should be?

In the aftermath of a major event, the first response is naturally to call for increased housing heights. However, in times when there is no flooding, applicants often complain of the extra expense and inconvenience associated with achieving the 1-in-100-year requirements for house height levels.

What the future risk management standard should be is ultimately a matter for Planning NSW to resolve, based on consideration of historical flood events, predictions of future flood events and consultation with the NSW community. At present, Councils can only implement the requirements of the *Environmental Planning and Assessment Act 1979* and supporting regulations and SEPPs.

Where should future development be located?

The Northern Rivers floods have brought home the harsh realities of living on a coastal floodplain and the challenges communities face in planning where future development should be located. Given the widespread impacts of flooding on coastal communities it is not practical nor possible to move every home and public building out of the pathway of future floods, but there are a number of strategies that could be employed to reduce future risks including:

- **Improving the consistency of flood modelling and risk management planning** so that high risk areas are identified and suitable planning controls are set in place for these areas. At present local councils are largely responsible for overseeing this process, with some support from the NSW Government. This results in a fragmented model, with each local government area preparing its own risk management plans. In future a regional approach to flood planning and risk mitigation should be considered. The Northern Rivers Resilience Initiative, currently being delivered by the National Resilience and Recovery Agency and the CSIRO, in consultation with the Northern Rivers community, may provide a model that can be applied in future.

- **Improving the information that purchasers receive when they buy a house**, to encourage informed decisions on risk management. Under the provisions of the *Environmental Planning and Assessment Act 1979*, prospective home purchasers apply to local councils for a Section 10.7 certificate, which shows the zoning of the property, its relevant state, regional and local planning controls and other property constraints such as land contamination, level of flooding and bushfire prone land. While this information should assist purchasers to make informed decisions about whether to buy a particular property, it would appear that in many cases the information is either disregarded or misunderstood. To help purchasers make informed choices about flood risk, the Department of Planning and Environment should work with local councils to consider other ways to present this information in a user-friendly format.
- **Improve the resilience of house design**. There are a number of research projects currently underway to consider how to improve the design and construction materials used in housing to help make homes more flood resilient. This may provide better outcomes for houses with minor to moderate flood impacts and there are opportunities for the NSW Government to support these investigations.
- **Improving warning and evacuation systems** so that residents are removed from high risk areas well in advance of future flood events.



Australian Defence Force personnel assist with flood clean-ups at Broadwater.

House raising options

One of the design solutions suggested has been to raise houses so that they are above future flood levels. The inherent challenge of this is knowing what future flood levels will be and whether it is reasonably practical for families to live in houses that are elevated to this extent. Although the Department of Planning and Environment has introduced voluntary

house raising schemes in the past, these programs are complex and largely exclude houses above the 1-in-50-year flood level. They also place a burden on local councils to undertake and fund flood modelling and prepare floodplain risk management plans to identify properties which may potentially be eligible for house raising - and to further contribute to house raising projects for private owners. Councils do not have sufficient resources to do this – particularly in the wake of events such as the 2022 floods where more than 800 homes have been damaged. The NSW Government needs to find a better model to support flood risk management.

One way to support post-flood reconstruction might be to modify the existing Flood Property Assessment Program to not only fund assessment and demolition, but to also support house-raising, where appropriate. This would allow a more bespoke approach to risk management, considering the circumstances of each individual property.

Helping businesses and primary producers to recover

To help anticipate the potential impacts of the 2022 floods on the local economy, Richmond Valley Council commissioned an Economic Impact Analysis. The study, conducted by Sea and Star Advisory, predicted that the local economy would suffer potential production losses of up to \$250 million over the next two years, mainly through flooding impacts on local agricultural and manufacturing industries. This figure was based on the assumption that local businesses and primary producers could largely complete the recovery process within the first 12 months. If this were not possible, the long-term losses would be greater. Two months on from the floods, local businesses are struggling to make the journey to recovery, as the government assistance packages offered to support them are not being provided quickly enough with some viewing them as inaccessible due to the 'red tape' required when applying. Primary producers continue to struggle as the wet weather continues unabated.

Getting small to medium businesses back on their feet quickly is essential to secure local jobs, however many businesses have found the application processes for assistance complex and impractical – for example asking someone whose office is two metres under water and has no internet access to provide five years of utility bills to support their claim. The results of the business assistance schemes to support the 2021 floods provide an insight into the level of inaccessibility. It is worth noting that of the 10,747 applications for small business recovery grants received after the 2021 floods, more than 50% were declined and 10% are still being processed.

The business support grants for 2022 floods are showing a similar pattern, with 16,482 applications for small business assistance and 8,721 already declared ineligible and 3,096 on hold, awaiting further information. Clearly these assistance packages are not hitting the mark in terms of offering meaningful and timely assistance. Businesses need certainty and quick access to cash flow and employee retention opportunities. These have not been forthcoming for small-medium business in the 2022 flood response and the bespoke packages promised for the region's larger employers are yet to be provided.

Although local councils, business organisations and Regional Development Authorities are doing what they can to support business recovery, ultimately, the Australian and NSW Governments need to play a stronger role, with more accessible and targeted assistance.



Council is facing more than \$100m in major road repairs following the floods. This washaway on Upper Cherry Tree Rd, Mongogarie left residents isolated.

Rebuilding community infrastructure

The Australian Government's Disaster Recovery Funding Arrangements (DRFA) administered by the NSW Government, have proven invaluable to Richmond Valley Council following past natural disasters to help restore and reconstruct damaged roads, bridges and culverts.

Council will again rely on this funding source following the 2022 flood, where the scale of damage is much greater – estimated at \$100 million. With an event of this scale, it is often difficult to assess and complete emergency works within the agreed timeframes and consideration should be given to extending the timeframes applied to claims for this particular event.

Council was also pleased to receive advice that DRFA funding had been extended to water and sewerage assets for the Northern Rivers flood event. However, while the processes for claiming DRFA on road assets is well defined, transparent and efficient, there is currently no defined process for accessing this funding for water and sewerage damage claims. Some 11 weeks on from the floods councils are still unclear as to what assistance, if any, they will receive in repairing the essential services and what application, assessment and approval processes will apply. This needs to be urgently resolved and consideration given to permanently extending DRFA assistance to water and sewerage assets in the future. The 90 water utilities in regional NSW currently cover the full cost of replacing these major assets after a disaster. With services to 1.9 million people and \$32 billion worth of community assets at risk from natural disasters, it is appropriate that the Australian government should invest in securing these essential services for Regional NSW.

Conclusion

Our submission has been prepared to highlight the common issues that have been raised with Council following these two catastrophic flood events. There are many complex issues regarding the impacts of the floods, and Council acknowledges it may not have captured them all in this submission. As further issues are raised by our community, we will continue to keep the Inquiry informed.

What we would strongly request is that you find time to visit the Richmond Valley and hear first hand stories from people in our community. We have established Advisory Groups for Broadwater, Coraki, Woodburn and our Rural impacted areas and we would be pleased to convene a forum for you with the members of these groups who have been selected as they represent the diversity of our community and have a reasoned and progressive approach to providing advice for Council's consideration.

Finally, to reflect on our experience over the past three months, following is an extract from a Mayoral Minute at Council's March 2022 meeting which captures the passion that exists in our community to fightback from this disaster.

"The way the community has worked together in this catastrophic flood event to support one another has been inspirational. We've seen neighbours helping neighbours, volunteers from all walks of life doing whatever they can, and council staff – many of whom had lost their own homes – working tirelessly to get essential services back up and running. I've never been so proud to be the Mayor of Richmond Valley and a part of this close-knit and caring community. I want to extend my personal thanks to all those who stepped up to lend a hand and gave so generously of their time.

We have a long journey ahead, but Council will be doing everything it can to support our community and secure the assistance we need from all levels of government to recover and rebuild."

We look forward to your Inquiry Findings and Recommendations which we will seriously consider so that we are in a better position to support our community the next time natural disaster strikes in the Richmond Valley.

Vaughan Macdonald
General Manager
Richmond Valley Council