

REPORT ON PROCEEDINGS BEFORE

**SELECT COMMITTEE ON THE RESPONSE TO MAJOR
FLOODING ACROSS NEW SOUTH WALES IN 2022**

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

CORRECTED

At Room 814-815, Parliament House, Sydney on Tuesday 14 June 2022

The Committee met at 9:30.

PRESENT

The Hon. Walt Secord (Chair)

The Hon. Mark Banasiak (Deputy Chair)

The Hon. Catherine Cusack

Ms Cate Faehrmann

Ms Sue Higginson

The Hon. Rod Roberts

The Hon. Penny Sharpe

PRESENT VIA VIDEOCONFERENCE

The Hon. Scott Barrett

* Please note:

[inaudible] is used when audio words cannot be deciphered

[audio malfunction] is used when words are lost due to a technical malfunction

[disorder] is used when members or witnesses speak over one another.

The CHAIR: Welcome to the fifth hearing of the inquiry into the response to major flooding across New South Wales in 2022. The inquiry is examining a number of matters relating to the preparation, coordination and response to the North Coast and western Sydney floods by the Government. I note that the Committee was established by the upper House of the New South Wales Parliament and is separate to the New South Wales Government's inquiry into the floods. I acknowledge the Gadigal people of the Eora nation, the traditional custodians of the land on which we are gathered today. I pay my respects to Elders past, present and emerging, and celebrate the diversity of Aboriginal peoples and their ongoing cultures and connections to the lands and waters of New South Wales. I also acknowledge and pay my respects to any Aboriginal or Torres Strait Islander people joining us today.

Today we will be hearing from a number of stakeholders, including various not-for-profit agencies and corporations involved in providing support or services during and after the floods. While we have many witnesses with us in person, some will be appearing via videoconference today. I thank everyone for making the time to give evidence to this important inquiry. Before we commence I would like to make some brief comments about the procedures for today's hearing. Today's hearing is broadcast live via the Parliament's website. A transcript of today's hearing will be placed on the Committee's website when it becomes available. In accordance with broadcasting guidelines, media representatives are reminded they must take responsibility for what they publish about today's proceedings.

While parliamentary privilege applies to witnesses giving evidence today, it does not apply to what witnesses say outside of the evidence at the hearing. I therefore urge witnesses to be careful about comments they may make to the media or to others after they complete your evidence. Committee hearings are not intended to provide a forum for people to make adverse reflections about others under the protection of parliamentary privilege. In that regard, it is important that witnesses focus on the issues raised by the inquiry's terms of reference and avoid naming individuals unnecessarily. All witnesses have a right to procedural fairness according to the procedural fairness resolution adopted by the House in 2018.

If witnesses are unable to answer a question today and want more time to respond, they can take a question on notice. Written answers to questions taken on notice are to be provided within 21 days. If witnesses wish to hand up documents, they should do so through the secretariat staff. In terms of audibility of today's hearing, I remind both Committee members and witnesses to speak into the microphones. As we have a number of witnesses in person and via videoconference, it may be helpful to identify who is asking questions, whom questions are directed to and who is speaking. Finally, could everyone please turn their mobile phones to silent for the duration of the hearing.

Ms CLARE VAN DOORN, Regional Director, North-East, St Vincent de Paul Society, before the Committee via videoconference, sworn and examined

Ms JOY KYRIACOU, Manager, Volunteer and Member Programs, St Vincent de Paul Society, sworn and examined

Ms MIRIAM MCGREGOR, Response Coordinator, Red Cross, affirmed and examined

Ms DIANA BERNARDI, Emergency Services Manager, Red Cross, affirmed and examined

Major PAUL HATELEY, Head of Government Relations, The Salvation Army, sworn and examined

Major SUE HOPPER, Strategic Emergency & Disaster Management Specialist, The Salvation Army, sworn and examined

Ms JO BEADLE, National Manager, GIVIT, sworn and examined

The CHAIR: Would any witnesses like to provide a short verbal statement to begin proceedings? I will start with Ms Bernardi, followed by Mr Hateley and then Ms Beadle. Ms Van Doorn will be the fourth if she wishes to make a short statement. Ms Bernardi?

DIANA BERNARDI: The role of the Red Cross in our response in this particular flood event has been that we have been actively involved for over 35 years in supporting New South Wales communities in disaster response. We have two functions under the emergency management plan. One of them is as a community partner under the welfare disaster functional plan where we undertake the role of personal support. Our trained volunteers assist in evacuation centres and recovery centres. We meet people on arrival, we register them, we provide them with information and ensure that disaster-impacted people are supported and linked in with appropriate services. Our second role is supporting New South Wales police through maintaining the Register.Find.Reunite database.

We were activated at 2.30 a.m. on 27 February and our volunteers are still in the field supporting the recovery events. At the height of the event our volunteers were probably in around 13-plus evacuation centres, so it was an extremely busy period. The key experiences we want to highlight are that the Red Cross had a presence at 37 evacuation centres and 18 recovery centres across the State. We had over 380 volunteers plus staff working in the event. Over 15,000 volunteer hours were donated by members of the community through the Red Cross, and we came face-to-face with over 19,000 people impacted by the floods. Through Register.Find.Reunite we took over 6,000 registrations, over 1,000 inquiries and we matched 123 people looking for family and friends. Miriam, what are the key observations?

MIRIAM MCGREGOR: We had a number of key observations over this period. The impact of compound stressors on communities which have had five simultaneous years of disasters, particularly within the Northern region, including COVID, floods, bushfires, and the increased cost of living—and the economic crisis up there has really taken its toll on the community. The psychosocial impact of the floods on the northern communities is extreme, and we have had community members saying they have feelings of helplessness and despair moving forward at this time. The transition into recovery from response has suffered significantly due to the lack of outreach. We are struggling to get ahead of community needs.

General operations in community and recovery centres were inconsistent, which tested the patience of a lot of community partners throughout this time. The constant rotation of staff throughout the centres meant that on any given day a recovery centre would operate differently. The recovery effort was not coordinated, leaving those impacted telling their stories over and over again. Little to no understanding by centre managers of the role of community partners in evacuation centres made our job very difficult. The continued lack of appropriate funding for community partner agencies to maintain our trained volunteer capacity made our job even more difficult. Communities who were more resilient and better prepared fared better than those who weren't, showing the effectiveness of community-led resilience programs and community-centric preparedness programs.

PAUL HATELEY: I, too, would like to acknowledge the traditional custodians, the Gadigal people of the Eora nation, on whose land and waters we meet today, and pay my respects to Elders past, present and future. I acknowledge their continuing relationship to this land and ongoing living cultures of Aboriginal and Torres Strait Islander peoples across Australia. I would like to thank the Committee on behalf of the Salvation Army for the invitation to appear, and also to share our experience. Right from the beginning of this disaster, the Salvation Army deployed staff and volunteers to provide emergency catering to those in the thick of it and launched an appeal to equip our staff and volunteers to provide the much-needed financial support to those affected.

We provided more than 40,000 meals and refreshments in more than 20 evacuation centres and 30 recovery centres and helped more than 28,000 households with grants and in-kind support across New South

Wales and Queensland concurrently. Like in any disaster, as we reflect and review we always find that there are things that can be improved. Communication in a disaster is critical and ensuring that providers know in advance where recovery centres are ensures that we can be where and when the community expects us to be.

The Salvation Army is recognised within the State's Emergency Management Plan to provide emergency catering, which our Salvation Army emergency services teams relish. However, the work conducted in recovery centres providing chaplaincy and emergency relief has been difficult throughout the recovery. Our capacity in recovery hubs is limited by our human resources and the funds we can raise, both of which have been impacted by the pandemic and current economic pressures. A clear, formalised role in the recovery process and appropriate funding would allow us to hit the ground running and provide more tailored support for specific needs the moment a disaster strikes.

Too many of the people we have helped are either uninsured or underinsured, and they're going to struggle to restore their homes as they were. Anything that the State Government can do to address this issue, including revisiting insurance stamp duty, should be considered. Ultimately, in the longer term, a lack of affordable housing makes disasters such as these more likely to swell the number of people experiencing homelessness. Finally, we'd like to extend our appreciation to all the volunteers, State emergency services and charities big and small who worked to respond to the disaster, and local heroes who did what they could. We see the best of the community during and following disasters, and Sue and I will be delighted to answer your questions when that time comes.

JO BEADLE: Thank you so much for the opportunity to give evidence at today's inquiry. I would like to begin by quoting from the Royal Commission into National Natural Disaster Arrangements' final report for 2022. The donation of physical goods, including food and material, by the community and charities plays a significant role in individual and community recovery. However, despite the best intentions, this often results in unsolicited donations of goods which may be inappropriate or do not meet the specific needs of the community. Recommendation 21.1 of the royal commission states that for arrangements for donated goods:

State and territory governments should develop and implement efficient and effective arrangements to:

1. educate the public about the challenges associated with donated goods, for example, the storage and distribution of donated goods, and
2. manage and coordinate donated goods to ensure offers of support are matched with need.

It goes on to state:

Having pre-established arrangements allows these organisations to develop partnerships and networks with local groups and pre-plan relevant logistics and communications – both critical for the management of donated goods.

The lack of pre-arrangements in New South Wales for the management of donated goods for the floods resulted in communities being inundated with unsolicited, unwanted donations, as well as significant delays in the distribution of aid. This caused increased public frustration and stress among impacted residents unable to access material, and it also caused that same confusion and frustration for donors wishing to donate. Just a little bit about GIVIT: We were founded in 2009. We're a national not-for-profit organisation that provides an online solution to match corporate and public donations to genuine need. GIVIT has a proven ability to support local charities, community groups and councils by helping them obtain exactly what is needed to assist those impacted by disaster events while preventing them from being overwhelmed with offers that they do not require or do not need immediately.

GIVIT's website matches donation offers from the community with requests for support, removing the need for organisations to physically collect, sort, store and ultimately dispose of unwanted donations. This greatly reduces the administrative and financial burden for organisations as well as relieving the need to redirect valuable resources away from critical response and recovery activities. One hundred per cent of publicly donated money received by GIVIT is used to purchase essential goods and services as requested by local support organisations. These items are purchased from local businesses wherever possible. That also helps to stimulate the economic recovery as well.

We're still supporting the communities in the Northern Rivers and also across all of the local government areas that have been impacted by the floods. I do want to acknowledge that Resilience NSW has given us some funding for the first three months. That expired on 1 June. That arrangement, if we would call it that, was undertaken through an email that provided very little guidance around what the expectations were for us. We are now back in negotiations for a further three months, which GIVIT knows from experience will be vastly inadequate for the assistance that is provided.

I wanted to conclude, Chair, by giving you some stats on the work that we have achieved to date and also to assure you that even though we do not have a service agreement at the moment with Resilience NSW, we are

continuing to support the people that have been impacted and will continue to do so however we manage to do that. But the stats are, as of last Friday, we've received \$15.27 million nationally, and that includes \$4.58 million which is for exclusive use in New South Wales. Already we have expended \$4.39 million in New South Wales to purchase essential items and services. We have coordinated over 233,000 items that have now been received in the community, and we are supporting 120 organisations so far. We're happy to take questions.

The CHAIR: Ms Van Doorn, do you want to make a statement?

CLARE VAN DOORN: Yes, thank you, Chair. Thank you for the opportunity to speak and give evidence around the disastrous floods that impacted our Northern Rivers region. For clarity, you have our submission but for us, the St Vincent de Paul Society is based in the recovery period of a natural disaster and that is where we were firmly placed for this latest event. For us it is about our members, volunteers and the local embedded people in our community who are in there to be able to respond and provide our support, care and financial assistance to the people so greatly impacted. The charities with the statewide or nationwide footprint play an important role in responding to community needs following disasters, as do our smaller not-for-profit-based organisations who we worked closely with in this disaster. As a large charity, the St Vincent de Paul Society can raise additional funds, leverage corporate donations and operate at scale, and as an organisation with a grassroots member base, we're there to support, embedded in the community, with relationships, knowledge and experience, which are invaluable in the aftermath of a disaster.

One of the Government's roles is preparing for and responding to disasters to ensure that the mechanisms are in place, resourcing is in place, and this enables not-for-profit organisations like ourselves to contribute efficiently and effectively to disaster response effort, recognising and enhancing the value of the contributions that we make. Within response and observations that we have from our Northern Rivers flood episode, we found that one of the key areas of coordination was not in play. As a few of my colleagues sitting on the panel have said, we need to make sure that we've got a broader sense of being prepared moving forward for disasters, given what we had experienced up in our Northern Rivers areas and across the State with devastating bushfires, where coordination and events response and financial assistance were also in play.

For us, it is looking at what it is for that preparedness, that recovery. Yes, we can get in and provide assistance, but how do we make that more streamlined and less traumatic for the people who were experiencing this? Our recommendations would be for us to be able to have a faster, more coordinated approach, that we should have plans in play for us to move forward, that we can move swiftly but also mindfully for how we are supporting people with financial support but also [disorder] and also looking at that preparedness. One of the key roles of St Vincent de Paul Society is our housing and homelessness, making sure that our communities are resilient and have capacity replaced for those times when properties are lost and also how we can actually support that moving forward. We thank you for the opportunity to speak, and we can answer any questions.

The CHAIR: Thank you for your opening statements. We'll take questions until 10.30 a.m. I'll open with a quick question, and then I'll turn to my colleague Cate Faehrmann. Ms McGregor, in your opening statement you talked about the retelling of stories. Can you explain? We have heard evidence before that was particularly traumatic and also a waste of time of people in very desperate situations. Can you explain what happened there? What do you think should be a recommendation or replacement for that?

MIRIAM MCGREGOR: Usually what happened was that someone would arrive at an evacuation centre, for example. They would tell the Red Cross, who were the first people that they saw, about the experience that they've been through. They would then spend a couple of days or a couple of hours in an evacuation centre and tell their story again and again there. Then they would arrive at a recovery centre and, because there's no file or anything on these affected people, they would have to tell their story again to every agency in that recovery centre, which means that they're rehashing it over and over again just to get the grant money that they need or the assistance that they need, time and time again. I know that there was a recommendation at some point—there was a "tell your story once". I think it came out of the bushfires. I think that was what was happening before the floods happened, but it wasn't seen during this event. Revisiting that is a really good idea.

The CHAIR: Do you have a recommendation on what could be put in place?

MIRIAM MCGREGOR: Yes. I think a database would be great, where you had a client file—this person was affected by the flood, this is their experience—

The Hon. CATHERINE CUSACK: Register the victims?

DIANA BERNARDI: I referenced in the beginning that we have Register.Find.Reunite, which is a database which is used across Australia as part of the response. The registration part is where we ask the people who are coming to an evacuation centre. They can also register online so they can be sheltering with friends and families, which is the preferred option for people. Through that, they give their name, date of birth and basic

identifying information. They also register their primary residence as well as where they're currently staying. That is the entry point which we can then build a database and information sharing with that currently exists and is consistent across Australia.

The CHAIR: How many occasions or how many times would you find people retelling their story?

MIRIAM MCGREGOR: I couldn't give an exact number but over and over again.

DIANA BERNARDI: When we walk into an evacuation centre, they register. At Red Cross, we try to not encourage people to relive their—but people need to share. When they go and register again with the Department of Communities and Justice, which is where they can access temporary accommodation, they again retell their situation. That's an absolute minimum. Then when we walk into a recovery centre, every agency that they will interact with will require them to repeat their information, their file numbers et cetera. It is repeat, repeat, repeat. For some people, that's where they actually need the support of, let's say, the community partners in those recovery centres, because they need time and space—sometimes they need to literally have time and space to go outside, have a cup of coffee and regain their composure.

The CHAIR: It is possible that you can be asked to retell your story up to six times?

DIANA BERNARDI: Absolutely. Easy.

The CHAIR: Ms Kyriacou, you are nodding in agreement. Is there anything that you'd like to add to this?

JOY KYRIACOU: One of the key points in our submission is about coordination, and I think that it's a point that all of us have made. From my perspective, my role during the floods was as a support person and a logistics person coordinating things here from Sydney, supporting Clare, who was on the ground and is on the ground up north. What we found is that, for organisations like ours, where we're a second-tier responder—we're in recovery centres and we're there to help communities recover. We're not there and we don't sandbag and so on at the very beginning. One of the things that Clare and I spoke about on day dot for this disaster is that we didn't want to force people to retell their stories but, because we were one of the agencies first off offering cash grants to people to help them rebuild their lives, we needed to take particular information for them to make sure we were supporting them in the way that they needed. We wanted to support and listen to them, and take the time to listen to them and their stories. That is something that our members who led the response on the ground are very keen on. But, as much as we would have wanted to work into a system where you tell your story once, there wasn't necessarily a way for us to do that. So we would be very supportive of what the Red Cross has just said.

The Hon. SCOTT BARRETT: Sorry that I'm not in the room. There are a few familiar faces in there; it's good to see you all again. On the data collection, I think the Red Cross is on the front line and that first touchpoint. Can we touch on the training of your people to capture those stories and how comfortable those people are in capturing that data? As we go along that, does anyone on the panel—I note, Ms Beadle, you're a national manager—have experience of how data capture works in other jurisdictions? I think there might be other systems in place in other States.

DIANA BERNARDI: Our volunteers are trained using psychological first aid skills. We also offer our volunteers wellbeing training and wellbeing check-ups. Pre-deployment—and I hate using that term because it sounds very response focused—we run through a verbal questionnaire with our volunteers, checking on their state of mind, their physical wellbeing, their preparedness and understanding of the situation. So we put in all those checks and balances to ensure that the volunteers are ready and prepared for what they may see, because our first responders—we would use that term—in an event will always be community-based volunteers. They are living through what that community has experienced. But, in summary, all of our volunteers are trained in psychological first aid. We maintain their training skills and we run them through various scenarios, and they all have police checks and Working With Children Checks.

Ms CATE FAEHRMANN: Thanks, everybody, for coming today and for the important work you do, obviously particularly during natural disasters. I want to go back to a statement that a couple of you have made and reinforced. Ms McGregor, you said that the recovery effort was not coordinated. Whose role is it to ensure that the recovery effort is coordinated?

MIRIAM MCGREGOR: My understanding is that it is the role of Resilience NSW. They tried; they did the very best that they could.

Ms CATE FAEHRMANN: Did they?

MIRIAM MCGREGOR: I think they did. I think every individual did the best they could under a very difficult circumstance. But, ultimately, it fell short.

Ms CATE FAEHRMANN: Ultimately, it seems as though it fell short. Ultimately, it does seem like one of the main issues that organisations like yours are talking about, and I'm sure this has been the subject of previous inquiries as well. Some of you, no doubt, have presented to previous inquiries into the response to and recovery from natural disasters. To your knowledge, has the issue of lack of recovery coordination been raised at previous inquiries?

MIRIAM MCGREGOR: I would have to get Diana to answer that; I'm quite new.

Ms CATE FAEHRMANN: Sure.

DIANA BERNARDI: It has been raised. What we say in Red Cross New South Wales is that as soon as an event impacts a community, we should start planning our recovery. The focus is on recovery when we should incorporate, at the very beginning, planning for recovery. That would be our key recommendation, because that would then place all these agencies and the community on alert that this is what we are looking to when the roads open up and when it is safe to activate those. So I would say it is planning and let's plan in advance, not once the roads open.

The Hon. CATHERINE CUSACK: Is that a separate team of people that you are talking about?

DIANA BERNARDI: It is a—

MIRIAM MCGREGOR: No, not really. In Red Cross we sort of do it all. We don't have enough people.

Ms CATE FAEHRMANN: Do you believe that evidence such as what you are giving today, Ms Bernardi—it sounds like you may have repeated this time and time again to different inquiries, that organisations like yours are saying this ad nauseam, if you like, to government, that the recovery efforts need to be better coordinated and that is what Resilience NSW was established to do, about two years ago I believe, and it still hasn't happened?

DIANA BERNARDI: They have put mechanisms in place, processes in place, but—as this inquiry would attest to—this event has tested every agency's resources across the board, and I would leave it at that. It was an extremely challenging event and the most important point is that, from what we have learnt, we actually implement those learnings—that we don't find ourselves discussing them again.

The Hon. PENNY SHARPE: Thank you very much for coming in and thank you for your efforts in what we also found to be an extremely traumatised community when we visited there. This question might be either for Ms Kyriacou or Ms Van Doorn—it is the issue of the Welfare Services Functional Area Supporting Plan. What is that and who is in charge of it?

JOY KYRIACOU: Clare, do you want to jump in or do you want me to?

CLARE VAN DOORN: No, that's fine. That's one of—the Government's role, the State framework that currently is in play. But whether it had been, you know, utilised or referenced back to, that's what it was that we had. Our experience is that it wasn't up to date, but that's actually the plan, the framework, that is in place at the moment. So, it also feeds back—

The Hon. PENNY SHARPE: So there is a plan that sets out—

CLARE VAN DOORN: Yes.

The Hon. PENNY SHARPE: You have all clearly identified what your roles are, but who is in charge of that? Does that sit within Department of Communities and Justice? Does it sit with Resilience NSW? Who is the holder of that document and, when there's a flood or a bushfire, who brings that into the response?

CLARE VAN DOORN: I believe that it is through the current Resilience NSW, where that framework sits.

JOY KYRIACOU: It is in our submission, but one of the things that we have noted about that plan is that while it does set out a range of roles for some of the primary responders it is a little bit more sweeping when it comes to secondary responders, which would include us. So we would be really keen to see that plan reviewed, updated and for it to bring in—I guess, become a bit more of a living and constant document that helps to pull together those roles of big and small organisations alike in disaster response and preparation, and also perhaps allow space for, as part of the plan, more constant coordination so that there are touchpoints between the Government and organisations like ours, all of the ones sitting here, at various points throughout the year—really, at a simple level, so that we all know each other a lot better and can easily communicate during disasters and know what each other are doing.

The Hon. PENNY SHARPE: Are you able to tell me when that plan was last updated?

JOY KYRIACOU: I am actually not. Clare, are you?

CLARE VAN DOORN: No, I'm not.

The Hon. PENNY SHARPE: It's alright, I'll ask the Government. Thank you for that. This is the first that we have heard that there is actually supposed to be a plan, so I am very interested in that. Major Hateley, you talked about not even knowing where the recovery centres were to go and do your work. It strikes me that there have been floods in 2017, there were floods in 2021—the community told us that they are tired of saying all of these things. What I am really trying to understand is this has happened previously. The idea that the flood came in 2022 and no-one knew where the centres were, that seems like a pretty big gap. Can you give us a bit of an idea of how you think that has happened?

PAUL HATELEY: Would you mind if I passed to Sue?

The Hon. PENNY SHARPE: No, whoever.

PAUL HATELEY: She certainly was on the ground and would be able to join those dots for you.

SUE HOPPER: In the plans, the Salvation Army is only responsible for catering in evacuation centres, so we don't have an established role or a documented role in the recovery process. It was a little bit difficult to get the connection to the right person. The information was there—like, the website was there—and we followed that. I happened to be in Lismore when the Lismore centre was opening. I was part of a meeting the afternoon before, but that was a coincidence.

The Hon. PENNY SHARPE: Luck rather than good management, yes.

SUE HOPPER: I knew we were moving into recovery and we wanted to be available. We believe that's a space that we can provide immediate assistance, and we fill the gap often for people who can't get government grants straightaway. Changing leadership in centres and then knowing where to go, when to go and for the centre to know we were coming—we arrived at one centre and they weren't expecting us, although I tried to put that through. They immediately found a space for us, but, yes, to have a documented role for each of the agencies in recovery would be very beneficial.

The Hon. PENNY SHARPE: I have one more question for Ms Beadle about the no-service agreements and a reflection, given that you are a national organisation, on who is doing it better and what they are doing that's different to what's happening in New South Wales.

JO BEADLE: That's a really great question. Thank you for asking me. The service agreement is critical for us. I will talk very quickly about the arrangements that we have in Queensland. We have been operating in Queensland through a partnership service agreement with the Queensland Government since 2013, and it has been for disaster donation management. We are funded all year. Through that, we have the necessary resources to do all that preparation work and that coordination that we have been talking about a lot this morning. We are able to build up networks. Like everybody in this room, we know who their people are at the grassroots, and this is what we did not have for New South Wales. Because we don't have that funding, we then don't have that ability to basically be building the resilience and the preparation that's needed.

When it came time for us to finally be called in to provide assistance for these floods, which ended up being about eight days afterwards, it was so different to Queensland. In Queensland, as soon as we know that there is a disaster about to occur, which certainly we knew in this case, we are out early and contacting our organisations to make sure they know that we are there. We are giving them training. We are talking to the local governments as well and also the State agencies that are involved. Everybody is basically geared-up and we are good to go. That time lag that we experienced for New South Wales is greatly reduced and in some cases doesn't even exist in Queensland because we are in plans. I found it was interesting that we were talking about plans because we're not in any New South Wales plans at all. There is no recognition of us at that local, regional or State level, yet we provide such a critical service. That's the difference between Queensland and New South Wales.

Like I said, we have survived for the first three months on an email. Even then, that wasn't clear. We weren't sure whether the funding was coming, how the funding was coming, what was in and out of scope, and what our reporting requirements were. They have kind of morphed as it has gone along. If I go back to the Queensland version, we know what our reporting metrics are, what the frequency of it is, and what the State's expectation is about our maintenance of relationships on an everyday basis. We don't just do disasters; we actually do everyday hardship as well. When you address that, it also helps to then address the vulnerabilities within the community and enhance resilience. They're some of the big differences. If I had my one recommendation to throw out today, it would be that really serious consideration be given to the State Government going into a similar partnership with GIVIT so that we can be—essentially we're an enduring donation management capacity, which then also helps New South Wales to address those critical recommendations from the commission.

The Hon. CATHERINE CUSACK: St Vincent de Paul's submission states:

Following the Black Summer bushfires, Government provided agencies such as The Society with regular updates about locations that had been impacted and the scale of this impact, to assist in the planning and delivery of relief efforts. Similar information was not readily available following the floods.

Can you unpack for me how that information-sharing works? Who rings who? I think there's an opaqueness because "resilience" seems to be a name for every employee, including the Justice and Community Services people. So could you be specific about that? As a person who was up there, I wondered whether the Government even knew what had happened. I don't mean that as a criticism. It was of such a scale that I wondered if that information was held by anybody.

JOY KYRIACOU: I might start but then hand over to Clare because she was on the ground. I would say that one of the things that we were trying to do in particular was to communicate frankly to the Federal Government because from the Federal Government we get, and have got in the past, emergency response funding. We also get funding that continues all the time for people who are in financial crisis.

The Hon. CATHERINE CUSACK: I am sorry to interrupt you. When you say "Federal Government", can you be more specific?

JOY KYRIACOU: The Department of Social Services, sorry. From my perspective, I was pulling together data, as provided by Clare and by our teams and members on the ground, and really wanted to communicate to the DSS about the scale of what we were seeing. St Vincent de Paul has a framework for how we look at disasters when they occur, and then that informs what our response will be. So Clare and I, immediately when there's a disaster, would pull together a meeting and go through that framework to talk about and inform what the response will be from St Vincent de Paul. Immediately when the floods happened, we had that meeting. We recognised that this was a disaster at the highest, most extreme level. Even on that Thursday, I think Clare said to me, "I think the impact is going to be worse up here than the Black Summer bushfires." So we responded in that way. I wanted to impress this upon the Federal Department of Social Services, but Clare and I, apart from what she had seen and what she and the members had seen on the ground, couldn't really put our hands on any official forms of data that would help us to express this. Clare, I will hand over to you to talk about that a bit more.

CLARE VAN DOORN: Thanks, Joy. Thank you for the question. For the Black Saturday fires as well, I was working in that space of disaster recovery yet again. At that time the Office of Emergency Management was providing us with quite detailed information. We did have regular updates and circulation of it, which was absolute value add, as Joy said, for us to be able to report back on the level of impact. But also it even went down to a more granular level. We were able to see which smaller communities that we have—fortunately, with our information and data that we have, we could highlight who we were assisting, be it Lismore, Lismore South, Coraki or Woodburn. But to actually have that information to say, "Coraki—90 per cent of the housing was either seriously impacted or absolutely devastated" was such a value add for us for what we were providing. Also, if you're looking at recovery and capacity building or the donation management, having that in play to know where we should be targeting or where it is that we should be working with it. That was something that we most certainly did not get in this instance. We did request some information around that as well, but it didn't seem to be as available as previously.

The Hon. CATHERINE CUSACK: Can I just follow that up by suggesting that maybe the SES, every time they come on TV, say how many rescues they've performed, but in the case of the flood most of the rescues were spontaneously performed by community people so perhaps that data wasn't captured. I just wondered if the whole response became, not disorganised, but the unorganised community, and that maybe inhibited the information.

CLARE VAN DOORN: I can respond to that as well. I feel that one of the biggest issues we had was access for external people to be able to come in and support. That was just a major issue. Looking forward, that would be something we would certainly need to be planning around. Because of that, I believe it did become a bit of a community-led response because if people were isolated, how were they going to manage with each other? Particularly in our smaller communities that were impacted, that was a key thing for how they actually survived and managed. Once the services could get in play, they certainly were in there and supported where they could, but I think access to us [inaudible]. Even now in the recovery phase, with roads being impacted and infrastructure as well, it is an issue in some areas.

The Hon. CATHERINE CUSACK: I come back to my original question: Did the Government itself actually know what had happened, for all of these reasons, principally to do with the scale of the disaster, and are there lessons that we can learn from that to try and know how to grasp the information you need? You were obviously dealing with two levels of government, which must have been more difficult as well.

The CHAIR: Who was that directed to?

The Hon. CATHERINE CUSACK: Maybe to Clare.

CLARE VAN DOORN: I have to probably be honest and say that in 2022, given the experiences that we had before—and we have had multiple disasters over the past three years—one shouldn't assume. I thought it would be that having the information really quickly—and not so much anecdotal as what you have just said, with SES pulling people from X, Y and Z—I would hope that that information was available. It was available for the bushfires, so where it sits in that framework—who is calling that data for us—I would hope that, moving forward, it definitely would be a part of the plan that we would have for preparedness because it is just too vital. Even now, I think anecdotally we may say X amount of people have been impacted but we literally don't have that hard evidence to say, "These are the houses that have been impacted."

DIANA BERNARDI: May I comment? I think there are two aspects to this. That formal assessment—we know that I am not a fire person or a flood person, so I cannot comment on the difficulties of how you actually complete those assessments. I can only comment on the difficulties of how you actually complete those assessments. I can only comment that I know anecdotally that to complete assessments on floods is not as easy as a bushfire event. But the two things that we learnt in Red Cross after the bushfires were that our teams went out and did what we call "unofficial outreach", where we actually went into those smaller communities that, prior to recovery centres being set up, were self-managing themselves. We could actually get immediate information from those communities about their immediate needs, which would then feed into and inform the local recovery.

For the flood event we did the same, but in the flood event we had the added advantage that we had worked in the last five years post-TC Debbie on what we called our community-led resilience teams in those communities that were more prone to isolation due to the event. We could actually get that information from them as to what their needs were, reports—"Our flood gauge is actually broken"—those sorts of things that we could do as soon as communication was accessible. So I think that's probably what we may be alluding into around that community voice.

Community are best placed to actually tell us about the impact on their community. The other thing is what we called a community-managed evacuation centre, which operates in Kyogle. That would be, I think, something of interest that you may want to explore with the local emergency management officer there, around how that operated, which is community—training's provided, but it's also community led and sits within the local emergency management arrangement under the leadership of the local management officer.

JO BEADLE: Chair, could I be indulged for 30 seconds, please?

The CHAIR: Yes.

JO BEADLE: I just wanted to share an experience that we had. One of our points of frustration was getting that understanding of what was going on at the local level. We were very hamstrung—this is GIVIT—in that we were told by Resilience NSW that we could only communicate with them, that we could not communicate with the local governments and that any communications, they would do on our behalf—the same with what they called their local recovery coordinators, which took some time to even get in place. Through a discussion that I had with one of the Resilience NSW officers, they stated to me that they had points of frustration because they knew that the councils had the data but they weren't sharing it. That then escalated up to us as well because we are desperately trying to find out what is going on.

There just seemed to be quite an emphasis from Resilience NSW about a community-led recovery. I'm not quite sure they really understood what that is. There was such a strong emphasis on the local government but not that sharing of information, where I would've expected that Resilience NSW may not take the lead but provides a hand-up to get some of those local governments who have never experienced this type of disaster and response and recovery before—to at least give them the momentum to get them going. By the time that started to happen, we were well and truly one month into the recovery.

The Hon. MARK BANASIAK: Just picking up on answers given to Ms Fachrmann's questions, Ms McGregor, you said everyone on the ground in Resilience NSW was doing their best but fell short. Where and how did they fall short, in your opinion? Was it that they didn't turn up in time? Was it there wasn't enough of them? Was it they weren't trained well enough? We've heard submissions that say that they had no real, clear line of responsibility in terms of what their role was. Or was it all of the above?

MIRIAM MCGREGOR: Probably all of the above. I think also there was a breakdown in communication. We sat in the community recovery coordination centre that was established. We sat there for the first week and a half. It was full of combat agencies. We were the only community partner there. We had no idea where recovery centres were opening, when they were closing. When the second flood hit, we took, basically, the rumour mill—that the recovery centres would close for a couple of days—and ran with that. They did close, but it would've been nice to have an email from Resilience to say.

The Hon. MARK BANASIAK: Just quickly, Ms Bernardi, you talked about how Resilience NSW put mechanisms and processes in place. What were those mechanisms and processes? We've heard pretty loud and clear that there wasn't many.

DIANA BERNARDI: There's, can I say, the operational arm. You actually asked about the evacuation centres. The formal role sits with Disaster Welfare, which is a section within Resilience NSW. They then have a memorandum of understanding with Department of Communities and Justice, who actually open and manage the evacuation centres. When we move into recovery centres—I think this probably highlights, can I say, the slight sort of operational sort of disjoint. When it becomes a recovery centre, they're actually managed by local councils. That process, that standing-up, that training and everything is supported through Resilience NSW, but you can start seeing that there is different sort of levels of players and departments that come in at different stages. That would be worthwhile, thinking through, considering about what those trigger points are and that smooth transition, coordination piece, which is where we talked about. We should be discussing recovery as soon an event happens.

The Hon. MARK BANASIAK: Thank you.

The Hon. ROD ROBERTS: Thank you all for attending this morning and, in particular, thank you and your organisations for the work that you've done on the ground there and that you are continuing to do. Goodness knows where the victims of these floods would be without your assistance. It is very much appreciated. Ms Van Doorn, I might direct my question to you. On page 3 of your submission the third paragraph states:

In responding to the 2022 floods, we reached out to other organisations that deliver similar types of assistance to coordinate where possible. Rather than trying to establish points of coordination following a disaster, however, relationships should be built in advance. Government can and should play a more active role in establishing and maintaining these connections.

You continued on. Clearly, I think, here you are advocating for a more organised approach rather than reactive. Can I just tease that out, and could you explain that to us a little bit more, please?

CLARE VAN DOORN: Certainly, and Joy actually touched on this before. The whole preparedness for a disaster like this—we would not be as reactive if we had information, relationships and know who are our counterparts and who are the players in the area who we can reach out for. If something happens, bang, we can go straight into whatever the framework, whatever those connections are in the various spaces, be it emergency evac or into the recovery space.

I feel that one of the situations that we did face was that there was a lot of change around who was doing what, where and when but also new players coming in who may not have experienced what it was in disaster recovery. So I feel the framework of what we had and what we will build in moving forward should be that we have those relationships within the organisation—not the specific person, which is what it seemed to come down to in this episode. If you knew someone in, say, in the GIVIT space or if you had someone in Resilience or the local government, that is how that information and targeting of where we should be providing response. So, for the broader moving forward, it's having that framework, the relationship with the key players that will be in that disaster evacuation and recovery space.

JOY KYRIACOU: Just to add to that, there is a good model and I have to say from a federal perspective that the Federal Government throughout the entire period of COVID, through the Department of Social Services federally, has run a very consultative and collaborative approach and it comes to COVID and, at the start of COVID, established a range of consultative committees at the national level and then, sitting underneath that, at every State level. That has created a whole lot of community connections, not only to the Government so that, on the federal level, you know who to speak to and you've got multiple points of contact, but also across NGO and charity agencies that are responding in dealing with the community who have been facing COVID. That continues today so I would say that there are some really excellent models that could be looked at, including the Department of Social Services and the way in which they've brought agencies together throughout the COVID pandemic.

Ms SUE HIGGINSON: Thank you all. I'm from Lismore. I know what's been going on up there pretty well. Ms McGregor, I know we've all kind of focused on you quite a bit and I heard you say you're very new to the whole scene, so I apologise.

MIRIAM MCGREGOR: That's okay.

Ms SUE HIGGINSON: You mentioned that communities that were better prepared fared better.

MIRIAM MCGREGOR: Yes.

Ms SUE HIGGINSON: Could you just give us a bit of a picture of whether there is a specific example, or what you meant by that?

MIRIAM MCGREGOR: Yes. I think, in terms of the Red Cross, we have the community-led resilience teams, which Diana was talking about, where it was talking about feeding back information about flood gauge levels or things like that or the community-managed evacuation centre plan that we have. That's not a replacement, for example, for evacuation centres managed by the Department of Communities and Justice, but it is there for communities that we know are isolated so they're ready and they know what to do when the time comes that the flood levels are too high and nobody can get in to help them. Diana, do you want to add to this?

DIANA BERNARDI: One example—and I'm not going to name the community because I may get it wrong—is one particular community during TC Debbie that lost 200 vehicles due to the flood, and in this particular flood event, which was bigger and more impactful, zero cars were lost. That is all part of their preparedness and working as a community through the community-led resilience model that they actually prepared. So they were in a better place, and that is what we are referring to. We can provide that information of those communities and different communities. For example, for one community that has communication issues, we were able to support them in applying for funding to actually get satellite phones—so really small, tangible things which actually have positive impacts on communities' preparedness, response and recovery. And the three are not interchangeable; it's a circle.

Ms SUE HIGGINSON: Can I just follow up on that? Would you recommend that there is more support for those communities-led recovery and resilience models—having support to buy those things that would help those communities in advance rather than once they've had the experience?

DIANA BERNARDI: It speaks to the resilience and it speaks to community voice, and that has come out time and time again in various reviews. Also, those communities would be able to link in with GIVIT. It actually provides exactly what we keep on saying—community voice, community experience. The preparedness is essential because we know we're going to continue having extreme, horrible events. We know that in Australia every agency struggles to recruit and maintain a volunteer base, so we're better to start with working with community, engagement with community and having their voice. They are linked into emergency management arrangements so that they know the role of the various agencies. And I'm talking about the formal agencies. So they are not rogue; they are not cowboys or cowgirls. They are actually informed, and what better way to work with our communities than to walk with them, not on top of them?

Ms SUE HIGGINSON: Just finally, what's your plan to stay in the Northern Rivers? What's your time frame in your plans right now?

MIRIAM MCGREGOR: As long as it takes.

SUE HOPPER: We've got outreach workers on the ground going door to door and they'll stay there as long as the funding lasts, basically.¹

JO BEADLE: For GIVIT, we have the funding, which we think is for the next three months. We'll still stay until the work is done. We pride ourselves on that. We don't leave until the last house is repaired, and for the 2019 monsoon floods in Townsville, we were there for 2½ years.

JOY KYRIACOU: As for us, we're always there. We were there before, because we are very embedded in the community for our members, and we'll be there after.

The CHAIR: Thank you for your time. I would like to ask one last question to the Red Cross. There was some mention about Resilience NSW. What was your response, your dealing and your interaction with Resilience NSW?

DIANA BERNARDI: We have an excellent relationship with Resilience NSW, and as part of that, with other agencies, we ran an appeal. As part of that appeal, some of our corporate donors wanted to donate goods, and so we organised directly first engagement with Resilience NSW and then linked the corporate donor directly with local agencies who could actually receive and distribute those goods so as not to all of a sudden have truckloads of things arriving at point X. It actually flowed into the system that already exists for supporting communities. There are agencies we know such as Foodbank and all those agencies that we already had a relationship with due to COVID. The benefit of COVID is actually that increased interaction with all the agencies

¹ In [correspondence](#) to the committee, received 21 June 2022, The Salvation Army clarified the answer: "The Salvation Army wishes to clarify that the 'funding' referred to by Major Hopper is the funds from The Salvation Army's Flood Appeal. We also wish to reiterate that The Salvation Army Corps in flood effected areas will continue to operate and provide community focused recovery support for the long term".

as mentioned just recently by Joy, and that interrelationship. So what we did better this time round is connecting those corporate donors and not only their goods but, for example, one CEO donated their time to actually support logistics and management of donated goods with Lismore council. So I think the goodwill of that collaboration can be brought into every response.

The CHAIR: Thank you, everyone, and thanks for your time.

(The witnesses withdrew.)

Mr CHRIS BINGE, Chief Executive Officer, Jali Local Aboriginal Land Council, before the Committee via videoconference, sworn and examined

The CHAIR: I welcome our next witness. There is provision to make a short statement if you wish to do so.

CHRIS BINGE: I think it's probably important that you guys have an understanding of, I suppose, one, the Jali Local Aboriginal Land Council and, two, particularly the community that's been affected the most, I think, in the Ballina Shire, which is the Cabbage Tree Island community. The Cabbage Tree Island community is a very small section of the Ballina Shire but, in saying that, it is a very prominent part of the shire as well. It is a community that's based, as in what it says—it's an island. It is actually on cultural land that is overseen by the Jali land council and also the Njangbal people, which is the clan group of the Bundjalung nation in which we sit in here in Ballina. My attendance today is to speak to everybody in relation to, one, the impacts of flooding for Cabbage Tree Island and, more importantly, the effects that it has had short, medium and now long term for the residents of that community, which is around between 190 and 220-odd individuals and family members on the island itself.

The CHAIR: What is the status of the community at the moment? Can you give us an update on the situation on Cabbage Tree Island?

CHRIS BINGE: Yes. Cabbage Tree Island at the moment—at this point in time no-one is actually currently living on the island due to the impact of flooding, obviously, 17 or 18-odd weeks ago. All the community have been moved from the island and now are currently living in what we would deem as crisis accommodation spread out through the shire. Initially, the community—obviously, from evacuation—attended an evacuation centre first and foremost in Ballina. As we may know by now, that evacuation centre also had to be evacuated as Ballina was also at a point of flooding as well.

They were moved from Ballina across to Lennox Head and placed in an evacuation centre over at the Lennox Head community—the Lennox Head Cultural Centre, which was turned into an evacuation centre for approximately two to three weeks. So the community right now is spread across the Ballina Shire. We've got people living in caravan parks. We've got people living in motorhome villages, and we've also got people living with extended family where they can. As you probably may be aware, it is very difficult at this point in time for those people to live with extended family members for an extended period of time due to the size of the homes they are living in at the moment in Ballina.

The CHAIR: Do you have any indication of when people will be able to return to Cabbage Tree Island?

CHRIS BINGE: I think at the moment that'd be undetermined. I think there are currently processes in place at the moment where a number of evaluations or assessments have occurred on the homes of Cabbage Tree Island. The majority of those assessments have been done by professions, engineers—both building and engineers' assessments and also assessment undertaken by the EPA, which is the environmental group that is actually doing the testing on the water and the land and also other issues on the island from a contamination point of view. At this point in time it is not foreseen that people will be able to return to the island in the homes as such, as the homes have either been condemned or been deemed uninhabitable.

The CHAIR: What about infrastructure on the island?

CHRIS BINGE: Infrastructure on the island at the moment—as I've just mentioned, from the assessments that have been undertaken, outside of the 27 homes that have been affected we've also got three community buildings that are on the island, one of those being an office space. We've got a health post or a health centre; we've got a playgroup area for mums and bubs. We've also got a fourth one, which is our school, which has also been inundated and been deemed either condemned or uninhabitable as well. So all dwellings on the island have been impacted severely by the floods to the extent where none of the dwellings that I've just mentioned would be deemed to be habitable at any given point, at this point in time or for the foreseen future, without extensive work or rebuilds.

The CHAIR: Did any building or piece of infrastructure on Cabbage Tree Island escape water damage?

CHRIS BINGE: No, every building on the island, by the time the water got to Cabbage Tree Island. We are now basing this on information received both from the SES and other providers that the water would have been in excess of 16 metres by the time it hit Cabbage Tree Island. All the homes were inundated from the point of view of water coming either to the floor level or inside—approximately one to two foot of water inside the homes on the eastern side. We've had major land loss on the western side of the island as well, with significant land loss of anywhere between 15 and 20 metres of land at the back of the homes on the western side.

The Hon. CATHERINE CUSACK: Just to round out the damage you've described, I wondered if you would like to mention the farm, the vehicles and the roads that are on the island.

CHRIS BINGE: As you would know, Catherine, definitely the roads, the homes and the railways weren't built, I would suggest, to specifications. The road and stormwater drains are actually higher than the land base of the homes, which meant as far as flooding and water run-off there isn't an opportunity for that water to run off into stormwater drains as such. That in itself played a role in not just the flooding but the extent of how long the water stayed on the island. As far as our farmlands, our farmlands on the island were inundated. That farmland that we're talking about is very productive farmland. There was an initial cane farm, which has been farmed for well over 60 years, on the island and off the island. Those farms have been pretty much decimated. There is no cane left on that farm to be harvested at any given point. We were just about to take a major project where we're converting all of our farmlands into macadamia, and that's now been very much affected in relation to time framing for us to move into that space.

It was a business opportunity that was going to place Cabbage Tree Island in a very, very good position moving forward in years to come, particularly from a funding perspective. It would have meant that Cabbage Tree Island would have been going towards what we would call self-sustainability, not just in the short term but for the foreseeable future. We have done an extensive amount of work in that space, and that work now has to be reviewed and also those time frames have to now be readjusted for us to be able to have any thought of those farms coming to fruition. But we do believe that that can happen, and we're going to be working tirelessly to ensure that we go down that path. As far as the other question you had—

The Hon. CATHERINE CUSACK: The vehicles.

CHRIS BINGE: We lost approximately 30 to 35 vehicles that were on the island at the time of the flooding. None of those vehicles were able to be taken off the island due to the fact that entry onto the island and off the island is via a one-lane, very dangerous bridge which had the potential, to be quite honest, to become a deathtrap. We actually could not get vehicles for the evacuation across that bridge, which meant that we had to actually park three 24-seater buses off the island and a 12-seater bus off the island and evacuate people from the island across that bridge to get them off. That created its own dilemmas as we weren't able to get everyone off at the one time, which meant we had to commute between Cabbage Tree Island and Bohnock, the township, which is a 20- to 30-minute drive from the island.

We actually had evacuated women and children first, being mindful that the evacuation wasn't done by emergency services. This evacuation was done by myself and staff from Jali land council, as the emergency services were really, really stretched at the time. They gave us the alert, which was approximately between 5.30 a.m. and six o'clock on the morning of the floods, which was a Monday morning I think. I am pretty sure it was a Monday morning. From about six o'clock onwards we were out in the community doing the evacuations, knocking on doors, banging doors down, asking people to leave, which was an arduous task in itself, and then we had to go back on numerous occasions because we had people who were refusing to leave as well, who we eventually had to carry off in waist-deep water across the island.

The Hon. CATHERINE CUSACK: I did want to just say, it was a miracle, wasn't it, that everybody got off that island safely.

CHRIS BINGE: There was no other way to put it, Catherine. It was a miracle in itself that we were able to save every life, for want of a better term, on that island, which, as I said, approximately at the time was 190 to 200 people. How we did that: through the grace of God. It is as simple as that. There is no other way to put it. There were parameters that were in place that would normally be there in those circumstances, but at this stage, at the time of the floods, everywhere was being impacted and we actually had to do this from the community point. It was a community evacuation and that in itself is where the miracle, I suppose, is, in that community was able to do this in a way that we were able to save lives.

Ms SUE HIGGINSON: Thank you, Chris, for being here and for all the work that you did to save the community there. Is there any view from the community about the return and the rebuild of Cabbage Tree Island at this point? I am assuming there isn't one homogenous view, but are there some people who are reconsidering returning or is there a view to return after a rebuild? Could you give us just a bit of an insight as to what the feel is at the moment?

CHRIS BINGE: Those discussions have been happening for quite some time, from when the flood hit to now, even in the last week. Obviously there were a number of things that we couldn't be sure of. We needed all those assessments that I spoke about earlier, the engineers' assessments, the building assessments, but the most important component of those assessments were the EPA assessments, and obviously from those EPA assessments that would gouge one major issue for us and that was around safety and safety in relation to contamination.

Obviously we bore the brunt of upriver, particularly the little town not far from us which is Broadwater and the sugar mill. Whatever came down through Lismore, Coraki, Broadwater, Woodburn, it actually finished on the island. That EPA assessment has been really important from the aspects of that return and also from the aspects of a rebuild.

Cabbage Tree Island, as I said at the start, is cultural land. We've got ancestors that are buried there well in excess of 140 years of age on the island. Those ancestral links are the families that are living and come from the island; they are the descendants from the island. I just so happen to have a grandfather that was buried there 140 years ago, and that connection to country is really important for us as Aboriginal people. The need to return is huge, but I would also say in your questioning around the want to return, the want to return is definitely there. The need to return is also definitely there. Are there questions around what a rebuild will look like? I think it does need to be looked at from what a rebuild might look like from a rebuild point of view. I think those issues and those discussions need to occur before a rebuild can be looked at. The other component is that, yes, there are some people from the island or some family members that are tenants of the homes on the island that have questions around return, and those questions are purely around safety.

The Hon. PENNY SHARPE: I have one question. What are the two or three things that the Government could be doing to support you in recovery right now? What are your three priorities in terms of what you need?

CHRIS BINGE: I think priorities—I've spoken about this to numerous Ministers. We actually had the Premier visit, and that was definitely welcomed. Catherine definitely would know that there was a level of frustration from me, particularly. It took in excess of 14 days for me to get any action from anywhere. I was personally the person who went out and asked the ADF if they could put me in a helicopter to have a look at the island and the damage that was done. No-one knew about Cabbage Tree Island. We were an afterthought. For us to be able to even get onto the island, it took approximately 13 or 14 days. That was to physically get on the island. Water did not resign from underneath these homes for 12 to 14 days. We're talking about an extensive period of time for water to be underneath homes and those homes not being able to be looked at or knowing what needed to happen in relation to whether these people could return back home.

For me, a key priority right now is accommodation. We've been working tirelessly with Government around the supported accommodation component. Obviously, we now know what the current accommodation is, but we're moving from those premises to a place down at Wardell, near the Wardell recreation grounds. There were a number of trains of thought as to what would that look like for us into the future. Those discussions have been long and robust. We had two options, one of those being Lake Ainsworth, but that was taken off the table pretty quickly by Government. The second component was the Wardell recreation opportunity.

The Hon. PENNY SHARPE: Sorry, why was that? I thought that there was—do you understand why the Government took Lake Ainsworth off the table?

CHRIS BINGE: I think it was due to infrastructure—that is what I was told—and whether the facility itself would be able to cater for such a high number of community members. I pretty much know that it probably could've catered for the initial components. From a longer term point of view, they believed that they could not cater for the need that was required for Cabbage Tree Island particularly, which is why the second component of the recreation ground became available. That's Crown land. The only component to that is it is closer—for the community to be back as close as possible to their home country. The rec ground, funnily enough, even before it was a rec ground, it was deemed for us, as Aboriginal people, as our country or the country that we belong to in the Wardell area. That would be one of the key priorities in the short, medium and possibly longer term. We do understand that a rebuild isn't going to happen overnight. It is going to take some time. That is key and crucial for us, and that's what we're working towards. I know the work started there last week. I can't tell you what the time frame of that is right now—it has been different as we go along—but that work has started.

Accommodation is definitely key and crucial. That accommodation combined with ensuring that we've got the health support that is going to be required—the long-term health support. Physically, we have got a lot of our Elders that are—chronic disease is huge for a lot of our Elders at the moment. Also, we've got different care needs for people in some of the family groups. Obviously, the second component is educational. We now know that Education is actually going to be moving demountables down there for a school. We did have a school on Cabbage Tree Island, so that's a key and crucial component as well. The other component is the rebuild obviously. We want to ensure that, whatever that is going to be looking like, Aboriginal voices are at the forefront of what those conversations are and need to be. I have been definitely driving that with Government, that any decisions around what is going to be happening with our community needs to be driven by us for us. We'll get the best outcomes. We know our community better than anyone else. If we aren't at the table, that is going to be a very difficult thing. That is why Government needs to think very differently around what this means for us as Aboriginal people, not just for Cabbage Tree Island but right across to Lismore and out through to Coraki.

These are discussions that have been long and ongoing. These are discussions that have been driving at the highest levels of government. I need government to understand that, for once in a very long time, Aboriginal people need to be at the forefront of these conversations not just from the components that you have asked but also from a flooding history perspective, a flood mitigation perspective and any ongoing work in those spaces. Aboriginal voices—we've got the knowledge base and we've got the understanding of what happens in our communities. We've known this for quite some time. It's been passed on both written and orally, and we know it within our stories what this means for us and our community across the region.

It's sad that we've got to this point of what's happened in our community from a catastrophic point of view. But with initial conversations with us as Aboriginal people, we could have informed as to how this could have been managed better from those communities and better from the point of view of how we managed this for generations. It's not just hindsight and it's not just stuff that we would put up to the front now; this has been ongoing knowledge for us as Aboriginal people for generations, and it would have helped from the point of view of not just how we manage it but also how we can construct communities in the right places at the right times.

The Hon. MARK BANASIAK: At the end of your submission you ask that we have regard for your submission to the New South Wales Government inquiry. Can you formally send that through to the Committee secretariat so we can have regard to that, because the Government inquiry doesn't talk to the non-Government inquiry. Unless you send it to us, we won't be able to have regard for it.

CHRIS BINGE: I am happy to send that through. As I said, the reason I think it needs to be sent through is because of the other points that I have just raised towards the end of this conversation.

The Hon. MARK BANASIAK: Awesome. Thank you, Chris.

CHRIS BINGE: Flooding history, flood mitigation and Indigenous knowledge in those spaces—we can help and support better decision-making in these circumstances. Now is the time that we need to engage in those spaces, otherwise we are going to be in this situation in five to six years' time with the flood mitigation issues. And, combined with global warming, we need to be real about what's out there.

The Hon. CATHERINE CUSACK: I want to come back to Lake Ainsworth, to let Committee members know that facility is owned and operated by the department of sport and recreation at Lennox Head. It has accommodation for 200, and there are around 190 people from the island. It has communal kitchens and facilities where the school could continue. In other words, there was an opportunity there, on government-owned land and in a government-owned facility, to accommodate the community together. Could you expand on the importance of the community being together for people's mental health and the education of the students, and the capacity of that community to collectively decide its future, particularly in relation to whether you do or don't rebuild on the island, and the need for people to be together to have those conversations?

CHRIS BINGE: I said this at the start: For us as Aboriginal people, connection to land and country is really important but, more importantly, that connection flows out beyond country and that connection is around people. That connection is around family and that connection is around kinship. The ability to be able to not have people come together—at the moment, displacement is an issue and it needs to be acknowledged. Displacement has happened once again for us as Aboriginal people, and for this particular community. So it has actually had an ongoing impact. This impact isn't going to be something that we can brush over; this impact is going to be felt for years to come. The supports that are going to be required in those spaces, particularly from a health and wellbeing space, is going to be huge. The ongoing impacts of that on families are also going to be felt for generations. The importance now to have those services provide the support that's required in those spaces is, I would suggest, urgent. But, more importantly, it needs to be not just urgent and a one-stop "here we go, let's drive it in and fix it for now". It's got to be something that's ongoing and looked at and monitored over years to come.

Education is massive. At the moment these children have been impacted severely. They can't concentrate at school. Their conversations aren't about what they need to be within the school setting; they're about other issues. They're about the flood, where they live and who they go home to. So connection to country and connection to family and kinship is really important. It is their homelands. The land adjacent to Cabbage Tree Island is very culturally significant to those people. From a connection point of view, to take that away and not allow people to return home would be detrimental and have long and lasting impacts not just on these people and this community; it will have long and lasting impacts on government in relation to funding needs into the future.

This community is a very productive, self-sufficient community and it has been for quite some time—well over 60- or 70-odd years. It is moving towards self-determination. It was moving there before these floods and it will continue to move in those directions. But if these things aren't supported and these things aren't done in a way where our voice is being heard and where we aren't asked about what our future is and things done in a way where we have a say in that, then we are going to be having a very different conversation in 10 or 15 years.

Whatever amount of money has been committed by government—which, at the moment, you've got a \$70 million commitment, you've also got a \$50 million commitment—those commitments need to be upheld, regardless of what level of government and what government is in power at the point in time, because those things are going to be minimal compared to the lack of support in the spaces that I've just mentioned into the future because you can double, triple or quadruple those in incarceration rates, in health rates, in lack of education, in unemployment. You are talking about multibillion dollars being spent over years to come if it isn't done properly now. The only people that need to be asked about how we do this is us, because if we aren't asked the future will be determined, again, once and foremost, by government on us, not for us.

The CHAIR: Thank you, Mr Binge, for your time.

CHRIS BINGE: Thank you for your time, it's appreciated, and thank you from this end. Hopefully our voices were heard and hopefully my community will feel that they've been heard as well.

The CHAIR: Thank you very much. We will take a short break and resume at 11:15.

(The witness withdrew.)

(Short adjournment)

Mr LEIGHTON DRURY, State Secretary, Fire Brigade Employees' Union, affirmed and examined

Ms RINI KROUSKOS, Senior Industrial Officer, Fire Brigade Employees' Union, affirmed and examined

The CHAIR: It is 11:15 so I think we will start. Sir, there is a provision for a short opening statement, if you wish to do so.

LEIGHTON DRURY: Yes, I do. Greetings and thank you for the opportunity to speak to our submissions today and add further information. My name is Leighton Drury. As I said, I am the State Secretary of the FBEU and I have been a firefighter for the last 22 years. FBEU members work across metropolitan and regional areas throughout New South Wales, from Bondi to Broken Hill, Tweed Heads to Albury, and are all involved in all manner of emergency response, with the protection of life, property and landscape being our core business. The FBEU has submitted this paper on behalf of members who were directly involved in the northern New South Wales floods earlier this year. Some of this feedback even comes from the previous years' floods as well. Based off direct feedback from our membership, it has become abundantly and pertinently clear the Government of New South Wales must rethink the current arrangements for coordination and response arrangements of New South Wales emergency response agencies.

I would like to premise the following points with this statement—that the FBEU value and respect the role of volunteers in emergency response as a support agency. They provide vital surge capacity and much-needed assistance during these events, but the community of New South Wales should not, in 2022, with the scale of natural disasters we continue to see, need to rely on a volunteer workforce as their lead emergency response. The current New South Wales Emergency Management Plan nominates the New South Wales SES as the lead agency in the case of flood, storms and tsunami events.

As outlined in our submissions, there are inherent difficulties in a volunteer agency being the nominated lead in major emergencies. Unlike paid staff, volunteers are, by their nature, an unreliable workforce. In an emergency response, where seconds can be the difference between life and death, loss of property and significant economic loss, it is vital that the initial response is active and ready to go at all times. It is not reasonable for the New South Wales Government, or any other government, to expect volunteers to perform in the same manner as a professional workforce.

Professional firefighters, both permanent and retained, are some of the most acutely trained emergency response personnel in New South Wales and are ready to respond seven days a week, 24 hours a day, at a moment's notice. In this case, they are trained in incident management and all manner of emergency response activities including land-based flood rescue and swiftwater rescue. Our swiftwater rescue operators are ready to respond in this capacity on a 24/7 basis, whether being on duty or off duty. On top of this, these firefighters, our members, hone their skills day and night by continuously responding to emergency events and putting their training into regular practice. Our senior officers are specifically trained in incident management and response, equipping them with vital knowledge, skills and experience to manage incidents of this nature, and manage incidents on a day-to-day basis as part of Fire and Rescue NSW's core work. This sets them apart from a volunteer workforce.

Fire and Rescue NSW officers and senior officers have hundreds of incidents under the belt. Yet when it comes to a large-scale incident such as this, a less experienced agency—through no fault other than not having anywhere near the volume of work that Fire and Rescue does day to day—is put in charge. Our submissions outlined various failings of SES as an agency to properly train and equip its volunteers to respond as a lead to these events. Various previous inquiries into past events and other submissions to this inquiry have made similar submissions; however, they seem to have fallen on deaf ears. The FBEU, therefore, submits that Fire and Rescue should be designated to be the lead combat agency to tackle these future catastrophic disasters. The FBEU further submits that in delegating Fire and Rescue NSW as the lead agency for flood, storm and major events, the Government must also ensure it is adequately funded to perform the role.

This Government has consistently underfunded and let down professional firefighters in ensuring they have the necessary resources to do their job. In just one example in the submissions, during this event, Fire and Rescue NSW swiftwater rescue operators reported having to purchase their own wetsuits to respond as they simply weren't readily available from Fire and Rescue. This penny pinching from the current Government must stop if we are to ensure the community of New South Wales gets the response to these major emergencies it deserves. Professional firefighters call on the Government to review not only the response arrangement for New South Wales emergency response agencies but also the funding allocated to ensure the agency best placed to provide an immediate response is properly funded and resourced. In our submission the FBEU has made nine recommendations, which we are happy to take questions on. Thank you again for the opportunity to appear today.

The CHAIR: Thank you. I will start with a quick question. Sir, why were your members purchasing their own wetsuits for flood rescues?

LEIGHTON DRURY: There were none available.

The CHAIR: None available?

LEIGHTON DRURY: Unfortunately, we only have the ones that we have on our trucks and only one spare or two reserve caches. The reality is in this scale of this sort of disaster where we had multiple teams in the field—not enough equipment.

The CHAIR: Is that an ongoing issue or something new?

LEIGHTON DRURY: No, that's an ongoing issue. It certainly doesn't just apply to wetsuits; the vehicles that our members drive aren't fit for purpose. What you will find with the Queensland model is that they have appliances and trailers to deploy the vessels that they use, and the Queensland fire service is the primary agency for swiftwater rescue in Queensland. We strap our vessels to the tops of four-wheel drives with gaff tape and whatever means we can. Obviously, there is a health and safety risk to all of that, but it takes a lot more time to get that boat out and into the field and, as we know, seconds matter in these events. Having Fire and Rescue properly equipped with the proper resources and, again, the proper training is an ongoing problem, unfortunately.

The CHAIR: You said "fit for purpose". What were you referring to in the North Coast floods?

LEIGHTON DRURY: The vehicles that we have up there are just four-wheel drive twin cabs, whereas the ones that Queensland have are fitted out. They have put the gear into the back. They have special sections for all that gear so you don't get contamination into the cab. They also have trailers that deploy the vehicles rather than putting them on top of the roofs. They are fit for purpose.

The CHAIR: Does that delay response times?

LEIGHTON DRURY: It can do, yes.

The Hon. PENNY SHARPE: Thank you for your submission, and thanks to your members for all their ongoing work. When the floods were happening and SES was the lead agency in Lismore, can you tell us when you were asked to deploy? Who gives you the order? When did that happen in the most recent floods?

LEIGHTON DRURY: It's a good question. Generally, Fire and Rescue and the way that our communication centres work is they are looking at these events into the future. They obviously get their reports from the BoM and a number of different agencies that provide that sort of information. What Fire and Rescue does is they start pre-planning what they will do if called upon. They start talking about how many strike teams they can put into the field and where our swiftwater capability is up to. They even start making phone calls to off-duty swiftwater operators, saying, "Are you available and ready to go if we need you deployed?" We are waiting, unfortunately, though, for the SES to make those decisions. My understanding is that we had more swiftwater operators in those two days leading into the weekend in the field than the SES. We could have had more, but we weren't called upon for those resources.

The Hon. PENNY SHARPE: When were you called on? Was it when all the evacuations were starting? Was that when you were given the green light?

LEIGHTON DRURY: Yes. We had two teams in the field, but then after that, yes, the green light was then given. But even then it was at a very limited space. The other thing that goes on is obviously our senior officers, who are scattered across New South Wales, start to put into play the emergency operation centres. But they're put in as liaisons generally rather than incident controllers.

The Hon. PENNY SHARPE: You're in the incident response team. We saw a picture of it on the news yesterday because they're going to upgrade it. You've got people in there. Is that right?

LEIGHTON DRURY: Yes.

The Hon. PENNY SHARPE: But SES is obviously providing the overview there.

LEIGHTON DRURY: Correct.

The Hon. PENNY SHARPE: Were there issues with being able to deploy your swiftwater assets?

LEIGHTON DRURY: What I would say is that in the initial stages there weren't enough swiftwater teams on the ground at the incident to do what needed to be done.

The Hon. CATHERINE CUSACK: Are you referring to Lismore?

LEIGHTON DRURY: Correct, and nearly any other flood event. If you go back to Port Macquarie the year before, it was our people—nearly solely—who saved hundreds of people.

The Hon. PENNY SHARPE: What is the role of Fire and Rescue with Resilience NSW? What's the interaction there?

LEIGHTON DRURY: We don't see that we have any because, to be honest, we're quite confused about what Resilience NSW does. I mean, they have a \$1.2 billion budget—reported in the papers over the weekend—with only 200 staff. We've got 7,000 staff and we're at \$800 million. Yet they have no response capability—certainly none that we would agree that they should have, anyway, because inserting themselves, if they do—which I think they did in this event—only created confusion.

The Hon. PENNY SHARPE: You're not aware of the pre-planning? Obviously you've got your own incident rooms, you know the rain's coming, you're aware that you might have to be deployed and you start to gather your resources. But there's no agreement around how that works through the SES and Resilience NSW?

LEIGHTON DRURY: None that I am aware of. But, certainly, I think Resilience is a reasonably new organisation. It was supposed to take on Emergency Management NSW. I haven't seen them take on that role or even fill the role that they were performing to any extent that would justify \$1.2 billion. Certainly I have a very biased view, to be fair, that a lot of that money should be going into frontline services rather than the back rooms. I think one of the major problems with this flood is that you can spend a lot of money in different departments, but if you don't have boots on the ground in a very quick and efficient way and they're not resourced, that's the problem. Certainly not the millions or nearly billions of dollars that you spend on X, Y, and Z. It really is that when these events happen, you need a trained workforce—a standing army, which is what Fire and Rescue and FBEU members are—and you need to be able to deploy them legislatively but also efficiently.

The CHAIR: What was the relationship or the interaction between your members and Resilience NSW?

LEIGHTON DRURY: I imagine they attended the same briefings. I think a lot of the problems that my members had were more with SES in regard to an uncertainty about what to do in this incident continuously throughout the phase of the disaster, because obviously this one did go for a couple of weeks. But again, from what I've had reported to me, when Resilience did try to insert themselves, that wasn't particularly welcomed.

The CHAIR: Going back to the SES, we had earlier evidence that there was incorrect information and information was coming from Wollongong. In fact, community radio people told us that the information on the ground was more accurate and they could trust that rather than the information from the SES. Did your members find that?

LEIGHTON DRURY: Yes. I actually received a photo, which isn't in the submissions. I probably shouldn't put it forward unless—I really do ask for it to go in camera. We did get a photo of a whiteboard of the span of the control and the control structures, and it looked like a bowl of spaghetti. That's what people were using in these EOCs as the command structure. That is certainly not something that we learnt in Fire and Rescue, nor in any of the processes that even the police or ambulance do in regards to major incidents.

The CHAIR: I will take you back to that. What is your criticism? Is it just—

LEIGHTON DRURY: There is no clear command structure. One thing that we are taught as firefighters and police officers is that there is a clear command structure, and we are taught within that structure. There is one incident controller. They are trained to be an incident controller of whatever level incident that you go to. Everything stems out of that. Everyone has a role. Everyone knows who they are reporting to, where information is coming in and how information goes out. How you bring your support agencies in is tacked onto that incident command structure. That doesn't appear to have happened, not only in this flood but the previous last couple of floods that we have had in the Northern Rivers.

The CHAIR: We actually had evidence that when Mal Lanyon was appointed that problems were addressed when there was a command structure.

LEIGHTON DRURY: Correct. The police run, I think, nearly the same—I think Mr Roberts might know—the same training that we do around AIIMS, which is done through the police training centre down there at Manly and which deals specifically with incident management. I will say this, because a lot of that training doesn't get done by other agencies: This is not just about receiving the training. This is about implementing it day to day. What you'll find with your professional agencies, like police, fire and ambulance, is that because we go in day in, day out responding to a small bin fire up to that recent fire that we just had down there in the shire, that is the scale of incident we deal with on a day-to-day basis, if not week to week. We could have a 200-firefighter incident once every couple of months whereas obviously, fortunately, we don't have these incidents all the time. I go back to the point of our submission, which was that you are having the people such as us, the police or even

the ambulance service who are trained in incident management on a day-to-day basis and use that day to day. The moment it gets a bit big, it is handed off to a volunteer organisation that looks after these events once a year or once every couple of years. To me, that sounds like madness.

Ms CATE FAEHRMANN: Just continuing along those lines, in your submission at paragraph 64 it seems extraordinary that you are describing emergency management meetings taking place that contain senior local police command, Fire and Rescue NSW superintendents, local council and government management representatives, about all of whom, you state:

... are employed and trained to perform roles which involve the management of members of the public and public communication during emergency management however the decision making function rested with a volunteer member of the SES ...

That is just extraordinary, and no doubt something that you have put time and time again to government or to similar inquiries to change. Is that correct?

LEIGHTON DRURY: Yes. It requires a legislative fix, which is hopefully what comes out of this. The SES, our RFS, our Marine Rescue: They all do a wonderful job. But, as we all know, the environment is changing and these events are occurring more and more. What I think is near criminal is that you have standing armies already in place—professional standing armies—and that is Fire and Rescue. We have 6½ thousand permanent and retained professional firefighters around the State ready to go. We know if they're online, we know what levels they're trained to and we know what capability they have. The fact that you then move to a volunteer organisation to take over and run the lead on that rather than support—because there absolutely is a role for volunteers to run this surge and support. We cannot fight these big incidents, whether it be a big flood or a big bushfire, without that surge. But certainly they should be interlocking in underneath Fire and Rescue or another professional agency, rather than taking control of.

Ms CATE FAEHRMANN: There are a couple of things here. Firstly, and I think your submission makes this point as well, you would need far more resources, I'm assuming, in terms of vehicles and rescue resources and then, potentially, paid firefighters as well who are skilled in that if you were to undertake it. I don't think it would be a matter, would it, of Fire and Rescue NSW just simply being able to take over that responsibility without additional resources?

LEIGHTON DRURY: We would need additional resources. I would say some of the resources that have been spent just recently in the budget could be reallocated to Fire and Rescue. To say that that would be a ridiculously significant cost, though, I would not say that. We already have, my understanding is, more in-water swiftwater operators than the SES. They're on shift as well as off shift and we can put those people into the field right now. To say that we couldn't take over—we're already there in those EOCs. We're just taking a backward role in those EOCs rather than taking command. As for resourcing, I don't see why we couldn't use the resources at hand if volunteers can't be there in a timely fashion. It becomes a training issue rather than even a resource issue in some cases.

Ms CATE FAEHRMANN: Just my last question, although I could ask more in the time allowed, going to those volunteers, because we've heard so much, of course, in the media and everything, about how it was the community who got there, the community who got out their boats, the SES, in fact, of course, warning people not to do that in the first instance. But the community stepped forward. What would Fire and Rescue NSW do differently, then, to not hinder the community rescue service as well? I think some people listening to this would think, "Please don't do something that would stymie the ability for volunteers and community to also be part of rescue efforts." What's your view on that, given what we saw in the Northern Rivers?

LEIGHTON DRURY: I think the problem that we had in the Northern Rivers was that there was a view that enough wasn't being done. When people have a view, enough is not being done, then they fill that void. One thing I believe Fire and Rescue and the professional services do very well is they treat an incident as big as it can be rather than as little as it can be. The "Go big, go early" certainly works in Fire and Rescue—I'm not sure with the police—which means you have an abundance of resources there and you start scaling back. What I don't think we see in these floods is that we're trying to just address what we think we're going to have right in front of us. Unfortunately, in all my years, when you under-resource something, it only gets worse in emergencies. Therefore you're playing catch-up. Generally in fires, instead of losing a room, you lose a building or the one next door. In floods, if you under-resource floods, as we know, we're going to lose a lot more people.

The Hon. MARK BANASIAK: I might just pick up on some of the questioning already about the swiftwater rescues and the physical resources. In paragraph 39 of your submission you talk about how you weren't called upon in the initial phase and you believe that you would've had more boats than the SES. If you were able to be fully deployed with the resources you had, how many boats would you have been able to contribute to the rescue?

LEIGHTON DRURY: At this point—I'd have to get the exact figures from Fire and Rescue—we have accredited swiftwater teams at Newcastle, Wollongong and, my understanding is, another five across the Sydney metro. We also have a couple of spare caches. Really what we needed in those situations was more operators on the ground. My understanding—there was spare boats out of the SES. Again this is where I go back to Ms Faehrmann's point around maybe not necessarily needing more resources but the reality is we need more people to use the resources that we have.

The Hon. PENNY SHARPE: Your officers are not allowed in the SES boats, is that right?

LEIGHTON DRURY: We're allowed in the SES boats. We're not allowed to operate them.

The Hon. PENNY SHARPE: So if they don't have anyone then the boat doesn't go.

LEIGHTON DRURY: Correct.

The Hon. MARK BANASIAK: Are your boats considerably different to how their boats operate? I'm being a bit facetious here.

LEIGHTON DRURY: No, no. Our swiftwater boats don't have a motor. They're more like an inflatable kayak. That's to get round the built environment a little bit more, as you can imagine, in floods and to actually go into houses with them and so forth. Our boats that we have with our hazmat—again, Fire and Rescue is hazardous materials. We're the combat agency for that. They were not called at the start. Obviously, with floods, one of the biggest problems that you've got up there, there was a lot of contamination. Our hazmat teams weren't initially deployed into that area either, which they should be. But our hazmat teams also come with boats. They're a lot smaller than the SES, maybe not necessarily fit for flood work. They should be. Again I think some of the stuff in Fire and Rescue probably should start being upgraded to being cross-purpose and cross-capability.

The CHAIR: I just want to go back to the observation you made. You had a situation where if they weren't your boats, you couldn't operate them.

LEIGHTON DRURY: Correct.

The CHAIR: Did you have situations where your members just said, "Bugger it. We'll do it"?

LEIGHTON DRURY: None that have been reported to me. Certainly I understand that, in other flood events, that has occurred.

The CHAIR: Taking matters into their own hands, so to speak.

LEIGHTON DRURY: Under the Act, they are allowed to commandeer things; but, again, if things are locked up, it's a little hard to access these things.

The CHAIR: Point 34 states:

Many FBEU members described a lack of information about what they were being asked to do and/or what plan to follow. Information received was vague in nature. There was a lack of direction and at times it was unclear who in fact was in charge on the ground. When an incident controller could be identified, member reported that at times that person seemingly lacked the experience or training to be making relevant decisions regarding the response.

Did you have people with inferior experience to your members providing instructions to your members?

LEIGHTON DRURY: Again, I'm pretty biased on that, Walt. I'd say that my members are probably better than nearly any service. But what I will say, I suppose, to back some of that commentary up is that every single officer that we have that wears a uniform started as a firefighter. So they start as a recruit. They go through the ranks, do a number of years and, to get to station officer, which is our first officer rank, at the moment it takes eight years. To go on to inspector is another couple of years. To go on to a superintendent is another couple of years after that. So, at a minimum, people that you've got in charge of our medium-size incidents at superintendent have at least had 15 years, if not more, in the job. That's day-to-day incidents running from when you're a firefighter doing the work to a station officer running a crew to an inspector running a zone of 20-odd stations. That level of experience, you don't get from anywhere else. You don't learn it in books. You don't learn it on any diagrams or even on a course. You learn that in job-to-job experience. I think that is the difference between your professional agencies and your volunteer agencies.

The Hon. MARK BANASIAK: Just quickly on Resilience NSW, you're obviously fairly critical of their role here. In your view, is there any place for Resilience NSW, or is it just a failed experiment that we need to walk away from?

LEIGHTON DRURY: I'd kill it. I'd kill it.

The Hon. MARK BANASIAK: Oh.

LEIGHTON DRURY: I don't mean to be blasé about that. I don't see the point of what they need to do. You've got your local emergency management committees that should be dealing, I think, with the preparation going into events—whether it be a bushfire or flood or any other sort of major natural disasters. And then afterwards I think what we're seeing in Lismore—and I think the Government has acknowledged this—is that our New South Wales State-based agency is not delivering what they need at a local area and they have now set up the Northern Rivers Building Corporation, or whatever that is, to deal with that sort of stuff. Yes, it feels like a \$1.2 billion bureaucracy of doing nothing which isn't already being done.

The Hon. CATHERINE CUSACK: I understand that you're referring to the Lismore floods because you talk about two people losing their lives. Are you aware that four lives were lost?

LEIGHTON DRURY: My apologies. Sorry?

The Hon. CATHERINE CUSACK: In Lismore, four lives were lost.

LEIGHTON DRURY: Yes. My understanding is, yes, there were four lives.

The Hon. CATHERINE CUSACK: Okay. You referred to the two.

LEIGHTON DRURY: My apologies. We should change that in our submission.

The Hon. CATHERINE CUSACK: I am interested in the entire Northern Rivers region where the flood unfolded and there isn't any fire brigade in many of those towns.

LEIGHTON DRURY: Such as where, Ms Cusack? I don't have the list of stations but we have a station at Lismore, Goonellabah, Ballina, Alstonville, Grafton—

The Hon. CATHERINE CUSACK: Wardell?

LEIGHTON DRURY: Unfortunately, we don't have one in Wardell, I don't think.

The Hon. CATHERINE CUSACK: So, it's just there are many river towns. Are you suggesting that SES should be replaced in their leadership role by the fire brigade?

LEIGHTON DRURY: Yes, at an incident level.

The Hon. CATHERINE CUSACK: Okay. How many rescues did the fire brigade perform in the floods?

LEIGHTON DRURY: I don't have that information but I believe Fire and Rescue provided that in their submission.

The Hon. CATHERINE CUSACK: But—

LEIGHTON DRURY: It would be hundreds, I would suggest.

The Hon. CATHERINE CUSACK: Hundreds out of tens of thousands?

LEIGHTON DRURY: Again, Ms Cusack, I don't have those numbers. Unfortunately, Fire and Rescue does not give me all the data that they've got.

The Hon. CATHERINE CUSACK: Sure. Is it the role of the fire brigade to sound the flood alarms in Lismore?

LEIGHTON DRURY: It's funny; I was only speaking to a member about this over the weekend because the alarm—and I don't want to get this confused because I still don't have it quite right in my head about where this alarm fits into the scheme of things, but the alarm in Lismore is actually attached to the fire station, for those who did not know. It wasn't sounded the night before the evacuation was held. The information that I received from a member who works there and also lives in that area was that they didn't want to upset people. They didn't want to put any undue pressure on people. But the alarm could have been sounded because it had only been tested somewhat recently, in my understanding. The second time it came over the wall, there was no electricity to it at that point and therefore the alarm wouldn't have been sounded. Interestingly, from my understanding, there has been a request out of the firefighters up there to have a secondary backup source for the alarm so it can be sounded if electricity is out, and at this stage that has been denied.

The Hon. CATHERINE CUSACK: How many members of the fire brigade are there across the flood-affected region, just in terms of logistically dealing with rescues and managing the operations?

LEIGHTON DRURY: For this event or in the normal day to day?

The Hon. CATHERINE CUSACK: No, just in relation to this event.

LEIGHTON DRURY: I will take that on notice. I think we sent hundreds if not thousands of firefighters up from Sydney over the month that we were there, but I will take that on notice for you.

The Hon. CATHERINE CUSACK: Sure. The use of the fire trucks to water out the mud-affected residences is deeply appreciated. Everybody loves the sight of that truck coming down their street. I just want to acknowledge that.

LEIGHTON DRURY: To put into some context what I was talking about with our standing army, we were having firefighters come from Albury. Every part of New South Wales where they were spare at the time, and they could give up three to five days, they were doing three- to five-day deployments in the Northern Rivers.

The Hon. CATHERINE CUSACK: I guess there are two parts, though, aren't there? There's the emergency and then there's the recovery.

LEIGHTON DRURY: That's right.

The Hon. CATHERINE CUSACK: And the role of the fire brigade in recovery is amazing. I understand, from when we visited in Murwillumbah, that there are certain things that you can do and can't do. For example, there's a fire station in Murwillumbah in a car park encased in mud, but the fire brigade is not allowed to hose that off.

LEIGHTON DRURY: I'm sorry, could you repeat the question?

The Hon. CATHERINE CUSACK: Hosing out the mud is really of great assistance. There is a fire station in Murwillumbah and in one of the streets—I am trying to remember. Anyway, there is mud everywhere.

The Hon. PENNY SHARPE: In Railway Street.

The Hon. CATHERINE CUSACK: But apparently only the Rural Fire Service can hose it out and they'd left. And the fire brigade who's actually in the town is not allowed to hose it out. The community there just said, "If there's something you could do about this, it would really help us a lot." Anyway, maybe you could take that on notice as to whether there are constraints, because they've got a fire truck sitting there in that town.

LEIGHTON DRURY: There is probably a totally different inquiry we could have, Ms Cusack. There are lines on a map, unfortunately, between the two fire services.

The Hon. CATHERINE CUSACK: Yes, it is very unhelpful.

LEIGHTON DRURY: I totally agree. You won't hear any complaints out of me about merging those two services either or making the quickest and most appropriate response. That would be one of the reasons, or the other reason would be that they need fire coverage and that fire appliance to be online for coverage for the area, and they don't have another resource available. But it does seem odd.

The Hon. CATHERINE CUSACK: Maybe I should ask the service.

LEIGHTON DRURY: Yes.

The CHAIR: Thank you for your time. That concludes the time allocated. Thank you very much, and thank you to your members.

(The witnesses withdrew.)

Mr LINDSAY CORNISH, Former Recovery Centre Manager, Ballina, sworn and examined

The CHAIR: Mr Cornish, you are permitted to make an opening statement if you wish to do so.

LINDSAY CORNISH: Thank you, Mr Chair and Committee members. Thank you for the opportunity today. I firstly want to make it clear that I'm appearing here today in my personal capacity. I did have the opportunity to run and manage a recovery centre in Ballina for three weeks between 2 and 22 May this year. The evidence I wish to give you today is based on my personal views of what I experienced managing that centre. But I want to acknowledge that every human being that I came into contact with who was involved in the recovery effort was absolutely passionate and committed and gave everything they could and were often very disappointed in not being able to help people more. So any observations that I have are related not to the people who were delivering those services—and that went from the top to the bottom. It's around the processes and the infrastructure. Thank you.

The Hon. CATHERINE CUSACK: Perhaps I can ask you: What lessons should we learn from your experiences at the centre?

LINDSAY CORNISH: Indeed. I was a bit surprised. I had the opportunity to go up there for a period of time and the process that was set up there was quite interesting but very manual. What I got from that was the service or the experience from—people that were coming into the recovery centre who were looking for help weren't necessarily getting the greatest possible experience they could possibly have. So these people are people that need help. They've lost their homes. They've lost their possessions. Most of the people that were coming in didn't have a computer, didn't have access to internet, didn't have smart phones. So they wanted to come in and speak to somebody to get some help. They didn't know what help they could get, so they wanted help to find out what it was and how they could get it, and get someone to help them to do that.

Some of the processes that were in place were quite restrictive. We had very confusing grant situations where there was conflicting information about grants and about how you went about getting them. And there was a lot of manual work being done, such as filling out forms and having to scan them and email them in and things were getting lost. The whole process was quite unsatisfactory from the point of view of a person who's already gone through a process and lost a lot and who wants to come in and get some help. From what I could see, the experience wasn't very satisfying from their point of view.

The Hon. CATHERINE CUSACK: Mr Cornish, I visited the centre a few times and I agree. Every staff member—and I know the centre stayed open well past its hours. But it was like a production line, wasn't it, in terms of people entering, getting information and then moving through the various steps? In relation to Service NSW, who were dealing with grant applications, that was a major area where people got stuck. Can you just talk about the impact that had on the whole process and on the queues of people waiting for information at the centre?

LINDSAY CORNISH: Obviously there were two major grants that people were interested in—apart from any of the rural primary producer grants—and they were the Back Home grant, which was done through Service NSW and could be done online, and the Disaster Relief Grant, which was processed through Resilience NSW. There was a bit of confusion about which one people should go for. People coming in obviously had no idea which would be best for them. But at the same time, as staff working in the centre, we didn't know either, because we were getting information that you could definitely get this amount from one grant and you might get more from the other one. Towards the later part of my tenure up there it was apparent that people who had applied for the Disaster Relief Grant were actually getting less than they would have got had they applied for the Back Home grant.

On top of that there's this process where people come in and they establish their identity and they bring in evidence of their bank documents and their resources they have and they bring in photographs. Then, if they have to apply for another grant—so they might be entitled to a certain grant from the Back Home grant for contents of their home; they might also be entitled to one for the rental support grant. Each time they go through this process, it's the same thing. They go and produce their documents. They go and produce their identification. They have to establish where they were, where their house was. That all took some considerable period of time and it actually took a toll on the people and we could physically see them coming in frustrated about having to go through this process again and again.

The Hon. CATHERINE CUSACK: But for Service NSW, there were only two of its staff doing these grants. They also had to assist people with their documentation, didn't they, given that many had lost everything in the flood? To just have two people managing that entire process, it's very dysfunctional in a centre.

LINDSAY CORNISH: In the time that I was there, the continuing—

The Hon. CATHERINE CUSACK: I don't mean any disrespect to those people. I saw them—they were almost in tears. The two people who had to do all of this were almost broken down.

LINDSAY CORNISH: The Service NSW people that were in the centre when I was there were absolutely amazing. The contingent had grown by the time I got there. We usually had at least five on every day. Those five people were kept extraordinarily busy trying to manage a whole range of things. Not only were they doing the Service NSW Back Home grant, which was kind of the bread and butter, but they were having to do all sorts of inquiries relating to people who had lost documents. By the time I got there on 2 May—there was previously, up until that point, a representative from Housing from the Department of Communities and Justice in the centre. They stopped turning up. I wasn't quite sure why that was.

All of those people that then came in, who didn't have anywhere to live and needed urgent housing or had some acute housing needs—we were essentially referring them to Service NSW and they were taking that on board as an extra thing to do, to try and then ring Housing to try and sort out the housing situation. They never whinged or complained about having to do any of that; they just went on and did it. But it was pretty onerous for those Service NSW people, day in and day out faced with a whole range of things, some of which they knew what they were doing, some of which they were just learning on the spot.

The Hon. CATHERINE CUSACK: I have one more question. We have heard a lot of evidence about the program of communications to the victims and to the community about what was going on. I am aware that there was an incident in the Ballina recovery centre where people incorrectly believed that it was going to close. I wondered if you might share that story with the Committee? To me, it highlights the need for better official information to the community.

LINDSAY CORNISH: There were certainly some communication issues—that was one of them. We had people coming in and saying, "Oh, we didn't think you were here. We thought you had closed already."

The Hon. CATHERINE CUSACK: Someone did a post on Facebook.

LINDSAY CORNISH: Somebody did a post on Facebook that it was closed, or that it was closing. There was anecdotal evidence that people had thought the recovery centre was actually the centre that was set up adjacent to Bunnings immediately after the flood event. They didn't realise that there was actually a separate thing called the recovery centre out at the surf club, which is where the Ballina recovery centre was. There were issues around people turning up with donations to give to the recovery centre—so they didn't understand that it wasn't a place to receive donations; it was a place for people to go and seek help.

The site was originally going for seven days a week, and then it reduced down to five days a week. I happened to be in there on a Saturday doing some work and a lady came in and had no idea that the centre wasn't open. There obviously were some communication issues. Towards the end of my tenure, they also started sending people out on what they called street visits. These were people, mainly the interstate contingent—people who had volunteered to fly in and assist. They were fantastic as well. They were walking through some of the most affected streets, knocking on doors, trying to talk to people and ask them did they know they could get help. As a result of that, we had several people turn up in the centre saying, "We had no idea you were here."

The Hon. CATHERINE CUSACK: You had some queues when the centre opened, didn't you? People waited for maybe six hours, but then couldn't be processed?

LINDSAY CORNISH: I will say, I wasn't there at that time. The previous recovery centre manager that I spoke to said there were lines out the door, down the ramp. People were waiting for several hours.

The Hon. CATHERINE CUSACK: And then they couldn't be seen. So maybe some surge capacity is needed? I have to say, the way the centres opened on different days, I assumed that maybe there was going to be a rolling resource there to deal with the initial flood of inquiries. That didn't appear to happen, did it?

LINDSAY CORNISH: Not to my understanding, and that would have been quite helpful. I guess it is very hard to upscale to meet the demand of these things quite quickly. The way I got there was that I responded to an expression of interest weeks and weeks after the flood event and went up to try and help out—just to add a little bit. It would be, I think, quite helpful to have a contingent workforce that said, these are people—particularly across the public service—who have got some level of training, who have spoken to their superiors to say, "Yep, if something happens, I'm available to go and help." And when something happens, they can be called upon immediately, rather than have this administrative process that takes three or four or five weeks to get them up there and get the boots on the ground.

The CHAIR: Mr Cornish, earlier you mentioned the two grants. What happened when Service NSW discovered that they were putting people forward for grants, when they should actually have put them forward for other grants where they could get more support? What happened when that occurred?

LINDSAY CORNISH: One of the problems is that we didn't understand. The Back Home grant was clear. It was \$10,000, \$5,000, \$5,000, so you could clearly see that if people were approved, they would get a certain amount. With the Disaster Relief Grant, we didn't know how much they could get. There were obviously some formulas for calculating, based on the loss that had been suffered, how much a person was entitled to, but staff didn't know what that was. They were proceeding on the assumption that if you could get the Disaster Relief Grant and you lost \$100,000 worth of possessions, you might get more than \$10,000, as you would under the Back Home grant.

The CHAIR: I just want to get this clear. You had people working for the New South Wales Government who didn't actually know what proper advice to give to people seeking assistance?

LINDSAY CORNISH: Yes. I was running the centre, and I didn't have any sort of hard criteria to say, "You'll be better off on this one than you will on this one". It was speculative.

The Hon. CATHERINE CUSACK: You had to do one or the other.

LINDSAY CORNISH: You could apply for both and, of course, once you're approved for one, you became ineligible for the other. If you applied for the Disaster Relief Grant and got \$9,000 then you became ineligible to apply for the \$10,000.

The Hon. ROD ROBERTS: Thank you, Mr Cornish, for your submission and for appearing today. Can you take us back to the situation in the recovery centres where people were coming in and retelling their story? We've heard a lot about that from numerous witnesses. In your experience there on the scene, how could that be changed? What could we do better going forward?

LINDSAY CORNISH: It did appear to me that there was a lot of duplication, and I could see that everything in the recovery centre was manual. We signed people in on a piece of paper manually; we put Post-it Notes up to allocate people to desks. There was no system in place. I know that across government we have systems everywhere that can manage this sort of thing, like the customer relationship management systems, where you could log somebody in, create a profile for them and then that person could go to the next service provider and their details are already in the system. You could put their evidence in there, their photographs of their home underwater, their bank statements—they could all go in. If they're eligible for another grant, they might have to do something else. But the bulk of that work has already been done, so they don't have to keep retelling their story and keep having to go through the emotional trauma.

One of the things was people having to trot out photographs of their house underwater and looking at it again and getting emotional because they're seeing their house underwater again. If we could just have them do that process once, that would be really helpful. The other thing was that there was this big drive to collect data through the recovery centres to feed up to the Resilience executive, because they obviously wanted to know what was happening on the ground. They wanted to know who was coming through the door and they wanted to know why they were coming through the door, which is obviously understandable.

But, again, all that was done manually. It was all manually adding up and sending things through, often before the centre had closed, trying to give statistics so they could be funnelled up to the executive—so some sort of system where that was recorded. They could have that data in real time and they could just be looking at it, and people wouldn't have to be running around trying to add things up half an hour before close to work out how many people had come in, how many people returned for a second or third time and what sorts of services they were actually seeking.

The Hon. ROD ROBERTS: In your submission at point 2 you talk about using data to target resources. Could you expand upon that a bit more for us?

LINDSAY CORNISH: Yes. What was apparent after the street visits was that there were people out there living in homes that had been damaged by the floods who hadn't approached anybody for assistance. They hadn't been online, they hadn't been to a recovery centre and they hadn't applied for any grants. The street visits themselves were useful in terms of—the feedback was that seeing people knocking on the door in government shirts saying, "We're just here to make sure that you know there's help available," was quite comforting for a lot of people. They enjoyed the opportunity to talk to people and tell them about their story, so that was obviously a nice touch.

But it seems that if we had those records available where we could say, "Well, we know the houses that were affected by the flood; we know the people or the addresses that have applied for grants," then if there are affected homes and nobody's actually come forward and applied for something, they're the people we probably want to go and knock on their door and say, "Did you know that there are things out there that we can do to help you?" So all those sorts of technology-driven things—I was a bit surprised to see that we didn't quite have those

to the capacity that I would expect, given that we've been through disasters previously. I'm just hoping next time we have a bushfire or a flood that there'll be some thought going into that to improve the way that we deliver our services and make them targeted.

The Hon. ROD ROBERTS: Continuing on, you have mentioned to us about manually filling in documents and then having to scan them and then send them off to, I am assuming, Service NSW headquarters. There was no provision for data input on the spot at all?

LINDSAY CORNISH: No, the Back Home grant, which was the Service NSW grant, was done online. The Disaster Relief Grant, which was administered by Resilience NSW, was done on bits of paper. They were scanned into a computer somewhere. The scanner at Ballina didn't scan double-sided so people were having to photocopy it and then scan it to try and get it into the system and then emailing it off to a Resilience NSW central repository, and then once a week or so they would be packaged up into an express post envelope and posted off to Sydney.

The Hon. CATHERINE CUSACK: This is very high-tech.

LINDSAY CORNISH: I think the last week I was there we started getting a list showing all the people who had applied for a grant, so we could actually then say whether they had been received, because up until that point we had no idea. If people came in and said, "I applied for my grant six weeks ago, seven weeks ago. Do you know where it is up to?", we didn't have any idea whether it had even been received at the head office. We were flying blind and saying, "You will probably just have to wait, really," which is quite unsatisfactory from our perspective.

The Hon. ROD ROBERTS: Can you explain to us about the department of housing as well? Obviously, housing was one of the biggest issues. Am I correct in saying that? People needed crisis accommodation, temporary accommodation, or whatever it happens to be. My understanding was the department of housing were at the recovery centres for a period of time and then all of a sudden they were withdrawn, so the recovery centre workers were left to deal with that as well. It is my understanding, and correct me if I'm wrong, that recovery centre workers were given a 1800 number to ring for the department of housing, the same number that members of the community were given, so recovery centre workers are sitting there on hold to make an inquiry about housing. Is that correct? Can you talk us through that a bit more?

LINDSAY CORNISH: Yes, that's correct. When I started there on 2 May the desk with "Housing" written above it was there but there was no-one there, and I was expecting somebody to be there and nobody came and then we sort of heard later in the week unofficially that they had withdrawn and there was a 1800 number for people to call. About a couple of weeks after that, probably the last week I was up there, they actually passed out a 1300 number, which was an internal number for the staff to use which had a much shorter wait time. But between that period it was really just a matter of ringing the number and waiting on hold. Service NSW people, as I said earlier, were adding that to their quiver of things that they had to manage and they were sitting on hold and trying to get people crisis housing, emergency housing, so they didn't have to sleep in their car again or sleep out in a tent somewhere. That was, again, quite unsatisfactory. Volume-wise, I wouldn't say it was every second person, but of course someone without somewhere to live is one of our primary needs and to have people come in saying, "I've got nowhere to live," and us having to sit on a phone and ring up trying to get some help, it was quite frustrating.

The CHAIR: What were the reactions from members of the community who came in seeking help and assistance and encountered someone on the same telephone line, express posting materials to Sydney or having a clumsy grant process and being told to relive the experience over and over again? What were the personal responses? What occurred?

LINDSAY CORNISH: Well, obviously the range of emotions, as you can imagine. People were upset, people were sad, people were frustrated, people were angry. It kind of depended on the person themselves. The people affected by the floods that I encountered were—the most common phrase you'd get was "But people had it worse than me." Their home was only flooded three feet and not six feet so they go, "There's lots of people worse off than me." But, still, when they knew there was a process that could help them and we'd be putting it out there there's a process to help you, it might have been helping them but it was not helping them in the best way possible and it was quite frustrating for a lot of them and quite annoying. I guess they couldn't understand. From our perspective, we know there are internal things. We know there is Service NSW and Resilience NSW and Services Australia, but from a customer or a person who's affected by the flood coming in, they just want to see the Government and they want to see somebody help them. They don't really care about our individual ways of working; they just want to know that they can get what they want and not be put through any more trauma in the process.

The Hon. CATHERINE CUSACK: Did some people give up?

LINDSAY CORNISH: I'm sure they did. We've had a couple of people walk out. I had a gentleman come in one day and, as we do, we greet them at the counter, ask them what we can do for them today and started asking him some questions. He eventually just threw his arms up and walked out. He'd been in before, apparently. Obviously, the experience for him wasn't a particularly positive one, which is really unfortunate. That is the sort of thing that hurts people who are working in those centres—when they see people coming in who obviously need help and they walk away disparaged.

The Hon. CATHERINE CUSACK: Can I just ask about registering people who come in? That is a kind of voluntary process. I wonder why we don't register flood victims and make it a more seamless experience for them, based on the fact that they've identified themselves once their address is there and we can tell a multitude of agencies, State and Commonwealth, who they are without repeating that over and over. Why don't we do that?

LINDSAY CORNISH: That is a very good question. It's a bit above my level to answer that question. It seemed to me that it's the sort of thing we do in government agencies all the time. We register people, we give them numbers and then we have a file on them and we can access it. We tell them up-front why we are going to access their information, we access it and we use it for purposes. As long as we disclose it, I don't know what the issue would be with actually recording that information and making it available to anyone who needs it to help those people.

The Hon. SCOTT BARRETT: Using your experience to look forward, particularly around that data capture, how do we do that better? Is it the Red Cross who meets the person and tries to capture and tease out as much of the information as they will need going forward? Do they keep going back to that one person every time new information is needed or, as they share information with different people, which I would imagine would be another stress on top of everything else, do those people need to get better at capturing that into a central database, or any other options that there might be?

LINDSAY CORNISH: I think that's exactly what it is. It needs to be captured once in a central database, which is going to be a special database that is created for that particular event, whether it is a cyclone, a flood or a fire. We want to know where the person's address is, and we want to know that it was affected by the floods. Obviously, there are people who will come forward and claim for things when their homes haven't been affected. We've got all of that data, so we need to make sure that we capture it once. If people need to produce bank statements, they produce them once and they get stored in the system. If they need to produce photographs, we capture them and we store them in the system. Then we make them available. If people are entitled to three or four different grants or subsidies, we should be able to simply access the data that's already in there and say, "That's there, that's there and that's there," and we can either process the application or, if there's more information for a specific application, we can seek that out.

The Hon. SCOTT BARRETT: Could some of this information be pre-filled? For instance, they've got to have the names and who lives in every residence in that shire, right? If nothing else, there is the electoral roll. Could those sorts of databases talk to each to help populate some of this information that's needed?

LINDSAY CORNISH: I'm not a database expert, but I can't see why not. I've worked in areas previously where we get lots of databases to talk to each other all the time, and you can overlay systems that will catch that data, suck it up and make it available for other purposes. I can't see why that would be too difficult. One of the other things is that there were a number of fraudulent instances where people applied for grants for homes that they didn't live in. Then the person would come along to make their grant application and the Service NSW system wouldn't accept it because that one grant per household had already been applied for that household and it wasn't the person who lived there. With a little bit more automation and a little bit less manual working, you could pick up those things a bit faster and make sure that you're mitigating against the risk of fraud a bit better than we were. It was kind of flying blind when we just had to accept things, put data in, push it through and hope for the best.

The CHAIR: Rod, do you have any questions?

The Hon. ROD ROBERTS: I'm mindful of the time, Chair. Perhaps some of the other participants might like to ask something.

Ms CATE FAEHRMANN: I have one final question. In terms of the role broadly of Resilience NSW in terms of providing guidance—they are supposed to be coordinating the recovery efforts. What was your experience with Resilience NSW during your time heading up this recovery centre?

LINDSAY CORNISH: Obviously I think the attitude of the people who worked for them was fantastic. There were clearly some communication issues and clearly some clunkiness in the way that it operated and the way that things were done. Some of the equipment in the recovery centres wasn't really up to scratch. There were

a lot of things that didn't quite work seamlessly. It's a relatively young organisation but I think there's definitely a place for it. Perhaps not in incident responses, as the previous witness said, but in terms of the recovery and the way they were able to coordinate different agencies I think was actually quite helpful.

We had interstate contingents coming in to help out. They were able to be coordinated through Resilience NSW, and that was quite helpful. It seems that there does need to be some ironing out of some of the processes and some of the communication. I know that when I left the recovery centre there was no-one to replace me. There were some issues around continuity, which was one of the other things. People were coming for very short periods of time, maybe a week or two weeks, and then they would leave. The information, knowledge and experience that they had gained was then lost and they had to start again. So, again, that wasn't necessarily a very seamless way of people coming in looking for help to experience that.

Ms SUE HIGGINSON: How did you end up being at the recovery centre and how did you end up leaving?

LINDSAY CORNISH: I applied for an expression of interest that went around through the State Government that said, "Anybody who's interested in going up and helping with the flood relief efforts, put your name down." So I did, and they rang me and said, "When can you go?"

Ms SUE HIGGINSON: Was that Resilience that put that out, or do you know who in government—

LINDSAY CORNISH: It was through Resilience. It was essentially a secondment to Resilience NSW for a short period.

Ms SUE HIGGINSON: And you left because that was your time?

LINDSAY CORNISH: I was only there for a finite period; that was my tenure.

The Hon. ROD ROBERTS: When you took over—I think it was 2 May—

LINDSAY CORNISH: Yes, correct.

The Hon. ROD ROBERTS: —did you get a handover from whoever was the coordinator before you?

LINDSAY CORNISH: I was extremely fortunate in that I did get a handover, but apparently I'm one of the very few that has happened to. The person who had been there had been there for some time, so I found that extremely helpful. In fact, I would have been in a much more disadvantaged position had that person not been able to spend some time with me to do that handover.

The Hon. ROD ROBERTS: And the person who followed you, were you in a position to give them a handover?

LINDSAY CORNISH: As far as I know, there wasn't anyone who followed me.

The Hon. ROD ROBERTS: For clarity, you ran the Ballina centre?

LINDSAY CORNISH: That's correct.

The Hon. ROD ROBERTS: Did you work at any of the other ones as well?

LINDSAY CORNISH: We also had the recovery centre—"The Hub", we called it—out at Wardell, which was two days a week, and we ran outreach centres at the Jali Local Aboriginal Land Council in Ballina. We had Camp Drewe up at Lennox Head and there was a site out at the South Ballina caravan park, which Housing had essentially procured a bunch of homes to put people in, and we would go there once a fortnight and do the mobile visits to make sure people were okay and see what we could do to help them.

The Hon. ROD ROBERTS: I'm assuming the difficulties in your operation that you have outlined and experienced were the same across all those centres.

LINDSAY CORNISH: Yes, exactly.

The CHAIR: Thank you, Mr Cornish, for your time, for your submission and for making yourself available.

(The witness withdrew.)

(Luncheon adjournment)

Mr DANNY ROSE, Technical Director, Floodplain Management Australia, before the Committee via videoconference, affirmed and examined

The CHAIR: I would like to admit our next witness. Under the rules and regulations of this Committee, there is an option to make a short statement if you wish to do so. Do you wish to do so?

DANNY ROSE: Yes, please, Mr Chair.

The CHAIR: Thank you. Commence.

DANNY ROSE: Okay. Thank you for the opportunity to present evidence on behalf of Floodplain Management Australia today. FMA is the peak national body for floodplain management practitioners in Australia. We represent over 170 members from local governments, catchment management authorities, State agencies, consultants, contractors, suppliers and individuals involved in the flood industry. We have built strong partnerships across government agencies, including the Bureau of Meteorology and State Emergency Service, and other bodies such as the Insurance Council of Australia. We meet quarterly, hold a national conference annually and we have a library of over 60 years' worth of research papers into every facet of our field, giving our members access to all aspects of best practice floodplain management.

In our submission to the inquiry, we have emphasised the following issues in relation to the preparedness and response of government and our communities for floods of the nature seen earlier this year. One, flooding is our most costly but also our most predictable natural disaster. While many of the February and March floods were floods of record at various gauges, they were well within the realms of probability based on existing flood studies and management plans. This information is freely available to the response agencies and in the community, but there are barriers to communicating this information, especially where warning times are limited. Two, we need to urgently implement the findings of the Productivity Commission's 2014 inquiry into natural disaster funding arrangements to correct the ongoing funding paradigm of 3 per cent on studies and resilience projects and 97 per cent on recovery. We know that every dollar spent on mitigation works can save \$10 in reducing direct flood damages, and this does not account for indirect costs of flooding such as stress, health impacts, lost employment and environmental issues.

Three, if we spend this money on updating and expanding our flood studies and making risk-based investment decisions for engineering works like levees or land use measures such as property buybacks—my apology—local councils need significant technical and financial support to implement and manage these projects. There has been a systematic downsizing and deskilling of the traditional government agencies that councils turn to for their support, and this needs to be addressed. Fourth, and finally, FMA has long advocated for stronger links between our floodplain management and land use planning schemes to reduce current and future flood risks, and we have provided two position papers relating to this for your consideration. We support risk-based development controls that consider the full range of flood intensities, including climate change scenarios, not just a singular flood standard like the one-in-100 flood. Flood risk needs to be intrinsically built into strategic land use planning at the State, regional and local levels, all supported by clear and consistent government policies and guidelines. With that, I am happy to take questions from the Committee. Thank you, Mr Chair.

The CHAIR: Thank you, Mr Rose. We will start with Ms Sue Higginson.

Ms SUE HIGGINSON: Thank you, Mr Rose. Can I just take you to the floods that took place on the Richmond flood plain in the north? We have received quite a bit of evidence from various agricultural interests across the flood plain that have called for more active management in terms of cleaning out drains and that sort of work in the mitigation program. With your knowledge of floodplain management, is that something that you think could have had a beneficial impact in terms of the flood at the scale and impact that we saw in the Northern Rivers? Is that a measure that would not have a dramatic impact in terms of the scale of what we saw in the Northern Rivers?

DANNY ROSE: It's an interesting one. I'm based in Tweed Shire, so I understand—and I've heard very similar comments from the Tweed community. In my opinion, those sorts of drain management and river management techniques would not have made a significant impact on the peak of the flood or the duration of the flood. My experience is that those sorts of techniques are effectively managing agricultural run-off and drainage of those areas. A lot of those areas are only able to be farmed because of previous drainage measures and mitigation works like levees, floodgates and pump systems, and all those flood mitigation assets do need to be maintained in the long term for them to be effective. But because of the volume of water coming down the Richmond, the Wilsons, the Tweed or the Northern Rivers during those events, I don't believe personally that those drainage-based solutions would have had a measurable impact.

Ms SUE HIGGINSON: Mr Rose, I have a follow-up, which is a two-pronged question. There has been quite a lot of discussion in the north about the need to revegetate the upper catchment areas. Could I have your comments on that, just briefly? The final part of that is in relation to what you raised about buybacks. On that Richmond flood plain, looking at some of those riparian areas, do you think there is a case that we perhaps should be broaching that topic of buybacks in order to allow the flood plain to function, particularly in those riparian areas?

DANNY ROSE: My understanding is revegetation of upper catchments can be quite effective, but it needs to be looked at based on the characteristics of the catchment. Some will be suitable for that and may have benefits for; others may not be because, for example, it may slow down water coming down one tributary that then coincides with other peaks coming down other tributaries. So it can be beneficial or it could act to worsen flooding in some situations. It is certainly beneficial in trying to slow down water, reduce scour and reduce the export of large amount of sediment down rivers, and we saw a lot of that type of damage in the Northern Rivers floods. Again, because of the volumes of rain and run-off that occurred in this particular event, I'm not sure any amount of revegetation would have really made a material difference, just because of the volume of rainfall.

For your second question in terms of buybacks to allow for riparian planting, again, it's not a field I've really been professionally involved in but, in my opinion, it should be something that's negotiated with landholders because there are a lot of benefits for those landholders in re-establishing those green corridors and setbacks to the rivers. As I said, it stabilised those things like fence lines, access roads or pumps for irrigation. So rather than buying back rural or agricultural land for those purposes, I think the first step would probably be working with those landowners, with assistance from Local Land Services or other agencies to try to come up with beneficial partnerships.

The Hon. PENNY SHARPE: Thank you very much for your submission. I have a couple of questions. In your opening statement, you said that the probable flood heights were entirely predictable and are within the models that exist. Do you have a view about how it is that we keep getting told that we just got it wrong?

DANNY ROSE: Yes, it's an interesting one. I will use the Tweed Shire example. I'm not aware of any properties that were impacted by the flood in the Tweed Valley that hadn't been shown, in some sort of mapping or property system, to have been flood liable. We do studies, and there's funding assistance from the Department of Planning and Environment to do so. One of their requirements in doing a contemporary flood study is to model the full range of flood events right up to the probable maximum flood. Even in Lismore, where a flood occurred that was several metres higher than floods of record and exceeded the 100-year flood, it was still well within the realms of probability. So floods higher than had occurred in Lismore in February could conceivably occur. Equally, floods of record or floods of equal rarity could occur in the Hawkesbury or the Hunter or any number of rivers. So it is conceivable. Even though they are rare events, what we need to do is consider the escalating consequences of those rarer floods and make sure that the planning is in place for those rarer but more impacting floods.

The Hon. PENNY SHARPE: This is tangential. It's clear that local government and others need more support by way of technical guidance to make these plans and to do that work. But do we have a workforce issue as well? Are there not enough people with the skills to be able to do this work?

DANNY ROSE: To some extent. The industry has changed a lot in my almost 20 years of experience. Because the technology now allows us to do a lot of modelling of floods, very complex flood studies and complex statistical analysis of rainfall and run-off, it is very much the realm of the private sector to do those studies now. Except for all but the largest city or regional councils, if they are undertaking a flood study it's very typical that they would be engaging professionals from the consultancy world. They're very well equipped but are in demand and cost a reasonable amount of money. But, as I said before, the State floodplain management grants system does support New South Wales councils in engaging those professionals.

Probably where the skill set is lacking is then what happens when we do the management studies. Once we work out what that flood behaviour is and get a suite of measures—they might be infrastructure or they may be town planning changes or they may be changes to emergency response—the ability for councils to then implement those projects is limited by project management skills within councils. We've seen a gradual de-skilling of the agencies that would typically support those projects, such as Public Works Advisory, Department of Planning and Environment, and Local Land Services—all those sorts of State agencies. Where 30 years ago there were large teams of very skilled professionals and engineers, that's gradually been whittled away as people have moved away from the industry and, as I understand it, funding has been put into other focuses.

Ms CATE FAEHRMANN: Mr Rose, thanks for your submission and the reports and attachments you sent with it, which will be very useful. I wanted you to expand upon that part of your submission where you alert the Committee to the fact that the FMA has recently completed your draft position policy, the *Consideration of*

Climate Change Flood Risk in Land Use Planning, which I understand was presented to your recent conference in Toowoomba. The submission then states:

There are some differences in approach between the FMA Flood Risk Management in Land Use Planning Policy and the new draft Flood Risk Management Manual—

which the department has put out—

and we have offered to assist in resolving these issues with DPE.

Could you please, as simply as you can, explain what those differences are and how you are working to resolve those issues?

DANNY ROSE: Very briefly, I think we're very supportive of the draft manual as has been exhibited by the department. A number of FMA members, including myself, were part of working groups in the formation and review of those documents. Overall, FMA is hugely supportive of the update to the manual and its toolkit. Some of our submissions back to the department on the document were that it was considered to be a little too hefty for the majority of flood plain professionals, particularly council exponents, to be able to use readily. We requested some additional planning guidelines to simplify the process and perhaps have some of the more technical information in other chapters.

There was still a feeling amongst the FMA that there was still a little bit too much focus on the singular flood standard—the idea that we still should look at the 100-year flood and apply freeboard. The manual has taken a number of steps away from that sort of approach. Indeed, its current format—and possibly the one before—has advocated a merit-based approach. However, based on information in our position papers, we think that that can be broadened because there is a link between the way the manual is trying to work with the planning system and last year's flood-prone land package as well, which does give councils the flexibility to set different flood standards for different types of development and different vulnerabilities—but making that a little more obvious to land-use planners who don't understand the complexities of our flood models, the different-sized floods and the way that they're modelled, the hazards that come along with those, and creating a bit more of a road map about how that can be truly merit based and truly risk based for a range of different land uses.

The CHAIR: Ms Fachrmann, do you have another question?

Ms CATE FAEHRMANN: I will come back to it.

The Hon. CATHERINE CUSACK: Thank you so much for this evidence. It is fabulous. What liaison do you have with the Bureau of Meteorology in relation to modelling floods? Communities are very dependent on what the bureau says is likely to happen. I know it is not an exact science but we are in a La Niña weather event at the moment. Catchments are saturated. I am assuming that the engineers and the expertise of your members are pretty important in understanding how to model for flooding. I just wondered how that all fits in with what the bureau is telling us during actual events.

DANNY ROSE: During actual events there is no active involvement of the FMA in what the bureau does, but outside of that time we do have a number of links with the bureau. They present at all of our quarterly meetings and provide weather outlooks for the months ahead, as well as some arising events and activities that they've done in the previous quarter and any learnings that we do have there. There's a lot of shared learnings amongst our industry representatives and the bureau, in areas where improvement can be made. I think the best link that the FMA provides for the bureau or the FMA members linking with the bureau is around involvement with the community and the local government stakeholders in making sure that the bureau are using the best available information, identifying gaps in warning systems and perhaps upgrades to gauging systems and the networks that the bureau uses to make its prediction and monitor what's falling on the ground. But I wouldn't be in a position to comment as to how effectively their warning systems or forecast systems are. But, as you say, it is a very complex system. We enjoy ongoing discussions and liaison with the bureau and do sit with them on their flash flood consultative committee.

The Hon. CATHERINE CUSACK: In relation specifically to this issue of the one-in-100-year flood, which—I think a lot of people are now starting to get on board with what you're saying, that maybe that shouldn't be the focus anymore. Are you talking to the bureau about that? Just in terms of this language and terminology, it's really not clear to me who is driving the standards and how we should be thinking about these things.

DANNY ROSE: Yes. We often hear from the bureau and the SES that they really have no interest in whether it's a five-year flood or a 20-year flood or a 500-year flood. The 100-year flood standard is very much driven by land use planning and doesn't really mean much to a true flood-modelling practitioner. It's a certain sized flood with a certain probability of occurrence. It's just that a lot of, historically, our land-use-planning systems have been attached to this idea of the 100-year flood. The one-in-100 flood is just the flood that has a

1 per cent chance of occurring in any given year. As we've seen in the fifties, in the seventies and in recent years, you can have several 1 per cent floods or thereabouts very close together. So I don't see it at all as a failing in the forecast systems or the flood modelling to say that we didn't know we were going to have a 100-year flood this year. More, I guess, it's the ability for the bureau to be able to predict what appear to be rapidly escalating weather systems and be able to get forecasts of how bad they may be out in enough time for emergency services and the other response agencies to be able to do something meaningful with that.

The Hon. CATHERINE CUSACK: With climate change, though, shouldn't we be updating these probabilities? If so, how does that happen?

DANNY ROSE: Yes. There's been a whole body of work done, led by Engineers Australia, I think it was. There was a multidisciplinary team that updated a document called *Australian Rainfall and Runoff*, with its latest version being 2019. It took many, many years and experts from a range of fields to look at all the data and the weather recordings and how we can better represent and help assist the flood forecasters with that. We rely on a number of international models. When I say "we"—the bureau relies on a number of international models to try and predict what the weather will do. Often those models will have different scenarios. It's only when those scenarios start to line up between a number of models that the accuracy of forecasting tends to improve, and the further out the bureau tries to make those predictions, the more varying those likely scenarios might be.

The Hon. CATHERINE CUSACK: In relation to Sydney, actually, and the Nepean and the Hawkesbury flood plains and the Warragamba Dam, we have been hearing evidence about how the dam should and shouldn't be used to mitigate the height of floods. How is that being informed by probability and climate change data? The community is clearly of the view that it's not being managed at all. Is it being managed? Do you have views about those flood plains and how we're managing them?

DANNY ROSE: I think the Hawkesbury-Nepean flood plain is probably one of the most studied and modelled flood plains in Australia, possibly up there with the Brisbane River flood plain. There are countless studies, scenarios, climate change possibilities; the probable maximum floods run through there. All that work has helped inform Infrastructure Australia, the Department of Planning, the member councils and the communities there of the extent of the flood risk there. Unfortunately, a lot of the majority of that flood risk is already sitting there on that flood plain. So then it starts to turn to measures to either try and hold back some water with measures like dam storage, diverting water with things like levees or channels, or channel widening and those sorts of schemes. Then you have to look at the warning and the town planning approaches to try and either get people out of the way as an evacuation response or permanently through changes to our settlement patterns. So I'm confident [disorder]—

The Hon. CATHERINE CUSACK: I guess the question is are we doing a good job in that?

DANNY ROSE: Well, that's probably a political question that I'm not able to answer. I think the technical side of it is done very, very well. It's then being able to make decisions where there's going to be winners and losers, which is the hard part.

Ms CATE FAEHRMANN: Just on that, we've heard from some members of the community in the Hawkesbury-Nepean as well as in the Northern Rivers around the Tweed, in particular, about the potential impact of new development that will take place in flood-prone areas, not least of which will be to exacerbate the impact of floods on the existing development. Would you like to comment on your views about whether or not that can be done safely now, given what these communities have been through, in terms of new developments that are being planned for flood-prone areas in New South Wales?

DANNY ROSE: Yes. Again, it's a very specific equation depending on which catchment and flood plain you're looking at and what the topography and the settlement patterns are as to whether some developments are suitable in the flood plain or not, and even what sort of land use it is because, I mean, development can be agricultural or recreational-based where regular flooding is acceptable or even beneficial. But if we are talking about residential development—

Ms CATE FAEHRMANN: Yes, we are.

DANNY ROSE: —first of all, it needs to be in a part of the flood plain that's compatible with the hazard. So, if it is part of the flood plain, then it needs to be in an area where the water is not running too swiftly at too deep a depth to provide unacceptable risk to buildings or people, so it tends to be more around the fringes of the flood plain where that can occur. Then you need to look at things like the impact on emergency services and the ability for those new developments to get themselves out of the flood plain and away from that hazard under their own steam rather than waiting for boats or helicopters to come and rescue them because, as we have seen in these events, that scenario is extremely unlikely or even impossible.

All these steps are built into the New South Wales planning scheme as well as the existing and the proposed floodplain development manuals, so all the steps are there. Where local government and State agencies tend to have difficulties is dealing with the legacy issue of either past approvals or past zoning decisions that were made in the absence of good flooding data and that perhaps just focused on the one-in-100-year flood, which, as we've said, is limited and not understanding of the potential for things to get a lot worse in probable maximum floods.

The CHAIR: Thank you, Mr Rose. That completes our time allocation. Thank you for your time and thank you for your submission.

(The witness withdrew.)

Ms BRONWYN CLERE, Operations Executive, Telstra InfraCo, before the Committee via videoconference, affirmed and examined

Mr PETER SUTHERLAND, Network Operations Executive, Telstra, affirmed and examined

Mr GREG WELLS, New South Wales Government Chief Information and Digital Officer, sworn and examined

Mr LUKE JENNER, Chief Operating Officer, Essential Energy, before the Committee via videoconference, sworn and examined

The CHAIR: Under the standing orders there is a provision for an opening statement. If anyone would like to make an opening statement, can you please raise your hand and then I will call for you in turn? Mr Sutherland, please commence.

PETER SUTHERLAND: Thank you, Chair, and thank you to the members of the Committee. Telstra welcomes the opportunity to appear before the Committee today to provide more information about the role that we played during the major flooding across New South Wales earlier this year. The 2022 flood event resulted in widespread and significant impacts across many areas of north-east New South Wales and the Nepean-Hawkesbury area in the west of Sydney. Tragically, we know that lives were lost, homes and properties were destroyed and businesses were severely impacted or in some cases destroyed. We know that, during times of crisis, staying connected is critical. In our long history we have had extensive experience dealing with disasters and we work year round to ensure that we are prepared to respond when a disaster hits. As soon as it's safe, we are often the first on the ground to assess and restore services following disasters. During a disaster our first priority is the safety of our people followed by doing all that we can to assess the impact and to restore services to critical facilities.

During the 2022 floods our network experienced substantial physical damage, which caused mass disruptions to our customers and to fixed line services. Across the flood-affected areas, Telstra experienced outages at 124 mobile sites, and there were some 60,000 fixed line services that were affected. In the initial days of flooding, network facility disruptions were largely due to loss of power as well as an inability to access sites, primarily because of flooding, to connect backup generators and to keep them refuelled. However, once the flood waters receded, the power utilities were able to restore mains power relatively quickly and, in many cases, this enabled services to be restored. In some instances, however, we suffered physical damage to our assets due to water inundation or due to fibre optic cable some distance away being impacted.

Our technicians on the ground and many Telstra staff across the country worked tirelessly to restore services as soon as possible. We deployed technicians from other parts of New South Wales and, indeed, from other parts of Australia to the areas. We express our sincere appreciation and thanks to the many brave and determined emergency workers, the ADF personnel and other individuals for the assistance that they provided to minimise the impact to telecommunications networks and to help restore services, often in very hazardous and challenging conditions. We hope that this is an opportunity for the Committee to learn more about Telstra's recommendations regarding our response to natural disasters, the challenges we faced accessing our infrastructure during and after the event, and how we supported our customers. We'd also like to table a two-page document containing six images from the 2022 floods that may be helpful in answering some of the questions from the Committee today.

The CHAIR: Mr Jenner, did you want to make a statement?

LUKE JENNER: Yes, please. The recent flood events across the North Coast of New South Wales caused major disruption to the communities that Essential Energy serves. The flooding impacted almost 70,000 Essential Energy customers from Tweed Heads in the north through to Coffs Harbour in the south. The customer impact was almost as significant as the 2019 to 2020 Black Summer bushfires. Labelled a one-in-1000-year event, unprecedented amounts of rain caused significant damage to Essential Energy's electrical distribution network and disruption to our customers, who experienced subsequent power outages—many for an extended period of time. Essential Energy's Lismore and Murwillumbah depots were flooded, with the Lismore depot completely submerged.

Electrical infrastructure across many towns in the Northern Rivers was also submerged, including various substations which supply power to tens of thousands of customers. Essential Energy immediately enacted our emergency response plan and acted quickly to mobilise crews to begin assessing damage and making repairs where possible. Some 210 local Essential Energy employees were involved in our immediate flood response. Further, we mobilised an additional 250 employees from more than 30 locations across regional and rural New South Wales throughout the duration of the recovery. Essential Energy also used specialised contractors where required, bringing our total complement on the ground to over 450. Access remained a key risk throughout

the response with landslips and boggy ground, and roads and bridges washed away. Our crews used drones, helicopters and specialised fleet equipment to access isolated parts of the network. However, in some cases this was a slow process.

Logistics and freight teams offered supplies into the area, including food and water for our crews, new poles, cross arms, replacement substations, underground cables, fuel and specialised fleet equipment, boosting local supplies as access to those items became available. We ensured that Essential Energy's response was focused to our customers. We ramped up our call centre operations and provided daily operational updates and media interviews. In addition, given the communications challenges in certain areas, we had employees set up around the community to speak directly with our customers and utilised electronic signboards to alert the public and provided them hard-copy fact sheets. Our ultimate objective was to deliver a safe, steady and sustainable response to this significant flooding event.

A number of Essential Energy's local employees lost homes or experienced significant damage to their own or loved ones' property. While the business was providing support to these people, their eagerness to assist with our response was testament to the strength and resilience of community spirit across the area. Essential Energy also worked with many other organisations local, State and federally based to collaborate on recovery. In particular, the Lismore operation centre provided a critical forum for coordination, prioritisation, knowledge sharing, communications and joint planning. I would like to thank our employees, who I'm immensely proud of, for their tireless efforts to restore power; the community for their patience, resilience and support as we rebuilt the electricity network; and, finally, the numerous other entities who assisted us in this endeavour.

The CHAIR: Mr Jenner, I will start the questions. What is the current status of electricity supply in Lismore CBD? When we were up there doing site visits, we were told that many homes still just have one cable with two little outlets. What's the current status of supply on the North Coast?

LUKE JENNER: All premises on the North Coast have supply available to them, so the electricity network has been supplied to the premises. In New South Wales, Essential Energy isn't responsible or able to actually effect repairs inside the house, so that means home owners need to engage an electrician to carry out repairs inside their property. Currently, there are about 1,500 premises that remain de-energised for safety, so that means that the home owner either hasn't decided to re-energise or is yet to organise someone to carry out those repairs.

The CHAIR: You say "de-energised". When a home is energised, do you count a single cable with two little outlets as being energised?

LUKE JENNER: That wouldn't count as being energised. There are two factors. One is the power available to the customer's switchboard. The second one is: Has the customer actually had an electrician check their installation, deem it safe and restore supply into the actual premises? In that case, that wouldn't include what I think you're referring to, which is where a single power point has been installed onto the meter board—which some electricians did to get power to people in a quick fashion.

The CHAIR: When you say 1,500 sites are de-energised, do you mean there are still 1,500 sites on the North Coast without full electricity power?

LUKE JENNER: Correct.

The CHAIR: We are at almost 3½ months now, so what's the timetable to have those 1,500 sites back on deck?

LUKE JENNER: From our perspective, we have power available to the premises. If the house or the premises is intended to be re-energised—in other words, the person hasn't decided to not reoccupy the property—under the way the legislation is constructed in New South Wales, the home owner would need to engage an electrician to certify their property as safe. As soon as Energy receives notification of that, we will then make sure the premises is re-energised.

The CHAIR: I'll ask a quick question of Mr Sutherland. Are you familiar with a community called Tumbulgum?

PETER SUTHERLAND: I'm not familiar with it, but I'm aware that it's a region in northern New South Wales.

The CHAIR: Yes. What learnings and lessons do you take from previous floods? I'll give you an example of what happened in Tumbulgum. In the last flood, Telstra moved the mobile phone towers to higher land. However, it put the energy supply and the support materials to the mobile phone tower on the ground. As soon as it flooded, mobile phone reception was lost. What learnings or lessons do you take from previous floods?

What steps are you taking so you don't simply put the electrical gear on the ground, so that when a flood comes, it immediately wipes away the service?

PETER SUTHERLAND: After any event, we always do a review to determine the cause and what we can do to mitigate any future events. I can't talk specifically about what happened at Tumbulgum, but we certainly do take steps to restore infrastructure in a way that makes it safer and less prone to incident in future events. For example, in this instance, there's a couple of sites where we're doing work like that. In Lismore exchange, for example, we're putting equipment on higher floors. We're rebuilding other sites in a way that's safe as well.

In some instances we have restored service as is, with reviews to be done following the event—and that will be ongoing over the coming weeks and months—to assess whether we can do things in a more practical way to make them safer. One of the things we must always remember with telecommunications networks, though, particularly mobile networks, is they need to be close to the community. They serve the community; they can't be too far away. The further away they are, the less service they provide. We've got to balance all of those things and make sure that we're doing all we can.

The CHAIR: So why was the major mobile phone hub placed in Woodburn, which was one of the areas that was the hardest hit by flooding? Why would you put all of the materials, all of the mobile phone support, in an area that was flood-prone?

PETER SUTHERLAND: You mean the Woodburn mobile base station?

The CHAIR: Yes.

PETER SUTHERLAND: The Woodburn mobile base station was in an area that serves the community of Woodburn, so that's why it's built there.

The CHAIR: But it didn't occur to you that it was in a flood-prone area?

PETER SUTHERLAND: It would have and, certainly, the flood event in this case was so much higher than it has been in previous years. It was unprecedented, and the site did get inundated and was unable to operate as a result.

The CHAIR: Have there been steps to scatter out the mobile phone support areas so you do not have a repeat of Woodburn where it wipes out the entire North Coast communications?

PETER SUTHERLAND: It wasn't the specific loss of Woodburn that wiped out the entire North Coast communications.

The CHAIR: What did?

PETER SUTHERLAND: There was a myriad of instances of sites being inundated. We had 17 mobile base stations that were inundated with water. We had 35 fibre optic cable connections that were broken as a result of washouts with landslips and the like. It is a combination of all of those things in conjunction with loss of power that leads to service outages.

The CHAIR: But you have experience with floods. You had the Queensland floods; you had the floods five years ago in Lismore.

PETER SUTHERLAND: Correct.

The CHAIR: Why didn't you change behaviour or take responses or change the responses?

PETER SUTHERLAND: We build mobile networks, in particular, and also fixed-line networks to serve the communities and so they need to be in areas where they serve those communities. If they are in flood-prone areas then all we can do is build the networks in a way that enables them to be restored as quickly as possible should an event occur. We typically don't put mobile base stations in areas that flood, and certainly it is not our practice to have mobile base stations inundated with water. If you look at previous flood events, there are very few instances of mobile base stations being completely inundated as they were in this event in northern New South Wales.

The Hon. SCOTT BARRETT: Mr Jenner, earlier you said, "In New South Wales Essential Energy can only go to the power box." Does that imply that in other jurisdictions you can do more? If so, how does that help speed up the process?

LUKE JENNER: Essential Energy only operates in New South Wales ostensibly, but in New South Wales there is an authorised service provider scheme in effect which basically provides contestability for homeowners, and Essential Energy is effectively ring-fenced from being able to work behind the meter so to speak. We are not able to carry out any work behind the customer's meter. There are other jurisdictions where

electricity service providers are able to carry out that work but not in New South Wales. In some respects, you could say that the response may have been delayed but what we did is we worked very, very closely with electricians, and I would say there was a significant supply of electricians in the area, and we also worked closely with the Electrical Trades Union to make sure that electricians and electrical suppliers were available on the ground for customers to access.

The Hon. SCOTT BARRETT: Mr Sutherland, first of all I have a very technical question. I've got a charger that I use to charge my one mobile phone. Can you get bigger chargers that would charge multiple mobile phones. I know for a lot of people, there was no power so they couldn't charge their mobiles so we couldn't reach them. Is it possible to get a bigger thing that sits in an evacuation centre that many people can plug into.

PETER SUTHERLAND: Absolutely. There are generators that would be able to be provided to provide back-up power to an emergency evacuation centre. You can connect power boards and the like to that sort of device to ensure that you've got power to whatever you need.

The Hon. SCOTT BARRETT: So it would just be a regulation generator rather than a special phone charging one.

PETER SUTHERLAND: Just a regular generator with 240 volt output.

The Hon. SCOTT BARRETT: Finally, recently for the Agfair out in Broken Hill I know we contributed to a cell on wheels, which was essentially a mobile mobile tower. Do we, and to what extent do we, employ these in these sorts of scenarios and how would that look?

PETER SUTHERLAND: We have still today got two mobile towers; we call them a cell on wheels or a COW. We have two currently deployed in northern New South Wales while we undertake permanent repairs. One is near the Woodburn area, the Buckendoon site that went under water, and the other one is at Mullumbimby that was destroyed by fire. Today we have both of those deployed to provide emergency services. We expect the Mullumbimby one to be removed towards the end of June and the other one sometime in July.

The Hon. SCOTT BARRETT: How quickly can they be deployed? It seems like there was quite a gap without phone service. How quickly could they be deployed?

PETER SUTHERLAND: Once you have safe access you can typically deploy a COW in four to five days.

Ms CATE FAEHRMANN: My first question is in relation to, again, how quickly things can be deployed after a disaster. In your submission you make the point that it is often deployment after disaster, not during. You also mention that telecommunications carriers have mechanisms available to rapidly deploy assistance to emergency services organisations to aid in first responder efforts. Could you explain what specifically they are—that is, during rescue itself, what those mechanisms are to deploy and whether that happened this time?

PETER SUTHERLAND: Are you talking about during the event?

Ms CATE FAEHRMANN: Yes. That's on page 7 of your submission, at the bottom. It states that there are limitations in terms of when and where you can provide temporary facilities and that it's often after a disaster, not during. However, the point is made that telecommunications carriers do have mechanisms available—and we are now at the top of page 8—to rapidly deploy assistance to ESOs to aid in first responder efforts. I'm just wondering if you could expand on what that is and whether that happened this time?

PETER SUTHERLAND: What we typically do during the event is ensure that the emergency services evacuation centres have communications. That's the most important element to start. We do an assessment of the infrastructure that's providing services into those regions and deploy the necessary field staff to get those services restored as quickly as possible. In terms of specific technology that enables us to provide services, there is nothing that we have, other than things like satellite phones, that can assist the evacuation centres to maintain communications.

Ms CATE FAEHRMANN: On the topic of satellite phones, you did make a note in your submission that Telstra did not receive requests for satellite phones during the north-east New South Wales and Sydney flood events this year. Is that correct?

PETER SUTHERLAND: That's correct.

Ms CATE FAEHRMANN: Do you find that surprising?

PETER SUTHERLAND: No. If I refer back to the 2019-2020 bushfires, we did receive a large number of requests for satellite phones and provided what we could, noting that Telstra also has a limited stock of those sorts of devices. But in this instance, there were no requests that came through.

Ms CATE FAEHRMANN: How many satellite phones, roughly, were provided during the bushfires? Do you have that figure?

PETER SUTHERLAND: I don't have that figure on me, but I can certainly—

Ms CATE FAEHRMANN: Are we talking two or 50?

PETER SUTHERLAND: No, we're talking 10, 20 or 30. That sort of number would be the number.

Ms CATE FAEHRMANN: Do you think satellite phones being, for example, quickly aerial dropped, or however you could get them to Lismore and potentially to some of those recovery centres—do you think there could have been a role for that?

PETER SUTHERLAND: There could have been a role for that. There could also be a role for pre-provisioning or pre-location of satellite phones to areas like police stations, council offices and ambulance centres to provide some form of emergency backup when communications fail, which they inevitably will after a major disaster like this.

Ms CATE FAEHRMANN: Can I check on this? Telstra didn't offer satellite phones during, I'm assuming.

PETER SUTHERLAND: I don't know whether that offer was made or not.

Ms CATE FAEHRMANN: Do you know whether, during the bushfires, an agency approached Telstra saying, "Quick, we need these satellite phones"? Or is there something standing in place during bushfires so that this happens? What's the key difference here?

PETER SUTHERLAND: I think the key difference here is that, in the case of the bushfires, the requests came in rather than Telstra being proactive with offering. Similarly, with this, the requests didn't come in and I don't think it was something that was raised.

Ms CATE FAEHRMANN: My final question on this is do you know who made the request for the satellite phones?

PETER SUTHERLAND: I don't know. I would have to take that on notice.

The Hon. PENNY SHARPE: Mr Wells, I wanted to ask you about the role of the Telco Authority during this event. Does the Telco Authority have a role?

GREG WELLS: Thanks, Ms Sharpe. In terms of the response to this, the Telco Authority plays two key roles. Firstly, we operate with the Public Safety Network, which is the radio communications network for emergency services and, in fact, 65 agencies across government. That's a network that we are putting a large effort into upgrading, as you know, through the Critical Communications Enhancement Program. The other key role that we play in terms of this response as part of the Act is we operate a unit called the Telecommunications Emergency Management Unit, or TEMU. TEMU acts as the liaison between carriers, providers and emergency services to look for risk to provide safe access to sites to do restoration and maintenance and those sorts of things, and to augment our Public Safety Network for emergency responders when that's required as well.

The Hon. PENNY SHARPE: Were there any problems with the Public Safety Network during this recent—

GREG WELLS: As you have just heard, there were a lot of power issues that impacted sites over the course of that month, but we were able to maintain network availability of 99.92 per cent. So, in general terms, the Public Safety Network, quite distinct from carrier networks—I need to differentiate between those two things—did hold up very well. We are lucky that a lot of those towers are on hills for different purposes. They are built for redundancy. This network is built for 99.95 per cent redundancy, and must be to enable the RFS, the SES and all the emergency services organisations to do their jobs. Despite those power issues, it did hold up well. It does take a lot of deployment of generators, of satellite backup, of cell on wheels equivalents, as you've heard before, to make sure that stays up, and that was managed by TEMU over the course of that 46 days. I think that unit was 24/7 for 46 days.

The Hon. PENNY SHARPE: Are you able to give us an idea of how long any effort was down?

GREG WELLS: I will take on notice the exact specifics of which sites and which components, but generally it was—

The Hon. PENNY SHARPE: I am interested in when they went down, how long it was before they got back up and in which locations.

GREG WELLS: Yes, sure, we can take that on notice. But, as I said, most of that was mitigated by a lot of proactive watching of where power issues were starting to occur and where sites were at risk et cetera. As I said before, there was 99.92 per cent availability through the course of the response.

The Hon. PENNY SHARPE: The plan that this all sits underneath says publicly that it hasn't been updated since 2018. Is that correct?

GREG WELLS: The plan for CCEP?

The Hon. PENNY SHARPE: I think it's the communications services support plan, my reading of which is the plan for how you do all the things you just told me you do. Am I misreading that?

GREG WELLS: Can I check on notice what that is referring to? I think it probably refers to the Operational Communications Strategy for the State, which has recently been refreshed, so it might have been renamed. I will check where that's been published, because it is publicly available too.

The Hon. PENNY SHARPE: Yes, that's what I was looking at. Thank you. Is the National Parks and Wildlife Service connected to the Public Safety Network?

GREG WELLS: I believe they are one of the customers and are now part of the Critical Communications Enhancement Program that we'll be rolling out over the coming four years.

The Hon. PENNY SHARPE: To be able to participate, I assume you need to have upgraded equipment. The Government, for example, announced money for the National Parks and Wildlife Service over the weekend. Would that be funded under this program?

GREG WELLS: I would have to check the specifics of that announcement.

The Hon. PENNY SHARPE: It's a four-year upgrade to their radio network, so it sounds like it.

GREG WELLS: There are two elements. One is the towers and coverage in the parks, which will now be part of the program, and the other bit is the handsets and equipment that go with accessing the network. So they would both be part of that.

The Hon. PENNY SHARPE: Why haven't they been part of that to date?

GREG WELLS: I think they had an alternative. What the Critical Communications Enhancement Program is doing is converging all the emergency services onto a single network for greater resilience and coverage, as you know. I will take the specifics on notice. But I think National Parks and a number of other agencies had separate networks, which, over time, we have been converging into this program.

The CHAIR: Mr Sutherland, has mobile phone reception and coverage to the entire North Coast been restored?

PETER SUTHERLAND: Apart from the two locations where we have the cell on wheels deployed, it has been fully restored. Where the cell on wheels have been deployed, there is coverage at the site but it is not at the level that we like. It hasn't got the capacity that we would normally expect from a site. That will be completed once the rebuild is done at those two sites over the coming weeks.

The CHAIR: What are those two locations?

PETER SUTHERLAND: The two locations are Mullumbimby, which will be the end of June before we get that restored, and the second one is Buckendoon, which will be before the end of July.

The CHAIR: What is happening in Mullumbimby at the moment if you have a mobile phone?

PETER SUTHERLAND: You will be able to make a call, but you won't have the same data throughput that you would expect once we get the services fully restored.

The CHAIR: What does that mean?

PETER SUTHERLAND: That means that some of the services that you would use on your mobile network—accessing data, internet services and the like—won't be at the same level that you would expect. You will still be able to access it, but you will suffer congestion because the capacity is not at the same level as we would expect.

The CHAIR: So you can make calls—

PETER SUTHERLAND: You can make calls.

The CHAIR: —but you can't use the internet or—

PETER SUTHERLAND: You can use it, but you will be restricted on how much you can—on your throughput. If you tried to stream video, for example, you would have difficulty.

The CHAIR: Mr Wells, I think you said 99.2 per cent of the—is that correct?

GREG WELLS: It was 99.92.

The CHAIR: So with the maintained coverage and working reception, you were able to make contact back and forth?

GREG WELLS: Correct. Remember, that's the emergency services radio network. That's what the Telco Authority operates.

The Hon. CATHERINE CUSACK: Can I suggest you explain that?

GREG WELLS: Yes, I will. It is important to understand that the public safety network, which we operate, is for emergency services. It's separate to carrier networks, which the public use. So the emergency services use the public safety networks, which we're in the process of enhancing across the State. That network was up 99.92 per cent of the time of the floods, for SES and other responders.

The CHAIR: Okay, that is what I want to drill down to. Does that 99.92 per cent mean that on the entire North Coast the system worked, or it only worked in areas that you had the system?

GREG WELLS: That's an average across the network. For the flood response, that's an average across the whole network.

The CHAIR: So then why were there stories and evidence about a lack of communication—the SES, the rescue people not being able to communicate?

GREG WELLS: The radio network was available to that extent. If there are specifics about other communication issues that were related to carrier networks, the carriers would be best to respond to that. But what we're accountable for and responsible for—

The Hon. CATHERINE CUSACK: The people who—

The CHAIR: No, Catherine, he is giving evidence, not you. Can you drill down a bit more? Who was communicating with who?

GREG WELLS: Again, I'm not quite sure of the question. Who's communicating with—

The CHAIR: You are making an extraordinary claim that you had 99.92 per cent coverage, but that's not the evidence that we had. Was there miscommunication back and forth? I am trying to get down to it. It is extraordinary; you said a 99.92 per cent success rate.

GREG WELLS: Correct, for radio communications. Right?

The CHAIR: Right.

GREG WELLS: Emergency services—so, SES, RFS, first responders' radio communications—that network, which is what we are responsible for and operate, was available for 99.92 per cent of the time.

The CHAIR: Thank you. Catherine, any questions?

The Hon. CATHERINE CUSACK: Yes. I understand that system worked well, but the problem is the people who needed to be rescued could not access that system. They were able to communicate amongst each other, but they weren't able to get any information, for example, about Woodburn. Is that correct?

GREG WELLS: Yes. Again, the users of our network are the emergency services, not the public, obviously.

The Hon. CATHERINE CUSACK: I understand that, but the emergency services need to be in communication with the public, surely?

GREG WELLS: Yes, correct.

The Hon. CATHERINE CUSACK: These people could not even ring 000.

GREG WELLS: Yes, that is right.

The Hon. CATHERINE CUSACK: Is that anything to do with that committee, in terms of communications, or is it just completely confined to communications amongst emergency services?

GREG WELLS: Emergency services—that is correct, yes.

The CHAIR: Thank you for clarifying my question, Catherine. You clarified my question.

The Hon. CATHERINE CUSACK: Mr Sutherland, why did the New South Wales government system perform so well but the Telstra system failed the entire region?

PETER SUTHERLAND: There's a very big difference between public safety networks and telecommunications carrier networks. Public safety networks are point-to-point radio networks, and they are typically built on high locations like tops of hills and so on so they can communicate effectively between all of the various regions. Telecommunications networks are built to serve the community itself, and they are located amongst the community. As a result, they are in an area that is more prone to flooding than public safety networks, which are, by design, separate to those sorts of networks.

The Hon. CATHERINE CUSACK: I do understand that, but in relation to Tumbulgum, for example, returning to the Chair's question—which was, essentially, "What was the point of putting the tower on a hill but leaving the power on the ground?"—who is doing that risk assessment? Is it just something that you wait till it fails and then you rebuild it better but leave it there to fail?

PETER SUTHERLAND: We will need to do an assessment of that site. We will have to look at that one and come back to you on what exactly happened at Tumbulgum. I'm not familiar with that particular site.

The Hon. CATHERINE CUSACK: In terms of just the number of failures that occurred—I think one hundred and—

PETER SUTHERLAND: One hundred and twenty-four mobile sites across the north-east and western Sydney.

The Hon. CATHERINE CUSACK: Doesn't that suggest that the risk assessment was never done for the network if so many sites could be prone to flooding and failing?

PETER SUTHERLAND: The nature of the network—not all of those sites were flooded. A lot of those sites failed due to power and due to loss of fibre optic cable back haul, which is critical to maintain the networks; that's what connects the networks through. If that cable gets broken, then you might—have a single cable break might affect several base stations. We had 17 mobile sites that were inundated with water, not 124.

The Hon. CATHERINE CUSACK: I did want to ask you about the fibre optic. Is that a Telstra responsibility?

PETER SUTHERLAND: It is a Telstra responsibility.

The Hon. CATHERINE CUSACK: It is a Telstra responsibility. In terms of Woodburn, everybody on the North Coast has been led to believe that something flooded at Woodburn and took down the whole North Coast. That was definitely a facility that was mentioned by Telstra on radio frequently when everybody was trying to find out what was going on. Are you saying that the Woodburn failure only affected Woodburn and didn't impact the rest of the coast?

PETER SUTHERLAND: Again, I would like to take that on notice, but I don't believe that to be the case. We had 35 fibre optic cable breaks across the region, and those 35 fibre optic cable breaks, along with loss of power, is what led to the vast majority of outages.² There was not a single point of failure that affected everything, like you've suggested.

The Hon. CATHERINE CUSACK: Why did Optus continue to operate in the region but not Telstra?

PETER SUTHERLAND: I can't speak for Optus. I don't know what's different about their network or how that differs from Telstra's.

The Hon. CATHERINE CUSACK: Services were lost for over a week. Did Telstra offer customers an apology or a credit on their bills for that loss of service?

² In [correspondence](#) to the committee, received 30 June 2022, Telstra clarified the answer: "Mr Sutherland was quoting this figure from memory, and in fact the correct number of fibre optic cable breaks across the region was 34".

PETER SUTHERLAND: There was work with customers. I can't speak specifically about what credits were applied but we can certainly come back to you on the specifics about what we did for customers post the event.

The Hon. CATHERINE CUSACK: But that work related to people who couldn't pay their bills, didn't it?

PETER SUTHERLAND: There was certainly work around people unable to pay their bills but we can also come back to you about what, if any, credits were applied to accounts that were off.

The Hon. CATHERINE CUSACK: Does Telstra have any role in relation to emergency management when all of its communications fail in an emergency? I guess what I'm really trying to get to with this is when you say, "Nobody asked us for a satellite phone," I can assure you that people would have been desperate for satellite phones had they understood that they were available. We had a spokesperson from Telstra on ABC North Coast telling people they were silly not to have satellite phones—certainly not offering satellite phones. It's a bit difficult to access a satellite phone when the floods have already happened and the community has been cut off.

PETER SUTHERLAND: Agreed.

The Hon. CATHERINE CUSACK: Why wouldn't Telstra organise satellite phones at least to those communities that were totally cut off and couldn't even dial 000?

PETER SUTHERLAND: If Telstra had been requested for some mobile phones, there would be a small number that we would be able to distribute, but Telstra does not carry a lot of satellite phones. It's not a core business of Telstra's.

The Hon. CATHERINE CUSACK: So there is no plan B in an emergency for communities that are completely cut off when there's a system-wide failure?

PETER SUTHERLAND: The plan B for communities needs to be for the provision of things like satellite phones at major centres like police stations and the like.

The Hon. CATHERINE CUSACK: That is my question: Do you have a role to play or a responsibility with regard to that?

PETER SUTHERLAND: I think we have an awareness role to play in that, whereby we make communities aware of the risk to telecommunications networks in the event of a major disaster. I think making communities aware of what options they have available to them to be able to have emergency communications is a role that Telstra can play and in fact does play during our planning phase. There are many options that we do discuss as part of our summer planning in particular that go to various communities about things that they can put in place to mitigate any impacts.

The Hon. CATHERINE CUSACK: How do you liaise with the New South Wales Government in relation to disaster management?

PETER SUTHERLAND: We work extensively with the NSW Telco Authority. We have daily stand-ups with them and have very frequent communications with the NSW Telco Authority, which then assists us in liaising with the energy companies and the like to ensure that we are prioritising things as best as we possibly can between all the agencies.

BRONWYN CLERE: I just wanted to support what Peter was saying. We did undertake a number of briefings ahead of the summer season. I think we all knew that we were likely to experience some adverse weather events. We spoke to the NSW Telco Authority. I think during the flood itself we did have twice daily briefings with them and we also offered to update stakeholders. One of the key focuses of our response was to make sure that the communities and the stakeholders were very clear on where we were having to go in and restore services and where we had service issues.

The Hon. CATHERINE CUSACK: So it's your evidence that the communities were very clear on that?

BRONWYN CLERE: Through the evacuation centres and through the briefings that we undertook with the NSW Telco Authority, we were absolutely clear on the sites that were impacted and the work that we were doing with our teams to get in there and fix those.

The Hon. CATHERINE CUSACK: On notice, could you provide the Committee with the time line for when you gave service to the evacuation centres?

BRONWYN CLERE: Yes, absolutely. I am happy to do that.

The Hon. CATHERINE CUSACK: I think you'll find that it took more than a week. I'm curious to find out who asked you to do that—whether that request was made by the telco or whether it was because Telstra was being totally smashed in the media by a very upset community. You must have got that feedback that people were very unhappy—or not?

BRONWYN CLERE: I am happy to take that on notice. Absolutely, I was part of all of the crisis management discussions, and it was very clear that we wanted to proactively reach out. So I am happy to provide you with that time line.

The Hon. CATHERINE CUSACK: The Royal Commission into National Natural Disaster Arrangements recommended that our service carriers look at consumers being able to have roaming between different carrier towers so that people can at least access 000 during an emergency. Has that been progressed at all?

PETER SUTHERLAND: Members of the community can access 000 today across any carrier. If you are a Telstra customer and there is no Telstra coverage in the area, that call will be handled by one of the other carriers if there is coverage from those other carriers available. That is in place today and has been for several years. That's quite distinct from roaming itself. Roaming is whereby customers will automatically flow across to different networks if there is no coverage available on your home network. There have been three reviews by the ACCC conducted into regulating roaming. All three of the reviews concluded that it was not in the interests of competition to regulate roaming. As a result, that hasn't been done. In the past 12 months there has been an agreement reached with Telstra and TPG, which is pending ACCC approval, to put roaming in place between TPG customers and Telstra customers. That has not yet received regulatory approval but that is in train now.

The Hon. CATHERINE CUSACK: Is that roaming generally or roaming in an emergency?

PETER SUTHERLAND: Roaming generally.

The Hon. CATHERINE CUSACK: In relation to an emergency, does Telstra have a position?

PETER SUTHERLAND: Again, it is not something that can be done very quickly. Roaming in an emergency is not a viable option because of the technology that would be required to be put in place.

The Hon. CATHERINE CUSACK: What technology would be required?

PETER SUTHERLAND: All carriers would need to have significant investment to ensure that we can switch customers between all the different carriers.

Ms CATE FAEHRMANN: Mr Jenner, in your submission you state:

It would also be advantageous for telecommunications providers to provide Essential Energy with a list of their critical infrastructure to assist us to prioritise restoration efforts to support the community.

You make the point:

This request was made of telecommunications providers during this event, however the information was delayed and inaccurate which was challenging.

Could you please expand on that for the Committee?

LUKE JENNER: From our perspective, we reached out to Telstra on day one of the response to ask which sites needed to be prioritised for electrical restoration. It took several days for those sites to be provided to us.

Ms CATE FAEHRMANN: How many sites are we talking about, and how many days?

LUKE JENNER: It took us 4½ days to get a list of 10 sites. By the time we received that list, eight of the sites had already had electricity restored and two of them were still inundated and so couldn't have electricity restored.

Ms CATE FAEHRMANN: Did that delay have tangible outcomes on the ground?

LUKE JENNER: I guess that would be a question for Telstra, in terms of whether the power could have been supplied more quickly if we'd known where to focus our efforts. What I would say, as I said in my opening statement, is that what Essential Energy found through the response is that the local emergency operations centre, which in this case operated out of the Lismore council chambers, was absolutely the focal hub for police, defence, Essential Energy, council or any other emergency service prioritising its response. I think having Telstra and the other telcos present in that forum would significantly expedite the ability to restore telecommunications.

Ms CATE FAEHRMANN: Mr Sutherland, what is your view of that? Do you think a 4½-day delay in terms of getting that list of critical infrastructure to Essential Energy is good enough?

PETER SUTHERLAND: Absolutely not. We can certainly do better in terms of communication between the agencies. Telstra does work very effectively with Essential Energy—and Ausgrid in this instance, as well, who were also part of the restoration effort—and the NSW Telco Authority to ensure that we can exchange information as best we have. Four and a half days does seem excessive. I think what we need to do is investigate what went wrong there and ensure that we can do better next time.

Ms CATE FAEHRMANN: Were you aware of that?

PETER SUTHERLAND: I wasn't aware of a 4½-day delay, no.

The Hon. CATHERINE CUSACK: Why isn't Telstra in these meetings?

PETER SUTHERLAND: Telstra absolutely can be and is happy to be involved in these meetings. The structure of the engagement at the moment is through the NSW Telco Authority. Telco Authority is the prime agency that interfaces into us, and we interface between the energy companies through the Telco Authority. We do instigate direct engagement where we believe there is value in doing so, but the process is meant to follow through the NSW Telco Authority.

Ms SUE HIGGINSON: Mr Wells, the Telco Authority seems very comfortable in its success in the Public Safety Network, or PSN. Clearly there is an enormous role for the NSW Telco Authority to coordinate telecommunications. Is it failing, and are you looking at the fact that it is failing in that regard? Is there work for you to do to bring together these privatised organisations that actually don't have a government role, particularly in the emergency response period and the recovery, so that our communities can actually communicate with each other and feel safe?

GREG WELLS: But that's the role it does play, Ms Higginson. It does coordinate with all the carriers—not just Telstra—in terms of setting priorities as to where it's safe to go and restore sites et cetera. I would really also echo, though, that getting access to better data from all carriers in real time, and with a bit more depth, is something that would help us in our response, too, in order to understand where risks are. That was a key learning out of the bushfires. We have made some progress there, but we would also like more depth of information and more real-time information because that helps us and helps the emergency response, Resilience and combat agencies to work out where to prioritise and where to go first.

Ms SUE HIGGINSON: You're the telco. What do you need to be able to do what you aren't doing at the moment?

GREG WELLS: Most of what we need, we have. That liaison works reasonably well. The key thing that I would highlight is the same thing that Essential Energy just highlighted: better data, more real-time data. That would help us understand where the key risks are in the network. Some sites have more impact of being inundated than others. Some sites are more critical. Some sites have bigger coverage than others. More information in more real time—something again that we found out of the bushfire response would be really helpful in coordinating that response from a State operations centre and from that regional operations centre that was just mentioned.

Ms SUE HIGGINSON: As the New South Wales telco, are you now doing that and coordinating that and making that happen in case we have a flood in a month's time or—

GREG WELLS: Yes, we are. As I said, we had people deployed 24/7 for 46 days in that exact role, 12 people deployed from Wollongong, in their operations centre, from the State operations centre at Homebush and in the local response centre in Lismore—

The Hon. CATHERINE CUSACK: Where in the local response area were they?

GREG WELLS: Yes, they were. And—

The Hon. CATHERINE CUSACK: Where were they?

GREG WELLS: Could I confirm that? It was in Coffs Harbour, I think.

The Hon. CATHERINE CUSACK: Coffs Harbour.

GREG WELLS: Yes. And then played a role in the response effort as well.

The Hon. CATHERINE CUSACK: Did you put in any requests for satellite phones for isolated communities that had no contact?

GREG WELLS: I'll have to check that, Ms Cusack.

The Hon. CATHERINE CUSACK: Were you in the centre in Sydney?

GREG WELLS: No, I wasn't. No.

The Hon. CATHERINE CUSACK: Who was in the centre in Sydney?

GREG WELLS: Our telecommunications emergency management team were in that centre. They were deployed in those four locations that I mentioned.

The Hon. CATHERINE CUSACK: In terms of the fact that we've got all these isolated communities—I've got a list. It's about 30 communities. What were you doing for them?

GREG WELLS: Again, our role was to coordinate these, all the carriers—

The Hon. CATHERINE CUSACK: You didn't coordinate anything, did you? With respect, you coordinated nothing.

GREG WELLS: I don't know how to respond to that other than to say—

The Hon. CATHERINE CUSACK: It's very emotional up on the North Coast, let me tell you. They were cut off.

GREG WELLS: I understand.

The Hon. CATHERINE CUSACK: Ten days, no fuel, no method of communication—

GREG WELLS: I understand.

The Hon. CATHERINE CUSACK: We're saying, "Why aren't the telcos in the emergency centre in Lismore?" "No. We have this much better system, across four locations, like Coffs Harbour, which is three hours south of Lismore." What was being coordinated? Why weren't requests being made? These isolated communities that could not be reached by road lost all their communications as well.

GREG WELLS: I understand. Our role was to coordinate with carriers—

The Hon. CATHERINE CUSACK: What did you coordinate for them?

GREG WELLS: When it was safe to restore their networks, which sites to prioritise in terms of—

The Hon. CATHERINE CUSACK: I understand you're providing that service to the carriers. I'm asking you what service were you providing to the community that had no communications.

GREG WELLS: Again, our responsibility in terms of what I operate is for the emergency services' radio network. That's the scope of our accountability at the moment, the scope of what we have to deal with.

The Hon. CATHERINE CUSACK: Mr Sutherland, can I return to you, then. Given that Telco appears to have no duty of care to the victims who were stranded without service, why wouldn't Telstra participate in the emergency centre in Lismore, where they could've worked with Essential Energy and not had 4½ days of people circulating whatever data was required, with that information to be provided?

PETER SUTHERLAND: We would be happy to and, in fact, regularly do work directly with all of the emergency services across all jurisdictions. In the case of the New South Wales floods, the process is a little bit different. We have the NSW Telco Authority providing that coordination role for telecommunications carriers. We would be very happy to work directly with all emergency services and operate out of the main centre, in Lismore.

BRONWYN CLERE: I think Peter covered it beautifully. I think that he called out that, for all other jurisdictions, we do have a seat at the table at the emergency centres. In the case of New South Wales, protocol is to go through the NSW Telco Authority.

The Hon. CATHERINE CUSACK: I just have to comment. The performance of Essential Energy, I thought, was exemplary. They were all over the community, attending meetings, explaining the process. They had their people there, telling people to be patient because this was going to take a very long time. Everyone accepted that because they were being given information. There's never any information from Telecommunications. I don't know who's responsibility that was and I don't know why it wasn't provided, but in particular it was very unexpected in places that weren't impacted by flooding. The roads were cut off. The fuel shortages came in straightaway, there was no food coming in, and there were places like Yamba that nobody could even get access to food for a week—for 10 days, I'm sorry. These are really very serious issues where no-one has communications. People were in downriver towns needing to be rescued but there was no phone service.

PETER SUTHERLAND: We do understand the impact that a lack of communication has.

The Hon. CATHERINE CUSACK: So what would your thoughts be about how we could do better for communities in that situation in future?

PETER SUTHERLAND: I think preparedness is a key point. There is definitely a role for local communities to be prepared in terms of having access to satellite phones and the like. That was also a finding that came out of the bushfires. There is a role for all carriers to work effectively with emergency services teams—be it power, police, fire and so on—to ensure that everyone understands the clear priorities. I think, in this instance, some of that communication was suboptimal and we can do better with those sorts of things as well.

The Hon. ROD ROBERTS: Thank you, Mr Sutherland. My question is to you. I have very limited technical knowledge about the operation of mobile phones and in fact satellite phones as well, so correct me if I am wrong here, but my understanding is that a satellite phone does not run off the tower; it runs off a satellite, hence the name. Am I correct in that?

PETER SUTHERLAND: Yes.

The Hon. ROD ROBERTS: Going forward, if Resilience NSW had a bank of 100 satellite phones and there were remote communities isolated, if they were able to airdrop a satellite phone into that community, that community would have access to a network to be able to make emergency calls or say, "Listen, we need fuel here", or, "We need food"—

PETER SUTHERLAND: Correct.

The Hon. ROD ROBERTS: —or, "Mrs Jones needs to be airlifted out. She's injured." So, going forward—and I'll put the proposition to you again—if Resilience NSW was to have access to that and provided to those communities when they needed it, albeit they can't get in by road but they could airdrop it in, that would provide those communities with ability to be able to make contact with the outside world.

PETER SUTHERLAND: That is correct.

The Hon. ROD ROBERTS: Fine. That is all I need.

The CHAIR: I have one last question, Mr Sutherland. You mentioned that Mullumbimby will be restored to a mobile phone service at the end of June. You talked in your submission about COWs and MEOWs. Why in fact have you not provided more of those so that they can have the proper data and the proper support they need in a major flood?

PETER SUTHERLAND: There is a limitation. The nature of a COW is that they are limited to the amount of capacity that they can carry and putting more of them in the area wouldn't actually solve that problem.

The CHAIR: Why not?

PETER SUTHERLAND: Because of just the nature of the way they're constructed. They are constructed to provide voice coverage and put coverage into the area and if you had more of them you would have more voice coverage.

The CHAIR: What is the reason there is not mobile phone coverage in Mullumbimby then? It has been 3½ months. Can't you simply just construct a tower?

PETER SUTHERLAND: We have a tower there. The tower was destroyed by fire and we are rebuilding it and it takes time.

The CHAIR: Are these the anti-5G people burning it?

PETER SUTHERLAND: Yes.

The Hon. CATHERINE CUSACK: What did you do for Ballina so that Ballina got some service?

PETER SUTHERLAND: We restored the Ballina site.

The Hon. CATHERINE CUSACK: There was a temporary fix put into Ballina. The mayor of Ballina was saying, "If you can do this for music festivals, why can't you do this for flooded communities in a temporary"—

The CHAIR: Is there simply just not the revenue available to you to do it? Is that a reason, because in fact we did have evidence—

PETER SUTHERLAND: Certainly, there were no revenue decisions or criteria assigned to the deployment of any infrastructure, so that's never an issue in emergencies—Telstra will do everything we can to

restore services. I am not aware of Ballina being restored by anything other than restoring the major site in the town, but I will take that on notice and come back to you.

The CHAIR: Thank you. That concludes our time allocation.

(The witnesses withdrew)

(Short adjournment)

Mr MATHEW JONES, General Manager of Public Affairs, Insurance Council of Australia, affirmed and examined

Mr ANDREW DYER, Principal Peril and Climate Risk Analyst, Insurance Australia Group, affirmed and examined

The CHAIR: Thank you, gentlemen. Under the provisions of this Committee, you can make a short statement if you wish. Do either one of you wish to make a short statement?

MATHEW JONES: I do.

The CHAIR: Mr Jones, continue.

MATHEW JONES: Thank you, Chair. My name is Mathew Jones. I am the General Manager of Public Affairs at the Insurance Council of Australia. The Insurance Council is the peak body representing general insurers in this country. I'm joined today by Andrew Dyer, who is the Principal Peril and Climate Risk Analyst at Insurance Australia Group. As a kind of general direction, the Insurance Council will be able to provide answers on general policy questions and Andrew will be able to give you a perspective on more detailed flood issues as they relate to insurance.

General insurance provides Australians with 43 million business and household policies each year and pays more than \$166 million in claims every working day. We are a key part of the economy and social fabric of the nation. The Insurance Council declared the recent floods an insurance catastrophe on 26 February this year. To date there have been almost 92,000 insurance claims related to the floods in New South Wales alone, with an estimated claims value of \$1.9 billion. Total claims costs across New South Wales and Queensland have exceeded \$4.3 billion. In terms of insurable losses, this is Australia's costliest flood and the fourth most expensive natural disaster in our history.

These catastrophic floods underscore the need to improve where we build and how we build it, make communities more resilient to extreme weather events and remove other impediments to making insurance more affordable to all, but particularly higher flood-risk communities. Alongside planning reforms so we no longer build homes in harm's way, the State Government can quickly improve the affordability and availability of the insurance by removing State taxes on insurance products. State taxes such as stamp duty and the emergency services levy on insurance only worsen the affordability and availability of insurance in communities who most need it. In New South Wales, taxes add more than 30 per cent to the cost of an insurance premium.

Insurance prices the risk to any asset. Ensuring those risks are mitigated to the best of our ability is key for both protecting lives and the social and economic fabric of our communities. We cannot keep doing the same things we've always done and expect a different result. We know current land use planning rules are not properly protecting Australians from worsening flood risk, but they can be improved. Our recently released policy platform, *Building a more resilient Australia*, calls on all Australian governments to lift investment in household and community resilience measures to \$400 million a year or \$2 billion over five years. This has been supported by the Federal Government and we encourage the New South Wales Government to do its part in lifting national investment in this crucial area.

As part of this program the Insurance Council is proposing an investment of \$232 million in New South Wales over the next five years, jointly funded by the New South Wales and Australian governments. The proposed New South Wales investment program includes \$133 million to wet flood-proof more than 8,000 homes at high risk of flood. It also includes a \$13 million investment towards a \$37 million national program to improve flood early warning systems estimated to protect more than 142,000 homes in New South Wales alone. We also propose a half-billion-dollar local infrastructure fund to support important flood mitigation projects like levees and floodways in towns such as Lismore, Tweed Heads and Narrabri. Modelling undertaken by actuarial consultancy Finity for the Insurance Council shows that this investment would return a benefit to the New South Wales Government and home owners of \$5.6 billion to 2050 or 24 times the investment.

Affected communities across the State are calling for this investment too. Recent polling undertaken by us of residents in the Northern Rivers and western Sydney found 91 per cent of respondents think resilience investment by governments should at least double from current levels. Fifty-one per cent said State and Federal governments share equal responsibility for investing in resilience and mitigation. I welcome any questions from the Committee.

The CHAIR: Mr Jones and Mr Dyer, on a site visit—not this flood but the previous flood—I spoke to a home owner in a place called Tumbulgum. They were quoted \$25,000 a year for insurance there. Then I spoke to a local business in the same town and they were quoted \$250,000 a year to insure their business. What can the

Government do or what can the Committee do? How can you actually have affordable insurance premiums for communities like that? Is it possible?

MATHEW JONES: It's a great question and it's an issue that we're very focused on, as I kind of flagged in my opening statement. Insurance prices risk and, unfortunately, those premiums that are being offered are based on the risk that is present. In areas like those affected by the recent flood, particularly in Lismore, which is very prone to flooding, the risk is such that it's priced accordingly. That means, unfortunately, that for some people flood cover becomes unavailable. It's just out of reach for them. That's why the insurance council and insurers are so focused on improving the resilience of those communities by doing things like investing in community infrastructure—like levees, which have been proven to work in some locations; they may not have worked for all parts of Lismore for the recent flood but they can work—and also household-level mitigation programs. These kinds of programs not only protect the home but also have the effect of driving down insurance premiums.

Roma in Queensland effectively became uninsurable. It was very difficult for residents there to obtain insurance and then the Queensland Government, I believe with some co-investment from the Commonwealth, built a flood levee for Roma. Insurers came back and premiums dropped by as much as 75 per cent. In Queensland also they had a program called the Queensland Household Resilience Program, which was aimed at better protecting homes from cyclone damage. It was a pretty modest program but it was fully subscribed very quickly. For those people who participated in the program, obviously their home was stronger and better able to withstand a cyclone, which is a fantastic benefit. But also they saw their premiums drop by 25 to 35 per cent. These kinds of investments do work. But they're not the only thing. We don't have one magic silver bullet for all types of perils and for all locations. It requires investment in resilience and mitigation, both at a community and household level.

It requires changes to land-use planning, so we no longer build homes in harm's way. It requires strengthening the building code so that our buildings are better able to withstand extreme weather, particularly in the context of a changing climate, and to be frank—I'll use this opportunity given I'm before a New South Wales parliamentary inquiry—it requires removal of State taxes, which only make insurance more unaffordable and more difficult to obtain. New South Wales unfortunately is the outlier now. It's the only State—Tasmania is getting rid of their emergency services levy. It'll be the only State with an ESL and, when you add ESL and stamp duty on top of GST, residents are paying 30 to 40 per cent of their premium in tax. That money could better go to lifting their sum insured so they're better protected or giving them money to spend on something else.

Ms SUE HIGGINSON: On 30 March there were efforts made in the Federal Senate, with the Treasury Laws Amendment (Cyclone and Flood Damage Reinsurance Pool) Bill. The bill was seeking to amend the definitions, to broaden from just cyclones to include flood and fire. Whilst perhaps a short-term solution, would that have had a material, beneficial impact on the people right now who are messaging me even today, in Lismore, who have fallen through the cracks because they just couldn't quite afford the \$30,000 insurance premium on their one and only home? Would those amendments have helped?

MATHEW JONES: The short answer is no, for a few reasons. The first is that the scheme actually doesn't come into effect until 1 July, in a few weeks—this is the northern Australia cyclone reinsurance pool. Large insurers have 18 months to have all of their reinsurance purchased out of that pool and smaller insurers have 30 months, so 2½ years. It will take some time for all insurers to be in the pool and be purchasing their reinsurance, which is insurance for insurers, from the pool. For those people, it would not have had any benefit at all. Even if the cyclone reinsurance pool had been operating, we have doubts about its efficacy for flood for a few reasons. One is that a reinsurance pool does nothing to protect your home.

We saw from the devastating impact of this flood—unprecedented, the fourth biggest natural disaster in our history, water up under the eaves in downtown Lismore on the second storey. A reinsurance pool is designed to reduce the cost of one element of what goes into making up a premium; it's the reinsurance element. There are other elements as well. That is the first issue that we have. The second is the kind of policy prescriptions that I just outlined in my previous answer haven't been tried and they are more effective at mitigating against the risk. They actually can stop the water inundation into the house, or whatever, and they are cheaper and they haven't been tried yet. We believe that we need to see how the cyclone reinsurance pool plays out, and whether it does have the impact on premium prices in northern Australia that it is expected to have—that it is hoped to have.

The other point I would make is that cyclone or flood pools—and Andrew might want to comment on this—in other parts of the world have proven to be very big drains on the public purse. There is a flood reinsurance pool which operates in the US, and the US Government has had to essentially forgive loans from that pool so that it could pay out claims. And it has deadened the price signal to people who live in those flood zones. So people continue to be flooded. They have got no incentive to move. The governments and other authorities have no incentive to mitigate the risk. They just get bailed out financially, and it goes on. So it is not proven to be a very effective scheme. It could work, but there are other things that need to be tried first.

Ms SUE HIGGINSON: Thank you for that. That's very helpful. In the case of the residents of north and south Lismore, of which there are hundreds that weren't insured or couldn't afford the premiums this time around—have been insured in the past—there's arguably nothing for them in the short term through any insurance company coming good for their partial insurance. With those people, given no levee is likely to ever protect their homes—and we think that that's more than obvious and likely—in terms of costs on the public purse, is the idea, from an insurance perspective, that those people would be best offered a way out of there, because they can never insure against the likely risk that they are going to face in the short, medium and long term?

MATHEW JONES: Sure. I will take the first part of the question first. There are things that insurers are doing, and insurers are very cognisant of the responsibility that they have to the communities that they operate in, and have done things such as—even where a policyholder may not have flood coverage, so they're not covered—have made payments to cover emergency accommodation even though it's not covered under their policy. Insurers are working very hard to sort through claims and to understand how the damage occurred, because for many people who don't have flood cover, they may still have storm cover, and so they may get part of their claim covered because some of the damage occurred because of storm inundation and not flood. So there are things that insurers are trying to do for those folks.

On the second part of your question, it's pretty clear to everyone now that land swaps, buybacks and moving people out of harm's way is an appropriate solution for the most acutely impacted. As I said before, there's not a magic bullet for all flood risk. There are different solutions for different areas and different levels of risk, and it might be that the solution's different for one part of the street to the other part of the street in the same suburb. There's no easy answer but, essentially, that is one of the policy prescriptions that should be looked at.

The Hon. PENNY SHARPE: Thanks for coming in today. In your submission you talk about the European Flood Alert System. Could you just expand a little bit on how that works and whether it's applicable to New South Wales?

MATHEW JONES: One of the things that we did when we put together this document, *Building a more resilient Australia*, was that we engaged an actuarial consultancy, Finity, which I mentioned in my opening statement, who are the experts in measuring the impact of these kinds of investments. They looked at the European Flood Alert System. They calculated that if a similar system was put in place in Australia, for a pretty modest investment—it's tens of millions as opposed to hundreds of millions—we would get warning around 10 to 15 days instead of three to five days. Obviously, that has a lot of benefit for people being able to move the property which is movable—not the home, obviously—and most importantly move themselves out of harm's way.

I'm sure you might have seen the story that was on 7.30 last night about some residents in Lismore, and there was a guy there who had a lot of material in his shop that he couldn't move. It was very valuable and it was damaged, so that would give people the opportunity to do that. Finity calculate that the return on investment for that project would be 271, which is huge. That's because it's a relatively modest cost and there are hundreds of thousands, if not millions, of people across Australia in the most flood-prone areas that would benefit. It's certainly something that we should look at. It's one of the investment measures that we proposed in our pre-Federal election document, and we are hopeful that it'll be one of those things that the new Federal Government take up. We'll be certainly talking to them about that.

The Hon. PENNY SHARPE: I'm interested that in Europe they were able to get 10 to 15 days ahead, given that this inquiry has heard a lot of criticism about the Bureau of Meteorology and the problems with our forecasting. Is there a forecasting issue, or is it just a different approach?

MATHEW JONES: I'm not sure. I'm not a meteorologist or an actuary, so I can't answer that question, I'm afraid.

The Hon. PENNY SHARPE: Your submission points to lots of sensible things in relation to planning laws, and obviously the Design and Place SEPP has been put on ice for now. Could you just expand a little for the Committee on how important putting those things into our planning laws will be into the future, or is now?

MATHEW JONES: Sure. We know that these extreme weather events are worsening, and we have relied so far on historical data to give us an idea of what we think is going to happen in the future. With worsening extreme weather events, that's not necessarily as good an indicator as it once was. There are many homes, some built in the last 20 years, that have been built in places that are at high risk of flood and have been built in a way that they don't really adequately withstand floods. They're timber frame homes on a concrete slab. We need to be much more careful about where we build that kind of residence and look at what alternatives there might be—either not building in those locations or building something different in those locations. While the up-front cost might be higher—and obviously building costs in this country are a perennial kitchen table issue—the life-of-

asset costs may be lower because you don't have to remediate the home or completely rebuild it when an event happens. Andrew, did you want to add anything to that?

ANDREW DYER: Yes. Both of our submissions touch on the issue of moving to a more risk-based planning framework, and I believe you also had the FMA earlier today talking about more of a risk-based planning framework.

The Hon. PENNY SHARPE: Yes.

ANDREW DYER: What we are essentially saying here is gradually moving away from the 1 per cent planning standard towards a way of accounting for the full range of possible events and consequences and flood depths across the full spectrum of events. To add a bit of colour to the conversation here, there are places in New South Wales where if you build a complying new build to the 1 per cent flood level plus the required free board—when we measure risk as an insurance company we are looking at all the possible events—and in areas where you build a complying new build and there are extreme depth ranges, you can see flood premiums on new builds in the order of \$2,000, \$3,000 or \$4,000 under the current frequency-based way of doing land planning. This is why we are moving to advocate for a more risk-based approach to planning where we do consider the consequences of the full range of possible events.

The Hon. PENNY SHARPE: The Government has said that it is undertaking its review into planning off the back of these recent events. Have you been able to make submissions to that and are you engaged with the Government in relation to those discussions?

MATHEW JONES: We have not but we're happy to.

The Hon. ROD ROBERTS: Thank you, gentlemen, for attending today. I have a couple of quick questions. The fallacy that we hear with the one-in-100-year flood—and being experts in the field you will know and Ms Sharpe and I happen to sit on another committee so we have since learnt—is that it's one chance in 100 every year, isn't it? Do you think that, therefore, there is a scope for education of the community from government to explain to them what a one-in-100 flood chance is? I put this proposition to you that the average punter on the street would think, "If there has been a flood this year, we're pretty right. We're not going to get one for at least another 90-odd years," which we know is not right. Do you think that there is a need for education then to bring everybody up to that knowledge level?

ANDREW DYER: It's absolutely a problem. As a profession, floodplain managers, we recently had a change to the guidance that we are given on the language that we use in expressing this, and we now say "a 1 per cent annual exceedance probability flood", which is a bit less zippy than calling it a 100-year flood.

The Hon. PENNY SHARPE: It provides better information.

MATHEW JONES: It provides more information. It is a 1 per cent annual exceedance probability. Unfortunately it brings in acronyms and it's a bit harder to work around. But it certainly is more informative to the community: a 1 per cent chance per year. That means a 1 per cent chance this year, last year, next year, every year.

The Hon. ROD ROBERTS: We all know 100-to-one winners get in in the races every now and again, don't we? The average joe on the street can work that out. It's a one-in-100 chance, not one chance in every 100 years.

MATHEW JONES: If you live in a one-in-100 AEP location, you've got a 50 per cent chance of experiencing a flood over 70 years, over an average life, and a 15.6 per cent chance of experiencing that flood at least twice in your lifetime. They're pretty high.

The Hon. ROD ROBERTS: Exactly, and I agree with you. I put the proposition to you that government and local council should be spreading that message more in a language that is easier to understand. Therefore, can I take you to the next one. The old section 149 certificates that come in your contract or section [disorder] I think they're now labelled—I am showing my age—do you think that they should be much more detailed in terms of, is this in a flood zone? Yes. I think they are some of the 149s that I've seen in my time. It doesn't explain what section of it fits in. Do you think it is incumbent on councils then to provide with those section 10 certificates a flood map so that somebody who picks up a contract can look and see, "The shading shows that this block of land or this house I'm looking at buying has the potential for inundation"?

ANDREW DYER: It is certainly a challenge in communicating this. The land planning certificates, as they stand, they're there for land planning. They're there to tell you what land planning controls apply to your land. They're not there to give you a long list of information around the flood risk to your land, and that's probably a gap for the community. In terms of best practice, if you look at the Brisbane City Council flood check website,

you can whack in your address and you get the full range of flood probabilities for your address. There are also some quite good examples across Sydney.

I believe the Hawkesbury council's flood planning certificates give you the full range. They give you the 10 per cent, the 2 per cent, the 5 per cent, the 1 per cent, all the way up to the probable maximum flood as it pertains to your address. That's a much more helpful way of indicating to people what is the possible range of flood depths at your address. Certainly availability and accessibility of flood risk information is a concern in the community. We don't want people to be finding out about their flood risk when the flood is coming through their door or from their insurer when they're receiving their flood premium.

MATHEW JONES: I might just add to that. The royal commission that was undertaken after the 2019-2020 bushfires called for the availability of a much greater level of data at a household level, and that hasn't been enacted. I might make a comment about local councils. I think we expect a lot from our local councils. They're generally not particularly well funded, and some of them don't have particularly sophisticated systems or processes. We absolutely support better data at a household level of the risks that are present, but we wouldn't want to see that kind of duckshoved to local government. It really needs to be a statewide or a national program with proper funding and a single source of truth for that data, so that everyone understands what they're looking at.

The Hon. MARK BANASIAK: Just one question from me, gentlemen. Going to that table in your submission from the Finity Consulting report, you talk about a return on investment of 271 for that early flood warning. For the average punter, that probably doesn't mean much in terms of what benefit it would have on their insurance premiums. Have you got any modelling in terms of potentially what some of these mitigation investments would do to individual premiums? I know you probably won't have a definitive—

MATHEW JONES: Insurance is a competitive market, and different insurers price their premiums in different ways. They want to be in or out of particular markets for different reasons at different times. There's no one answer, so we haven't done that. I would refer to my previous answer around the Queensland Household Resilience Program, the levee in Roma and, indeed, the levee that was constructed around Launceston. All of these projects have seen significant benefit from that investment, including to premiums. That investment will impact the premium cost of different insurers in different ways, but history has shown us that it does have a downward pressure on premiums.

The Hon. CATHERINE CUSACK: I have some quick technical questions. You said that in New South Wales, as a result of the flood event—I thought you said 92,000 claims have been made, but—

MATHEW JONES: In New South Wales.

The Hon. CATHERINE CUSACK: —the submission says 98,500 claims.

MATHEW JONES: Does it?

The Hon. CATHERINE CUSACK: Yes. And the cost was a bit different. Obviously, take it on notice, but I would appreciate it if we could get a breakdown by postcode of the claims, if that's possible. How many have been accepted? How many have been rejected? How many are still under consideration?

MATHEW JONES: I will take that on notice, and we will provide what we can. So far, just under \$1 billion in total—that's not in New South Wales; it's across the whole of the event, so New South Wales and Queensland—has been paid. About 20 per cent of claims have been settled so far.

The Hon. CATHERINE CUSACK: When you say that you insure for all disasters, are landslips part of that risk assessment or not?

ANDREW DYER: Again, this is going to be a policy-by-policy one. Certainly in the policies that IAG offer, my understanding is that we do cover landslips. But, again, that's going to be a very bespoke policy-by-policy answer.

The Hon. CATHERINE CUSACK: It's just that it's hard to map it like you can map a flood, that's all.

ANDREW DYER: Yes, that's right. At my organisation we don't specifically price for it the way we do for floods. With floods you can go out and get a flood map and get an understanding of where the risk is. Landslip is a little bit more nuanced and difficult to get information about.

The Hon. CATHERINE CUSACK: Referring back to your opening statement, Mr Jones, you said that 30 per cent to 40 per cent of premiums in New South Wales could be going into levies and taxes. Again, on notice, is it possible for you to unpack that a little bit more for us—

MATHEW JONES: Sure.

The Hon. CATHERINE CUSACK: —and give us the State-by-State comparison, which sounds simple, since we don't—

MATHEW JONES: I would be very happy to do that. Essentially, GST is applied first and I think then it is stamp duty and then the Emergency Services Levy. It might be the Emergency Services Levy, then stamp duty. We will get that answer for you, but it is very high in New South Wales.

The Hon. CATHERINE CUSACK: Thank you. In relation to insurance policies—this is a big question that I have been asking for months now—if somebody is covered by insurance and they are in a flood zone, would you consider giving them the money rather than requiring them to rebuild in the flood zone? That seems to me to be your whole message about relocating people out of flood zones. If you could just write them a cheque on the basis that the house will be demolished and they leave, wouldn't that be assisting the relocation process, instead of forcing them to rebuild?

MATHEW JONES: Sure. What you're talking about there is a cash settlement.

The Hon. CATHERINE CUSACK: Correct.

MATHEW JONES: Cash settlements can be offered for a variety of reasons. Sometimes it's because the policy doesn't adequately cover the cost of the rebuild, so the insurer isn't able to complete the work, or the local council won't let them rebuild. But it can also be done in agreement between the policyholder and the insurer. Insurers generally don't like to cash settle because they have access to a panel of builders who they know and trust and they can warranty the work and so on. But, in this circumstance, if someone said, "I want to walk away from that land and sell it, or whatever, and take a cash settlement," that's certainly something that insurers will have a conversation with their customers about. But that's on a case-by-case basis as the customer needs.

The Hon. CATHERINE CUSACK: I understand that, but wouldn't it be so much better if the insurance industry, just in the case of flood disaster zones—you force them to rebuild there and then you won't insure their house. Why not just give them the money, almost as a default offer, so they can leave and buy somewhere where they can get insurance?

MATHEW JONES: Each circumstance is different and each customer is different, and it's according to their needs. But it's certainly something that insurers are open to talking about.

The Hon. CATHERINE CUSACK: One of the insurance companies' submissions talked about how you build in a flood zone as part of the opportunity to mitigate risk. In a sense you're not trying to stop the water coming anymore—you're accepting the water could come—but you are trying to mitigate the damage in the specific building itself. Is there an opportunity in people's insurance policies to be given credit for that? I know, for example, with my car, because I can put it in a lock-up garage my car insurance is a little bit cheaper because that has mitigated the risk of theft. What about how you build, or how you rebuild, as something that could be taken into account in people's insurance policies?

MATHEW JONES: It will depend on the insurer. Some insurers will take that into account and others won't. As I said before, it's a competitive market. There are lots of insurers operating in Australia. I think customer stickiness has become a bit problematic. IAG might not like me saying this, but people need to shop around and find a policy that's appropriate for them in their circumstances.

The Hon. CATHERINE CUSACK: Is there even the expertise to risk-rate that?

MATHEW JONES: I do know that in Queensland, for example, the Queensland Household Resilience Program that I mentioned, some insurers—in fact, I think, most insurers—when customers presented evidence that they'd participated in that program and had done remediation work to their house to strengthen it against cyclone, they got an automatic deduction on their policy, so it does—it happens.

The Hon. CATHERINE CUSACK: It does happen.

ANDREW DYER: For example, we have quite significant discounts for properties that are built significantly higher than the surrounding terrain—which is a common response to flood risk: you build the property up high. We offer quite significant discounts around that.

The Hon. CATHERINE CUSACK: Yes. But I am aware, for example, in Mullumbimby there are two identical houses, side by side, but one has been built so that the walls that can dry quickly—the materials that have been used—and it was virtually unaffected. The next door neighbour's house is uninhabitable. Anyway, I am just interested in that. My last question relates to the impact all of this is going to have on people's property values. I say this as a resident of the Northern Rivers, we really are facing—housing in flood zones is cheaper anyway which means, therefore, you've got a more vulnerable group. In terms of relocating and implementing these policies, we don't want to turn any communities into ghettos where you can sell a property for 50 cents, basically,

or people are coming in who ordinarily would not be able to afford to operate a business or whatever, but you just end up creating a ghetto situation. So in terms of our planning for this transition and people's properties becoming almost worthless, have you got any thoughts about that?

MATHEW JONES: You have articulated a terrible consequence of where we find ourselves in that the flood risk is high and so the premium is very expensive. The stock becomes devalued. The only people who want to live there are those who can't afford anything else. They can't afford the insurance cover themselves and then another event comes through and the cycle continues.

The Hon. CATHERINE CUSACK: They need a lot of help.

MATHEW JONES: They do. It ends up hurting those who are the most vulnerable in the community and that are least able to help themselves. I mean, that's why—I don't want to sound like a stuck record, but that's why we need to invest in resilience and mitigation measures at a household and a community level. That's why we need to look at relocating some parts where the flood risk is most acute. That's why we need to take taxes off insurance. These are policy prescriptions that will assist in the problem that you've identified.

The Hon. PENNY SHARPE: One last question from me. There has been a great deal of frustration in the community about the response of Government in terms of providing documentation and dealing with all of those matters. We actually heard positive feedback on a lot of insurers, where people said to us, "Yes, my claim has been assessed quite quickly and, yes, it's ready to go. The real issue is now getting the work done." But leaving that aside, could you tell us how you assess and how you do it very quickly, and how you manage it with people who have lost all their documents and their hard drives and all of those things? How does that work?

ANDREW DYER: I am not in the claims world. I can have a high-level stab, but—

MATHEW JONES: That's fine, I'm happy to—

The Hon. PENNY SHARPE: It was a nice question.

MATHEW JONES: The advice that we give to people—and one of the reasons that we declare an insurance catastrophe is to mobilise all insurers at once and it, kind of, draws attention to the event. The Insurance Council takes a lead on communications. We're on the ground as soon as we're able, and so on, and we're providing advice to the community, even while the event is still happening, about what they should do. One of the things we say is, "Don't worry about trying to find your insurance documents from the bottom drawer as the flood waters are lapping at your front door. You just need to provide your phone number or some personal details to your insurer and they'll be able to find your policy and your claims history and all that kind of thing." In fact, the Insurance Council also helps people—some people can't remember who they are insured with, so they call us and we can help them do that. I guess it's one of the benefits of being in a digitised world that that kind of process becomes relatively easy.

The Hon. PENNY SHARPE: How do you manage fraud within that? We know that there have been serious issues with fraud through the government grants programs. Is it just that there is enough information connected to an individual that you can identify them easily and you have all of their records because you have their insurance claims and so it is just an easy match? Is it as simple as that?

MATHEW JONES: Yes.

Ms CATE FAEHRMANN: I wanted to turn to the whole notion of planned retreat. To be honest, it was a relief to see in IAG's submission mention of this and to tackle this head on. One of your recommendations, in fact, is for local governments and planners to consider allocating or putting aside areas of land for relocation programs in the future. I wanted to get a sense, from the insurance industry's perspective, of how conversations around this have gone within local government circles and government circles generally. I am sure you have been raising the issue of planned retreat for some time, including coastal and not just in terms of floods. How has the discussion gone? Do you think that agencies are more receptive to it after the floods?

MATHEW JONES: I think this flood has been, if you pardon the pun, a watershed moment. I think the response from the community in Lismore that we have heard from stakeholders, like Mayor Steve Krieg and Janelle Saffin and others, has been that the community is much more receptive to this notion than they have been in the past. It is difficult for people who have been in a community for a long period of time to let go of the idea that they will be there until they pass away; that they might have to move somewhere else because the risk of where they live has become too risky. These are kind of big human issues to deal with. But in terms of agencies, our discussions with the New South Wales Government and their agencies have been very good, and everyone is open to whatever policy prescriptions we think are needed. You have raised "actions of the sea", the coastal inundation. That's another area. It's not the focus of this Committee's work but it's certainly another area that we

are looking at and considering, because there are going to be areas along the coastline of Australia that just will get eaten away by the ocean, basically.

Ms CATE FAEHRMANN: There's being proactive about it, and there's being reactive about it as well. The proactive, of course, is trying to plan for future inundation and to try to save lives before it happens. Do you think we're probably a long way off from that?

MATHEW JONES: Yes.

Ms CATE FAEHRMANN: IAG's submission says that—I wonder if we're here with the Northern Rivers, or some of the Northern Rivers, anyway:

There is a point at which the natural disaster risk is so great that communities have limited ability to prepare for or recover from the impact of the disaster.

As this is IAG's submission, Mr Dyer, do you think that some parts of the Northern Rivers are at that point?

ANDREW DYER: It's certainly a challenge. Just taking a step back to support our position on this, we have actually done some research on where communities would be better off spending money on targeted community-scale mitigation—it's all attached to the submission; I think you have the document—

Ms CATE FAEHRMANN: Yes, thank you.

ANDREW DYER: —but also where property-level measures may be more appropriate and also where perhaps a land swap deal might be more appropriate. We have come to understand that there are circumstances in which a land swap deal might be more appropriate, and it's these extreme high-frequency risk zones where it is often flooded at a very high frequency. I guess North and South Lismore would be a prime example of very high flood frequency. Those are the conditions that lend themselves to a relocation strategy, if you like.

Ms CATE FAEHRMANN: Just to be clear, this is contained in the report that you provided, where you have got two out of the seven shortlisted options in the report—one is the New South Wales town of Narrabri and the other is South Tweed.

ANDREW DYER: Yes, that's right. We looked at essentially longlisting towns or areas on potential for flood mitigation. Then we identified seven or eight of them and identified some structural mitigation options that would be appropriate. At the same time, we acknowledged that not every town is appropriate for mitigation on a community scale. In some areas you might have to look at it on a household level, and we outlined the circumstances under which that would be appropriate. But you might have other circumstances where a land swap or managed retreat deal might be more appropriate. One of the key findings there was that if you piggyback on a major event, it is much more economically viable. It extends the areas of applicability for managed retreat.

Ms CATE FAEHRMANN: In relation to that report, who are you talking to within government with that report? You're before a parliamentary inquiry now and you've given that to us, but surely it is something that you're talking quite closely about with some government agencies, I would hope.

ANDREW DYER: I guess the key audience for that particular report was the National Recovery and Resilience Agency, given their role of allocating funding at a national level for resilience spending. They are the key audience, but of course we have also distributed it through submissions like this to the various State government agencies.

Ms CATE FAEHRMANN: You also mentioned in here, which I think is important for the Committee to be aware of, that after the Christchurch earthquake the Government there basically introduced zones that prohibited the development of homes—mandated no-go zones, essentially. You say that this could be done either market based or mandated, in terms of suggesting that homes really shouldn't be built or rebuilt in certain areas. Would you like to explain what the market-based mechanism would be?

ANDREW DYER: I guess this is stepping beyond the remit of an insurance company. This is where we chose not to be prescriptive in how we thought governments should go about this. We chose to recommend either the mandatory or the optional measure. Certainly the mandatory measure taken in Christchurch with the red zones has been a success. I understand that following the 2011 floods there was an optional scheme in Grantham, in the Lockyer Valley. That has also been quite successful. There are many different ways to go about these managed retreat studies. My understanding is that council and the NRRC are undertaking a study into the best way to essentially go about this.

Ms CATE FAEHRMANN: One last question, if I can: Again, I was pleased to see IAG's submission raising the issue of the cumulative impact of new development on flood risk—essentially, the risk that continuing to develop on flood plains, and potentially not even flood plains, can increase the risk to existing housing stock, I assume in terms of the way in which water moves across the landscape. Is that your understanding of what that

means? If not, could you explain to the Committee what that is? Basically it is a recommendation that states that planners must consider the cumulative impact of new development on flood risk to existing housing stock.

ANDREW DYER: Yes, that's generally the gist of it. The other concern is around evacuation, certainly, and community facilities around evacuation facilities and the like.

Ms CATE FAEHRMANN: Do you think that is happening at the moment?

ANDREW DYER: Probably case by case. I think everyone is doing their best with the resources available. It is probably not for me to say.

The Hon. CATHERINE CUSACK: That is a really great question. That came up in Hawkesbury, where the community is strongly of the view that other suburbs' development has contributed to the increase and to the height of flooding. Presumably that then impacts the premiums for all of those home owners. What role should the Insurance Council of Australia be playing in these planning decisions? At some point, if a council is going to approve construction of homes that either make that house uninsurable or will increase the risk to other houses, should we even be allowing that?

MATHEW JONES: Our role is to, as I outlined before, advocate for policies that will reduce the risk, which will better protect lives and property and put downward pressure on premiums and make us more resilient as a nation and our communities more resilient. That's why we've been arguing for planning and land use planning reforms. That's why we've been arguing for tax reform. That's why we've been arguing for resilience and mitigation investment. All of these things will have an impact. We do have a role. It's difficult for us to have a role in those kind of individual land planning decisions. We're not planning experts, as it were. There are others with expertise in that area, greater expertise in that area than we have. But at a macro level we're very strongly advocating for our land use planning in the future.

The Hon. CATHERINE CUSACK: We have in Ballina a council trying to do the right thing. I think it's 1.8 metres you need to elevate above sea level. It's a measure about that. But all that happens is everyone in a surrounding property feels anxious that now the water's being redirected into their property when it wasn't. It's, clearly, an area for debate. But only very qualified and expert people can really tell you the hydrology impacts of raising up individual blocks. But, intellectually, you can see that that is going to change the distribution of the water—cumulative impacts.

MATHEW JONES: As both of us have said, there are different solutions for different locations and for different risks. I talked about wet flood-proofing houses, which is raising the services above the expected flood line. All your plumbing, electrical, your appliances are all in the first storey, and the ground floor is built in a way that is able to be recovered relatively quickly and cheaply. That's one solution which wouldn't require the redistribution or raising of land but allows the water to come through. Then hose it down, and away you go.

The Hon. CATHERINE CUSACK: Maybe you can tell Telstra to stop putting their generators in the basement. Thanks very much.

The CHAIR: I think that brings to an end our questions. Gentlemen, thank you for your time. Thank you for your submissions.

(The witnesses withdrew.)

The Committee adjourned at 15:53.