

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 Murwillumbah Services Club, 10 Wollumbin Street, Murwillumbah NSW 2484 on
Wednesday, 1 June 2022**

The Committee met at 1:00 pm

PRESENT

The Hon. Walt Secord (Chair)

The Hon. Mark Banasiak (Deputy Chair)

The Hon. Scott Barrett

The Hon. Catherine Cusack

Ms Cate Faehrmann

Ms Sue Higginson

The Hon. Rod Roberts

The Hon. Penny Sharpe

* 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 third hearing of the Select Committee on 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 this 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 local Aboriginal people, the traditional custodians of the land on which we are meeting today. I pay my respect to Elders past, present and emerging, and celebrate the diversity of First Nations people and their ongoing cultures and connections to lands and waters of New South Wales. I also acknowledge and pay my respects to any Aboriginal and Torres Strait Islander people joining us today. Today we will be hearing from a number of stakeholders, local members of Parliament, local mayors and community associations. I thank everyone for taking the time to give evidence to this important inquiry.

Before we commence I would like to make a few brief comments about the procedures for today's hearings. Today's hearings are being broadcast on the Parliament's website. A transcript of today's hearings will be placed on the Committee's website when it becomes available. In accordance with broadcasting guidelines, media representatives are reminded that 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 their 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 their 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 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 to take more time to respond, they can take that question on notice. Written answers to questions taken on notice are to be provided within 21 days. If witnesses wish to hand up documents to the secretariat, they can do so through the Committee staff. In terms of audibility of today's hearing, I remind both Committee members and witnesses to speak into the microphones. Finally, could everyone please turn their mobile phones to silent for the duration of the hearing.

Mr GEOFF PROVEST, Member for Tweed, before the Committee

Ms JANELLE SAFFIN, Member for Lismore, before the Committee

Councillor CHRIS CHERRY, Mayor, Tweed Shire Council, affirmed and examined

The CHAIR: Under our Committee's rules and regulations, you are able to make an opening statement if you wish. Councillor Cherry, would you like to make a short opening statement?

CHRIS CHERRY: Yes, I would, thank you. Should I do that now?

The CHAIR: Yes, please.

CHRIS CHERRY: Thank you very much for the opportunity to do this and for coming to our shire. I would like to table a formal submission to the inquiry. I hope that you have already been provided with a copy of it and I'm very happy to answer any questions on it and the information in there. From our perspective as council, we feel that the State emergency services—when people think of the State Emergency Service, you imagine an organisation that has a lot of capacity to help people during an emergency like this. At this point I think there needs to be more resourcing put into the State emergency services to be able to deal with the scale of the events that we are having. We are putting forward a suggestion that we would really like it if Fire and Rescue, Rural Fire Service and SES are joined into one combined emergency group that respond with the police.

Our primary focus is that our electorate has been identified by the Climate Council to be one of the most at risk in terms of climate change in the coming years in Australia. We also have a population who has a much higher percentage of vulnerable and low socio-economic people in our community. So we are a community that is least able to deal with a thing where we have the most risk. What we need, and the only way that we really see forward in the times of coming events, is to get people out of flood risk's way and out of risk of natural disaster. Because we can do a lot of things—we can increase levees, we can put a lot of mitigation in place. But the single thing that is going to mean that we're not back here in the future doing exactly the same thing is getting people out of the flood plain.

We have a lot of suggestions in our submission for that, in terms of voluntary house raising, voluntary house purchase and land swaps, both for industrial land and employment land. We are desperately asking that those programs be given significant funding, and immediately, to try, because the time is now. People are ready. They are having to make decisions about voluntary house raising and voluntary house purchase. They are getting their insurance payments now and people who reinvest back into those homes are not going to take up moving packages in the future. So that's what we are asking for urgent consideration of from the Government.

The CHAIR: Thank you. Mr Provest, Ms Saffin, would either or both of you like to make an opening statement?

Mr GEOFF PROVEST: I think both of us.

Ms JANELLE SAFFIN: Yes, both.

The CHAIR: Thank you, Mr Provest.

Mr GEOFF PROVEST: Thank you, Mr Chair. Thank you for the invitation to come along. Obviously, the last floods were very horrific for a lot of people. It affected virtually everyone in the valley. People lost their houses, lost their incomes and lost many things, and also the significant impact on the mental wellbeing is still being felt across. In terms of a brief opening statement, there are probably three or four issues I would like to touch on. The first one is that what made it difficult—and I was sitting in boats et cetera—was the lack of telecommunications. Back in 2017 we lost it for about four or five, sometimes six, days. This time we had certain areas that went out for 10 days, maybe 12, maybe a bit longer. And one of the differences is that we have NBN now and we didn't have NBN back in 2017. Who would have thought that the whole of the North Coast is fed through Woodburn? Who would have thought that?

The Hon. CATHERINE CUSACK: That was a surprise.

Mr GEOFF PROVEST: I don't think anyone did. Once you came south through Barneys Point Bridge, that made it incredibly hard. You were virtually back to carrier pigeons and so on to get messages through, and it made that mental anguish of people not knowing if the floodwaters are going up or going down et cetera a really, really big issue. The other issue I found, being out in boats et cetera, was there was a lack of coordination with some of our emergency services. I, for one, thank the SES, bearing in mind in both Murwillumbah and Tweed there were about 20 to 30 members in each one, and only half were active, and of that a number of them were over 60 or 65, which is not that old, by the way.

Ms JANELLE SAFFIN: Speak for yourself.

Mr GEOFF PROVEST: They did the best. In terms of the lack of coordination, being in a boat—we had \$2 million worth of marine rescue boats all keen and ready to go but they weren't tasked. Why? Because they weren't trained in floodwater, but they were trained in driving through the bar when it has 10-foot seas. They were sitting there. I, for one, was actually loading food and stuff into people's boats. We had well over 100 community members with their boats. The concern I had as the local member of Parliament was that I had no idea whether the two guys in front of me in the tinny had fuel, had lifejackets, knew what they were doing, and I was basically saying, "Head there until somebody waves you down." And we thanked them. They rescued people. Whether it was famous surfers on jet skis or just people up the road, everyone was waiting for the tasking, and the tasking seemed to be so long in coming.

The other issue I had was with the BOM in Tumbulgum and places like that. You had three warnings in about six hours, saying, "Don't evacuate", and then "Evacuate", and then "Don't evacuate", and it was just terribly confusing. I think the Tweed has come out stronger, finally. There is a lot of talk with the villages in certain areas to develop their own little evacuation pod with generators, phones, blankets and things like that. It has brought the town closer together. Just working with council, I have to praise the council staff. They obviously put their lives at risk trying to close off roads and that. It has bonded the town. It has been horrific for the town, but, as I said, there is a real strength. That is why I welcome the inquiry today.

Ms JANELLE SAFFIN: The Committee, of course, has my evidence from yesterday, so I won't recount that. I will touch on just a few issues because I can't go into detail. Firstly, I would like to support what the mayor and my colleague the member for Tweed said, so I back in everything that they said. I've been doing that at government level as well, backing in particularly what Tweed Shire Council has put forward with the voluntary house purchase, voluntary house raise, the land swaps and the buybacks. Tweed Shire Council has got it costed. I had actually been doing that before the flood, and because they have upgraded it now or taken a second look I have put that forward. You've heard about Railway Street, of course, but there are many other places right across Tweed Shire. The member for Tweed and I share a lot of the footprint in the electorate—me with Lismore, Geoff with Tweed—so we all worked together on these particular issues.

What I would like to say with the voluntary house purchase is it's essential that that happens sooner than later and it happen right across the electorates because people are waiting for it. I got asked, "Would the Northern Rivers Reconstruction Corporation deal with that issue?" and I said, "Well, they have to be seized with that issue from day one," because it's one of those pressing priorities. We know where the houses are, they are all mapped, and that can be done. In terms of the land swaps and the buybacks, Tweed had already done something successful on that post 2017 and has some experience, particularly, with them and the land-swapping and moving around. There is voluntary house purchase too. There is actually a fund, and the Committee has probably looked at that. I think it requires a third, a third, a third. Councils cannot fund that at all. It's just impossible. I always say it has \$2 in it, that fund, because it has.

The Hon. CATHERINE CUSACK: What's the name of the fund?

Ms JANELLE SAFFIN: It's Voluntary House Purchase and Voluntary House Raising. It does exist. It has existed for a long time but very little attention and money has gone in that. We have to do that, and we have to look after the residents who are ready for that to happen. Some of them are being told here that they could wait 20 years because of the lack of funding for that. I have a couple of other things. You will hear about insurance; I'm sure you're looking at it. We are totally under-insured here, and people have been costed out of the market. People say to me, "Insurers should do better." Well, yes, they can do better but I always say they are not Mother Teresa; they are a commercial insurance provider, and the Government actually has to step in and work with insurers to make sure we get something like a reinsurance scheme that northern Australia got. I have already written to and met with the Treasurer, met with all the insurers and the Insurance Council of Australia. So I have just flagged that issue.

In terms of housing, I flag it again that there has to be more flexibility in the way the agencies are turning that out now and not just everyone in a pod or in the park somewhere. That's fine for some, but people have got to be on their patch, on their land and where it suits. We have to make sure that that happens. We need continued work with repair, restore and help. It's the local communities, the community groups—and they were here in Murwillumbah too—are the ones who are helping people a lot, and we need to resource them to continue that. But for the next six months I would say we need people, still, to be able to go to someone and say, "Do you need a little bit of help here in your property, your house or your area?" There are some who do that well but it's certainly not the government agencies, but they can back in the ones who are doing it. There are community groups doing it—you know who they are; they've been before your committee—and also someone like DRA,

Disaster Relief Australia. It's probably unparliamentary if I repeat the word they say, but they say they do the you-know-what work that no-one else does. So we need them.

On mental health, what I would like to say is the Government announced, initially, \$25 million. That was early. I welcome that. I back that. It went to the same providers who do what they do. I did say to the Minister and the recovery coordinator the night before that that's not the be-all and end-all because you need a collective community response to mental health and trauma. You heard a lot of that yesterday, and that stands. You heard those with expertise. It's a whole different response that is required; it's just not an individual problem. It can become an individual problem, but it's a public health problem and it needs to be responded to in that public health way. Landslips are big. Normally, governments don't respond to landslips on private property, but we have so many landholders and farmers—and I know that's being looked at, and we do need to look at that in this instance. Particularly, I know in the Tweed Shire that it is a massive problem, and we've all been out together looking at them and seeing places. That is a real problem.

On the issue of grants, before a disaster happens—and it comes to preparedness—we know that grants will follow. We know what most of those grants are. They exist. You read them, I read them and people can read them. They need to be prepared for, and they need to be tested beforehand and have the package ready to go. That didn't happen. That needs to happen because it's not that difficult. I know it can be difficult with the quantum, but it's not that difficult to do. One of the first questions people got was "When did the flood event happen to you?" That just sent people spare because we all know when the two flood events happened. I said to the people administering, "You may have a reason to ask that question for matter of probity, integrity, whatever. You do it at the end and you just simply say, 'Well, of course. Did it happen then?' but you don't do it at the beginning." There is a whole designing to happen around how things are done because it retraumatises people who already are suffering when they have to go through inordinate questions that are really not necessary. We know there is fraud. That can be prepared for as well, and the departments need to hook up with the police sooner. The police actually have a unit that deals with it. I know that they weren't hooked up initially, so things like that need to happen.

I do want to relate one person I was working with and supporting, and it was just a bureaucratic nightmare. After being asked repeatedly to give the same documents that that person kept giving, that person of course had a bit of a meltdown, as you would. The police were notified and sent to do a mental health check on that person. I was furious. I was just furious because that person was—well, I think it's obvious by what I'm saying why they were being retraumatised. That just should never happen, and that should be expunged from that record totally. On one other issue of the farmers, the Rural Assistance Authority operates separately to the other grants. Say, for the \$25,000 that they might be able to get for fences, one of the local farmers rang me on the way here and he has been told he might wait three months. That's ridiculous, because farmers need to put their fences up straightaway. We all know that. They need to work on it. Three months? Three weeks might be acceptable, given the urgency. But three months? It wouldn't be all looked at now; only I had to intervene.

On the last point, mitigation, councils had already put forward their mitigation priorities and over a long period—I have four councils; it will be five after the next election if I am re-elected—I put forward their mitigation priorities to government but there was no urgency around mitigation and my memory is that that budget was cut, the State mitigation budget, and that needs to be seriously looked at because there are a lot of things that can be done with drains even. I think Tweed Shire Council have put forward again their needs with respect to drainage because that is a real issue. We just need to get those things underway. I know Geoff has looked at that as well, that whole issue of the mitigation and the drainage. We have been doing it.

The SES—last point—needs to be a professionally trained combat agency. That is where we do need a combat agency. The wonderful local volunteers—we all love them—deserve better. If you go up the hill here to their headquarters, it is a toxic building; I mean toxic physically. It is mouldy; there are holes in the floor. I've raised it. Tweed Shire, Geoff, we have all raised it. I understand someone from Treasury came up recently and had a look. I think I talked about it in the Sydney media; that got a bit more attention on it. They have had a look, but it is not fair that they are working in that building. It is just not fair. There are many more points but I will leave it there.

The CHAIR: I will open the questioning. Ms Saffin, I would like to get your response. This morning the Premier at a press conference was asked, "What if half of Lismore cannot be rebuilt or has to move?" He said he would look at it. What is your response to that?

Ms JANELLE SAFFIN: My response is that the Northern Rivers Reconstruction Corporation is tasked to work on those issues with the local community. I drove the establishment of that body relentlessly from day one. It is set up. It starts on 1 July and then it will have to work with community front and centre. We will look at all of those issues but we cannot take too long to look at them because people are making decisions now, as the

mayor said, around here. My response is, yes, I would expect that issue to be looked at seriously by government, but first of all we need to have what I call hard talks with community on what they need to do and how they can build back better. That has been the commitment given by the Premier and others—build back better. What does that mean and what does that mean for those communities?

The CHAIR: Ms Cherry, earlier today when we were looking at a flood damage map you mentioned there was significant road damage. We have heard from other mayors that there has been hundreds of millions of dollars in road damage. What is the estimate of the road damage to Tweed shire roads?

CHRIS CHERRY: For the Tweed Shire Council, we estimate around \$80 million worth of damage. We have over 2,200 reported faults, and we are not including potholes in that, we are only including landslips, undermining and that kind of serious damage with significant repairs. Some of those projects, Scenic Drive, Tyalgum Road, Reserve Creek Road, are incredibly complex landslide problems and they will take around at least 12 months to repair.

The CHAIR: Mr Provost, you are the member for Tweed. Yesterday your colleague the member for Lismore, Janelle Saffin, made quite critical comments of an organisation called Resilience NSW. You are shaking your head a little bit. What is your experience or your dealings with Resilience NSW?

Mr GEOFF PROVEST: I know what my colleague said about Resilience. I still have faith in Resilience. I think some of their processes need to be refined. In personally dealing with them, they tried their best I think under the circumstances to deliver things. Things were moving at a rapid pace. I am not as critical. I think it is the policies that they are operating under. I think it was their first big disaster since the bushfires down south. I think in all honesty that they tried their very best. But I was critical at some of the slowness. I have been waiting six weeks or eight weeks on relocatable home announcements or support there and getting told that it keeps going up the line, up the line. I do not know where it ends up, but finally I believe it is coming out today in support of that. Resilience to me were accessible but at times did not deliver, and I blame the way it was set up.

The CHAIR: Do you still have people in your community living in tents and interim accommodation?

Mr GEOFF PROVEST: Yes, last count was about 400 people in some form of emergency accommodation from here up to Brisbane. The pod rollout is probably a lot slower than I anticipated. There are a number of people I'm aware of that are sleeping in mouldy houses and things like that or sleeping in their cars or a tent in somebody's backyard or couch surfing. Yes, to answer your question. We try our best. Affordable housing has always been a difficult issue. We have a high percentage of homeless people coming through. This has just made it worse because there are a lot of uninhabitable houses.

We are slowly working through it to the best of our ability, but establishing pods takes time with infrastructure and that. But, as I said earlier in my beginning address, I am really concerned about the mental wellbeing of everyone. We are very blessed here I think. We have some really great communities. Even in Murwillumbah there has been a lot of resilient people here who put together aid packages in Tweed Heads, Chinderah, Burringbar, New Brighton, Mooball, Crabbes Creek. I think they have been one of the big heroes of our local area.

The Hon. PENNY SHARPE: Thanks for coming today. Mr Provost, you talked about 2017, so people have been through this before, obviously not as extreme. There would have been reviews after 2017. There would have been discussion about how we prepare better. The impression that I get over the last few days is that there was work done but somehow that was not ultimately able to be enacted in any useful way in the most recent floods. Do you have reflections on—you too, Councillor Cherry—what happened from 2017? I am not looking to apportion blame; I am really looking at how the systems failed to learn those lessons.

Mr GEOFF PROVEST: I appreciate the question. I think it is a very good one. There were reviews. I think I sat in this very room after 2017. Not a great deal has changed. There was more resourcing for our SES, but as I said earlier, the problem we have with SES at the moment is their lack of volunteers. There is very little. I think we have one per 1,500 or 2,000 people where if you go to a Sydney area you have one per 500 people in terms of volunteers. There is a lack.

Quite frankly, this is my fifth or sixth flood over 33 years, and after each flood, we have a review like this, we come up with a heap of suggestions and most of them never see the light of day. The one I am really critical of: Each flood we get, we have a review with the Commonwealth and the State operation in the way of grants and that, and that is where it gets really, really hurly. Five Federal reviews I have seen. Has anything changed? No, not really. It is roughly the same, so I am a bit disappointed. I think we can learn a lot. I think the last review back in 2017 spoke highly of local knowledge with water levels, flood levels, the way the river is going to go, et cetera, moving slightly away from technology and predictions and things like that, but that never

eventuated. We are still reliant on observations from here or reports going back to Wollongong—they have an SES down there—and finally it filters back here. To answer your question, lots of reviews, lots of reports—

The Hon. PENNY SHARPE: Too many.

Mr GEOFF PROVEST: —and not much on the ground, to be honest.

The Hon. PENNY SHARPE: Councillor Cherry, do you have some reflection on all that?

CHRIS CHERRY: Yes. I think it has to be said that the requirement for mandatory vaccination did severely impact on all of our volunteer organisations, including the SES. So I think, you know, we have had that real blow to our resourcing there. In terms of programs and reasons why we haven't moved forward—and no blame attached, but there was no funding: \$2 million across the State put into the voluntary house purchase and voluntary house raising program.

Ms CATE FAEHRMANN: How much was that, sorry?

CHRIS CHERRY: It was \$2 million.

Ms CATE FAEHRMANN: I thought that you might have said \$200 million—\$2 million?

CHRIS CHERRY: The \$200 million is about what we need; \$2 million is what was there. It's not a reasonable figure to be able to get people out of the flood plain. One thing that has also impacted is that council embarked on the industrial land swap to move some of our bigger businesses out of the flood zone. Unfortunately, the progress of getting that, because it's kind of a first happening, it has taken a lot of organisation to get to happen, so it hasn't eventuated. So those businesses that were moving, and are moving, were still hit by this flood. That is a big shame, but obviously for the next flood we hope they will not be there.

The Hon. PENNY SHARPE: Thank you for that. These are really the questions that we need to ask when this Committee goes back to Sydney and has the agencies in front of us to follow up all of the issues that people have raised. It sounds to me we need to ask them, "When you keep talking about community led and you keep talking about local knowledge, why are you continuing to centralise?" I mean, Resilience NSW has been established in that time frame. It seems to me that there's been nothing learnt from all of those five plus, 10 plus reviews. Perhaps that's a question that we need to ask them.

CHRIS CHERRY: Could I just very quickly add that the regionalisation of the SES is very difficult. We've got an incredible amount of local knowledge here, within our SES. The ability to make local decisions would have greatly enhanced, I think, in terms of warning times and things.

The Hon. PENNY SHARPE: This question is probably to all three of you. Everywhere we have been, the community effort and the people who have just gotten up and gotten organised despite all of the difficulties, and often under very difficult circumstances themselves—so much energy and focus. How can government support them, not in the next few weeks but in the next 12 months to two years, to really be part of a genuinely community-led recovery?

CHRIS CHERRY: I'm happy to start. You cannot express how much these community members have made a difference between people surviving and getting through these last 13 weeks. I think government just needs to look and say, "You've got your leaders." They've come forward through this event, so you need to speak directly to them about what they can see, and how they saw it unfold, and what needs to happen going forward. Because they are the people who were right there, right on the ground from day one. We could not have gotten through it without them.

Mr GEOFF PROVEST: Fire and Rescue have a community system where they supply a trailer with firefighting materials, uniforms, for streets that are affected by bushfire. I think, seeing what they've done here in Murwillumbah, Tumbulgum, Burringbar and so on—something similar. Because what happens here, you get cut off. Whether it's a landslide, whether it's floodwater, you actually physically can't get there, short of a helicopter. Well, we could perhaps supply—one of the things I found—a little generator, some fuel, maybe a satellite phone or two-way radio, some clothing and bedding and that. Unfortunately, when the floods hit here, those resources are slow in coming out or they can't get there. I think the communities are far more aware that they have to fend for themselves for a while, but if they had a central point and a focus—I mean, it's a big ask for some of the communities but I feel that the mode is there, and I think that's a big way that we can resolve some of these issues.

Ms JANELLE SAFFIN: It requires preparedness, and that hasn't happened. Some communities do things like that themselves but, again, it comes back to preparedness. We can support communities to get ready. Already, some communities have gone out and they are getting their CB radios and—some young people asked me what they were—all the different radios. I know they have done that in Nimbin and different places, and it would be a good question for the Committee to ask how many SES have satellite phones as well, things like that.

In other terms, the community groups who set up here and in other places, and in villages—just resource them to do the job they're doing. They do it well.

Ms CATE FAEHRMANN: Mr Provest, you were talking about the 2017 floods and the fact—I think you said you have been through five—that there have been reviews after each one. So the 2017 flood and the reviews after that, did they recommend community-led responses?

Mr GEOFF PROVEST: They did. Tumbulgum was probably the chief leader in that—Tumbulgum village. They picked up on it and ran with it. Some of the other villages didn't. But I think the time is now. They are far more attuned to the effect of being able to fend for themselves, to look after themselves far more. But, once again, we didn't have any funds. We didn't have any funds to buy a generator and a shed or something to put it in. My way of thinking is a lot of our little villages have an RFS; I think we should encompass them. They've got some training in it. But the mayor is quite right: We lost a lot of volunteers over the mandatory vaccinations.

Ms CATE FAEHRMANN: Thinking in terms of government responding to that, what happened with that? I'm sure you're a champion for your local community. In terms of going back to government after that review and saying, "Can you put in place these recommendations?", what's happening within government? Why aren't things happening?

Mr GEOFF PROVEST: Basically, it wasn't really picked up by government. I kept pushing it hard. The response was that we sent around teams out of the SES to advise the communities how to set it up. But when it came physically—and I think this flood showed us the importance of having a generator. Last time we lost power for two or three days, here we lost it for a week and a half, type of thing. To have that money to actually facilitate buying these items and putting them here, and even getting them to our evacuation centres—so it was received well—

Ms CATE FAEHRMANN: But the recommendations of these reviews, are they being ignored by government? Is that what is happening?

Mr GEOFF PROVEST: I don't think they are being ignored. There is just a slowness for the bureaucracy to move to insert them into reality.

Ms CATE FAEHRMANN: So which recommendations have been implemented?

Mr GEOFF PROVEST: We've had extra training with our SES in fast water rescues. We've had extra gear—like, we've got baby lifejackets now. We've had a number of those recommendations come through, but they are more of a physical nature and a training nature for the SES. There wasn't much action in terms of relaying it into the wider community and making the community more resilient.

Ms CATE FAEHRMANN: Councillor Cherry, how much support has been offered to the community? Are there any gaps in terms of those families who have been displaced, who have been directly impacted by the floods? What has been the outreach? Have they all been contacted? Have they all had the services that they need provided to them?

CHRIS CHERRY: I think there has been an attempt by the State Government to ensure that people understand that there are services there. But the reality is that there are a lot of people out there in our community that still have not—whether physically or mentally, they have not been able to access the services. Because of what Ms Saffin was talking about in terms of the difficulty of the paperwork and things like that, some people have tried and then just given up. It is too hard or they just can't face it. So we have found that, right now, Resilience NSW has started to go around through the community and doorknock and do face to face.

I think they are acknowledging that people have slipped through the gaps and that there is a gap out there in terms of people accessing services. I was provided with some figures yesterday, I believe, where in the Northern Rivers Resilience NSW has doorknocked 3,500 homes. Of those homes, 1,200 homes had people there and answered the door. Of those 1,200, 500 had not accessed any kind of help services. These are homes that are—it is not randomly looked at. Resilience is looking at areas where they expect that they have been impacted, so they are looking in flooded areas. That is a horrifying statistic or discovery that we have so many people out there that are not getting the services that they need.

The Hon. MARK BANASIAK: Obviously for the mental wellbeing of the communities that you represent, seeing progress and change happen at a significant rate will do wonders for that. Outside of money and outside the decision around housing, what are some other levers that you would like to see the Government pull, whether it is changes in regulation or legislation, that may speed up this recovery? What are some levers that you would like to see the Government pull?

Mr GEOFF PROVEST: In terms of planning, that is always—to put a secondary dwelling on your property while you fix your house. Technically, you cannot do a secondary dwelling. There are a number of planning issues that really need to be fast-tracked to allow us to get on with the recovery. The last thing you want to do is tell somebody they have to fill in all this paperwork and go through a lengthy process. By the way, to get a simple DA at the moment—no reflection on council—could be anywhere from three to six to nine months, if not a year.

If you have lost your house and you want to build a better house, you are living in a caravan and you have done all of that, you have the money and you are ready to go, but your DA is going to take another 12 months. That just cuts you to the core. I know people who have said, "This is all too hard. I'm going to move somewhere else." They move interstate and things like that. The planning issues are the really big ones at the moment in this recovery phase. Unfortunately we suffer like the rest of the State. There are very few mental clinicians available—psychiatrists and that. I know other areas are similar, but I think the average waitlist to see someone could be anywhere up to six months, which is far too long.

Ms JANELLE SAFFIN: Secondary dwellings, of course; I know that has been a vexed issue here. But also just the practical things, like saying, "Yes, we are ready with voluntary house purchase", "We are ready with the things that you as a community want", "Yes, we will have some community groups resourced so they can come and give you assistance". All that practical stuff improves community mental health. It improves public health. It could happen now, but the corporation is due to set up on 1 July. We will expect the community—and I know the councils will, and the other members—to hit the ground running.

CHRIS CHERRY: On the secondary dwelling issue, while we understand there is a great need, if we think about the event that we just had, a lot of people who were in rural areas were affected by landslips and did have their access roads destroyed. If we had a lot more people in those areas, we do need to understand that we would have a lot more people at risk during those times. We need to think about that. In terms of going forward, planning reform is absolutely something that we need. We need some residential land swaps. We need more clear guidelines on where people can and cannot build, and an idea of getting rid of some of our residual legacy areas that are zoned for residential but that we can see are very much not appropriate to have residential houses built on them. For local council to be able to fund buying back those kinds of properties or back-zoning them and compensating the owners is a very difficult thing, so we need higher levels of government to be able to fund that kind of program.

The Hon. CATHERINE CUSACK: Resilience seems to have a policy that they do not want to put temporary housing on blocks of land that have just been flooded, which rules out an awful lot of available Crown land but also all of the homes that have just been flooded, which is where people want to go to. Could you comment on that, please?

CHRIS CHERRY: This is something that we have been pushing from day one. People need to be housed next to their home so that they can build back. They need to be in their networks. They need to be at their land, where they are able to do the repairs. People do not want to be housed on the Gold Coast or wherever. We have been pushing to get pods or caravans on people's properties. While we understand that the Government does not want to put State assets onto flood-labile land, on rural properties people often have land that is higher and out of flood-labile land where those temporary structures could be located. And so we are very much asking for a case-by-case basis. We very much think that this one-size-fits-all approach that has been taken is not the best for the Tweed, and we are certainly still pushing for that option to get—you are getting people staying in their cars and in tents on their property because they want and they need to be there. So let's help them do that.

Mr GEOFF PROVEST: Ms Cusack, it is a very hard policy because you are going to limit where you are going to put people. Ultimately, as previous questions relied on, mental health is a big issue here. I think you need some relaxation. I say that with all due caution because the way the weather patterns have been, we might get a flood next week and there could be disasters. But at least they are relocatable, and at least you can move them, and at least if we get warning—but I agree with the mayor. You have to have people close to where they reside. The kids can go to their normal school. Their social networks, their doctors, their supermarkets and things like that—I think that is a really crucial part. Trying to find flood-free land just delays it. You could probably put another two or three months onto the delay by doing that, if you went down that path rather than the other one. So, yes, I think it is crucial.

The Hon. CATHERINE CUSACK: Winter is coming. Is there anything special that needs to be done for those individuals who are not able to be adequately accommodated at the moment, which seems to be thousands of people?

Mr GEOFF PROVEST: Look, as I said, we have about four to five hundred in emergency accommodation, and that is usually in a motel or a hotel or something of that nature. My concern is the ones that

I think Chris and Janelle—the ones that slip through the cracks. For some reason or another, they are not putting their hand up. Particularly in the caravan parks, they are scared that the Government will come in and say they have to demolish their house. They have nothing. They usually live from week to week. They have lost their car. They could have even lost their job and things like that. They are the ones that I really worry about in this colder weather and harsher weather.

Our assertive outreach team by the Department of Communities and Justice does an excellent job. We have five people that go around every night under the bridges and that, and they have had enormous success in creating emergency accommodation for people and also long-term accommodation. Believe it or not, up until recently we could not put people in emergency accommodation across the State line even though there were places and facilities for them. We now have permission to do that and that has relieved a lot of the stock, bearing in mind that Queensland was going through its own natural disaster roughly at the same time, so that has put a bit of a strain. Little things like that really mean a lot. To answer your question directly, yes, I am concerned about the physical and mental wellbeing.

The CHAIR: Ms Saffin, would you like to add anything in that area?

Ms JANELLE SAFFIN: Just to echo what both the mayor and the member for Tweed said, I was asked by the media this morning about winter, being cold, and those people, and I said I was quite concerned about what heating ability they had. Some of the people are back at their places, they don't have proper power yet, they've got two plugs and they have to wait to get the electricity on and don't have proper warmth. I said we just need to do a bit more and that door to door makes a difference.

The CHAIR: Thank you for participating and thank you for your time and what you do.

(The witnesses withdrew.)

Ms FRANCESCA ESPOSITO, Chair, North Byron District Activation Community Flood Response, affirmed and examined

Ms KATE STODART, Member, Kingscliff Ratepayers and Progress Association Inc., affirmed and examined

Mr PETER NEWTON, President, Kingscliff Ratepayers and Progress Association Inc., affirmed and examined

The CHAIR: Under the regulations and rules of this Committee, you are able to make a short opening statement if you wish. Would each of you, all of you, or none of you like to make a statement?

FRANCESCA ESPOSITO: My group, the North Byron District Activation Community Flood Response, represents 12,000 residents, 5,000 houses, 500 businesses, eight suburbs, and five community associations and chambers in the North Byron district. We are one-third of our council's area and the biggest residential precinct. We have run two massive community meetings off our own bat and we discovered that 2,343 homes were flooded in the North Byron shire. We actually went street by street and house by house and counted. The Insurance Council of Australia has confirmed that there are 2,854 claims just for our eight suburbs, valued at \$100 million. This is half of our homes, farms and businesses. To say that we have been wiped out by these floods is an understatement. We understand there are 200,000 claims so far from this flood event, but the community needs the State Government to step in and provide some real help.

The main problem is that 95 per cent of these insurance claims are still unsettled, which means that in the suburban Ocean Shores we have families sleeping in sleeping bags and tents in their mouldy lounge rooms with no walls, no power and no hot water. They are showering at the gym and eating from the barbecue every day. We have Third World conditions right here on the east coast of Australia. The other alternative is to take a rental for \$1,400 a week, which is the average rent in Byron shire, if you are lucky enough to find one, which would cost you \$70,000 a year. Insurance only covers six months of this. I have written to the Premier several times asking for an increase of the \$7,200 rental support scheme because the subsidy only covers one month's rent in Byron shire, but the Premier's office has declined all of our requests. The problem is if displaced families are out of their homes for another two or three years, if you live in the Byron shire, if you don't have a spare \$200,000 lying around for rent, you will be plunged into poverty.

Unfortunately, the attitude so far from most agencies I've spoken with is that of business as usual. The problem is that we are not anywhere near business as usual. I have also written to the Insurance Council of Australia asking for some serious insurance reform, because the whole system of insurance is flawed. We therefore need our State Government to work together with the Insurance Council of Australia as well as our local councils to deliver what the community desperately needs. What we need is flood cover to be made mandatory. We need flood insurance to be subsidised. We need house elevations and waterproofing to be subsidised or paid for in full. We also need the sum insured replaced with the market value so that folks don't find themselves underinsured. We need advocacy on behalf of the community and we need to cut the endless red tape. It's horrendous trying to get any grants. The State Government has the power to reduce our flood recovery to years, rather than decades.

We need the Government to also step in and subsidise Starlink satellite dishes on every community building and surf lifesaving tower, because Starlink was the only internet that worked. We need subsidies for generators in every household. We also need State Government to step in and provide more funding to our councils because our blocked drains, which Byron council, for example, confirmed in a public meeting last Thursday, have not been cleaned for 30 years. No doubt, these blocked drains made the impact far worse than what it needed to be. It didn't need to be that bad, but our council hasn't had the money to clean our drains for decades. We also need DAs to be sped up; it's taking months. Perhaps the DA could become complying development, rather than a full-blown DA, for house raising at least. That's the minimum. Thank you.

The CHAIR: Thank you. Ms Stodart?

KATE STODART: I defer to the president.

The CHAIR: Mr Newton?

PETER NEWTON: There's a first time for everything. Thank you, Mr Chair. Firstly, on behalf of the Kingscliff Ratepayers and Progress Association, I would like to thank the Committee for considering our written submission and also for the opportunity to appear today at this hearing. Our association has been operating continuously since 1933 and membership is open to all residents and ratepayers within the 2487 postcode, including Kingscliff, Cudgen, Chinderah and Fingal. Firstly, before I go on, I would like to inform the Committee that we strongly endorse the Tweed Shire Council's submission to the 2022 NSW Independent Flood Inquiry, which has also been tabled to this inquiry today. We believe that this detailed and thoughtful consideration of the full range of facts and recommendations provides our community with a framework for future flood planning.

By now, the Committee inquiry has heard many stories from across the Northern Rivers of individual trauma, issues around flood preparedness and the lack of coordination of initial response and recovery, the loss of communications networks, and sudden and unexpected flooding in areas previously immune. The stories from our community mirror these. However, rather than relay similar, albeit traumatic and important stories, I would like to flag to the Committee four key messages from within our written submission and also from members of our community—the four key themes.

Firstly, flood preparedness needs to take on the same level of importance in our culture and thinking at all levels as bushfire preparedness or even as cyclone preparedness in northern Queensland. The community and community associations such as ourselves and others can really play a significant, valuable role here. Secondly, I'd like to acknowledge the forgotten residents of the Chinderah caravan parks. These residents remain our community's most vulnerable and have no voice. More than 1,800 residents were evacuated in the dark in terrifying conditions by rapidly formed community rescue teams. These residents need meaningful government support now. They're falling between the cracks.

Thirdly, the absolute need to stop development on flood-prone land—as a community we do not have faith that the existing New South Wales planning frameworks can adequately address these concerns, particularly given the recent withdrawal of the nine principles of sustainable development. We've actually got no faith or trust that, when it comes to planning, the State Government acts in the best interests of our local communities. Fourthly, our deep concern as a community is that this flood event could be used politically to undermine our framework planning, our LEP, and further compromise the protected lands across our shire but within our community, particularly the State-significant farmlands on the Cudgen plateau. Protected lands should be protected lands.

Cutting red tape in this event is extremely important; unfettered cutting of red tape is a frightening concept. It is after all the red tape that protects the livability and amenity of our communities and will hopefully lessen the impact of future flood events. There are two key principles that our association would like to see built into any recommendations from this inquiry. One is clearly an engagement with traditional owners in developing strategies and plans in relation to the low-lying flood-prone land. The second principle is, very simply, for this inquiry to push for a realignment of the spend on disaster recovery versus mitigation. Finally, I would like to assure the Committee that the Kingscliff Ratepayers and Progress Association will continue to work on strategies with all levels of government and stakeholders and our community to build resilience in preparation for our next unprecedented event. Thank you.

The CHAIR: In your opening statement you mentioned the Chinderah caravan parks. We actually visited one of the parks this morning. Can you assist and explain why you decided to point out that particular section of the community?

PETER NEWTON: On behalf of the association, I've been talking with some of the community advocates that particularly focus on the residents of the parks. As the Committee may know, some 1,800 people were evacuated and they've been described to me as the "forgotten people"—no more complicated than that. What's happening as we speak is that, out of the 1,800, 50 per cent have actually returned to the parks. Out of that 50 per cent, 25 per cent—half of the 50—are actually back in their accommodation and moving forward.

The CHAIR: Wet accommodation?

PETER NEWTON: Yes. The other 25 per cent that are back in the parks are actually living in uninhabitable buildings. But they've got nowhere else to go. The remaining 50 per cent that are not back in the parks are either—and Mr Provost and Mayor Cherry mentioned this in the earlier part of the hearing—couch surfing, they're living rough or they're on the good graces of relatives. They've got nowhere to go. The other thing I will mention on these people—"these people" doesn't sound right; on residents of the parks—is that they are the most vulnerable in our community. They are extremely vulnerable. There are a lot of elderly people. The thing is they actually own the buildings; they don't own the land. But what that means is they do not qualify for any of the subsidies to help them get back on their feet. From our perspective as representatives of the community, we cannot get our heads around that. So, as I indicated in our statement, we're asking this inquiry to take that on board.

The Hon. CATHERINE CUSACK: Chair, could I indulge for Mr Provost to respond to that because that issue is one that he's personally addressed?

The CHAIR: No. We don't—

The Hon. CATHERINE CUSACK: There is an answer to that, Mr Newton, which you'll be happy about.

PETER NEWTON: Thank you. Sorry, I'll just finalise. The other thing I'll mention—and there was some chat about winter. Winter is coming. The thing that they need—and I'm talking about the Chinderah

residents. There is a donation hub that's set and it's there for the long haul. They want blankets. They need blankets. These are for the people that are back in their accommodation where the place has been gutted and, quite honestly, it's uninhabitable. So there are blankets and the basics of life to get them through winter. So they're chasing blankets—the hub itself, which is a huge part of our community and a significant part of the recovery effort and the rebuilding and the moving forward effort. They are in temporary accommodation. They're under a tent and a couple of containers in front of the Cudgen Leagues Club. They need a permanent place. They need a place with a roof, like an empty shop or empty premises, to be able to have a central place for people to go to and to work from.

The CHAIR: Ms Esposito, could you bring us up to speed on the 2,343 homes in Byron?

FRANCESCA ESPOSITO: North Byron.

The CHAIR: Yes. Is assistance flowing? What's actually happening there?

FRANCESCA ESPOSITO: It's at a standstill. Grants are very slow to be issued. A lot of people have fallen through the cracks. A lot of people don't qualify for various reasons.

The CHAIR: What are the reasons that they're getting for not getting grants?

FRANCESCA ESPOSITO: For example, there's one couple on a farm. Their driveway has washed away and their studio and garage where each separately works have been flooded and are unable to be used, but the house didn't flood itself. If they don't have a driveway, they can't generate income. They don't qualify because they didn't flood enough. So those are the sorts of stories that I'm hearing—is that you just didn't flood enough.

The CHAIR: How much flooding did they actually get?

FRANCESCA ESPOSITO: Well, they've lost their studio and garage. The husband works in the garage and the wife works in the studio and the driveway has washed away so they have to walk with gumboots into their house but they can't have clients come to their two businesses. Those are the sorts of stories that we are hearing. It's criteria that is excluding people for various reasons that don't seem valid to me.

The Hon. PENNY SHARPE: I think this is for you, Mr Newton. I've read your submission carefully and I was struck that you mentioned two pieces of correspondence. You've written actively to the planning Minister in relation to the flood-prone land and the approvals with suggestions of dealing with that. At the time—I think we got your submission on 15 May—you hadn't had a response. Have you had a response to date?

PETER NEWTON: No, we haven't. I can add to that if you'd like.

The Hon. PENNY SHARPE: Yes, please do.

PETER NEWTON: We did also—and it's not in the submission and I've realised that's an oversight. With the earlier letter to the planning Minister we also wrote to the agricultural Minister, Minister Saunders—a similar letter but no response to that. Can I say in relation to the protected lands that we as an association greatly appreciate the continual and much-voiced commitment of our State member, who has categorically stated publicly a number of times that no further development—inappropriate development—of those lands will take place.

I say the same for Councillor Cherry as well, who is a strong advocate in that area, and also our Federal member, Justine Elliot, who has actually stood in Federal Parliament to speak on that very subject. Having said that, we are not getting any response from the planning Minister in relation to this. The actions of the planning Minister, certainly over the last little while, do not hold us in any confidence that we are in a good place for when the red tape starts to get cut. When things start to happen to be able to rehouse and rebuild and so on, we deeply fear, as a community, that the flood recovery and rehousing/rebuilding effort will be a guise, a vehicle to be able to allow unfettered, inappropriate and unsustainable development across our beautiful region and in our community.

The Hon. PENNY SHARPE: Just to follow on directly from that, you've not been invited at any point to—I don't think there's any disagreement that we need to cut red tape to get people back into their houses, but what are the rules around that? The fear that you raise—there's been no invitation from government or otherwise to bring people like yourselves to the table to have a conversation about that?

PETER NEWTON: No. Thank you for the question. In terms of our shire, one of the things that strikes you about living in this shire and working in community roles and so on is that the local government authorities, the stakeholders and the community work together—completely together—in developing the plans that really shape how we live, work and play here, so our fabric, amenity and livability. It is highly consultative. Nothing happens in this shire without community involvement from the ground up.

Where we are under threat is from external forces outside of our control. We don't need to go into it here, but there are more than a number of documented cases where outside authorities will come in and gazump thoughtful, considered planning which goes to the heart of balancing the need for growth and development with maintaining the fabric and amenity of the community. From a community level, and working with the local government and other State authorities, this shire is probably a benchmark.

The Hon. PENNY SHARPE: I was very interested in the points made by Mr Provest earlier. It is a real dilemma—and I'm not pretending that this is an easy issue—the desire for people to be rebuilding on their land where they currently are that is flood-prone. Your submission is very strong that this needs to stop. How do you think that needs to be balanced? Clearly it is a very complicated and difficult issue for individuals but also more broadly.

PETER NEWTON: In respect to our community, so the community of Kingscliff and surrounds, we have a significant amount of land which is historical approvals for development, which can go back 10, 12 or 14 years. The world is different. The world is very different, and we all very much got a wake-up call three months ago in terms of what that might mean moving forward. Quite simply, our view as an association is we cannot continue to develop on the lowland. The approvals that were made 10 years ago really don't hold weight today. We need, as a community, including all the authorities and stakeholders, to actually rethink what we do here. Our view as an association is to stop it. We cannot continue doing what we do now and building houses, residential places and putting people in harm's way, which also affects the rest of the community, as we saw in these recent flood events ourselves. We cannot continue to do that, otherwise we will be sitting and talking with you in a few more years' time, only on a bigger scale.

The Hon. CATHERINE CUSACK: Mine is a very simple question. In terms of North Byron, are you referring to the Brunswick River—

FRANCESCA ESPOSITO: Brunswick Heads up to Wooyung.

The Hon. CATHERINE CUSACK: The homes and people you were referring to were affected by flooding in that particular river?

FRANCESCA ESPOSITO: Yes, including 90 per cent of the caravan park at Brunswick Heads.

The Hon. CATHERINE CUSACK: Okay, so this is a river between Richmond and Tweed. Thank you for coming, and thanks for clarifying that.

Ms CATE FAEHRMANN: In my time available I've got one question for Kingscliff Ratepayers and one question for Ms Esposito. Mr Newtown, in your submission you talk about the many historically approved pending developments in the community, which no longer meet the environmental and flood plain management standards of current times, and that your organisation is very concerned about those historically approved developments that clearly would be a very bad idea if development was to occur on them. Could you maybe give examples of what they are and where they are?

PETER NEWTON: Yes. Speaking as we represent the community, they are planned residential developments in the Kingscliff community. Much of the land is actually lowland, which is natural drainage land in our community. In terms of the actual size, I can't answer that off the top of my head. I can tell you, though, that the planned developments are upwards of around 3,000 residents, ultimately, including open space.

Ms CATE FAEHRMANN: And how flooded did that area get recently?

PETER NEWTON: Giant inland lakes, is probably the—they are natural drainage lands. North of the creek in the Kingscliff area and west towards Cudgen is lowland. It is natural drainage land. That flooded. What exacerbates the flood is obviously the built-up residential that is there. Natural drainage, if we fill in more of it, the water has still got to go somewhere.

Ms CATE FAEHRMANN: If there is a big lake there now and then you—

PETER NEWTON: It has drained.

Ms CATE FAEHRMANN: —put a suburb where the big lake was, what happens to those houses and all the houses around is more flooding?

PETER NEWTON: It is happening already. The flooding that happened in the North Kingscliff residential area was from the riverine, the river flooding from the Tweed, but also exacerbated by lowland slated for development flooding and running into the river flooding and wiping people out.

Ms CATE FAEHRMANN: We could talk about that for some time. Ms Esposito, thank you for your extensive submission. A lot of work has gone into this. The Committee has just received it recently, but it is very

extensive and we will read it thoroughly. Throughout it you talk about the mental health impacts and trauma associated with—you have put people reporting they have not slept since the night of the flood, some describing persistent nightmares and many feeling too overwhelmed to work or function. We heard last night from one member of the public in Lismore who talked to us about the trauma of hearing the rain on the roof. I note lots of people are nodding in the gallery behind you—in fact, I think almost everybody is—as I say this. What support is being offered to your community, particularly, in relation to mental health support? What more do you need?

FRANCESCA ESPOSITO: We don't have any support, really. Everyone I speak to, I'm sending them to the Mullumbimby recovery centre. Pretty much everyone I speak to has not received grants, does not even know about the grants, does not know about the disaster recovery centres, and does not know about the mental health lines that are available. One fellow who had not slept since the night of the floods sleeps in a tent in his backyard. He has put up his family, with four children and his wife, in South Golden Beach in an Airbnb for \$1,600 a week. He sleeps in a tent in the backyard at the house—and he is not sleeping. It is horrific.

What we need, to answer the second part of your question, is some kind of rollout that is more extensive. The key messaging is not getting out there. We are a community-led group. I lost everything—I flooded as well. I have assembled a group of people who had the skills to provide some community leadership. We are asking everybody these questions and feeding our answers back into our State submission and into council as well. But what we need is some key messaging that is more extensive, because I just can't reach enough people in what I am doing, and I've been working on this full-time for about nine weeks, 18 hours a day, seven days a week, and I'm just an unpaid volunteer.

Ms CATE FAEHRMANN: Thank you. You're another one of the amazing women that we have heard from supporting their community during this time. I just wanted to check—Councillor Cherry was talking about doorknocking that has been undertaken via Resilience NSW more recently. Has that gone through your community?

FRANCESCA ESPOSITO: It has. Resilience NSW has done some doorknocking I have heard, but it seems to be two very different initiatives. Whatever Resilience NSW is doing doesn't seem to trickle back to us. We have gone doorknocking as well. I've got a team of seven people doing letterbox drops for each of the community meetings, and we are literally on a map with streets and we're knocking on doors to get people to our meetings. Our meetings are between 200 and 300 people. We've had two so far. I've invited Justine Elliot, Tamara Smith and councillors, and they have all come, so they're massive meetings. Council is not running these meetings. Resilience NSW is not running these meetings. We are running these meetings, and we are from the community.

I have discovered an extraordinary array of talent just in what we call our "bathtub". Geologists, surveyors, hydrologists, civil engineers, myself with commercial skills—an incredible array of people. We've just assembled and we've formed a community flood steering committee with all of the specialist technicians, and we are actually coming up with our own flood response and our own approach. This isn't being done by any level of government. We're doing it ourselves because we are all affected. Flood 3.0 is imminent and we want to protect ourselves. I am in a rental myself—\$1,350 a week—and my insurance company says that it's going to be two to three years. So that's a cool \$210,000. This is just a normal story, hence why I'm writing letters and reached out to the Department of Premier and Cabinet. It's just business as usual.

I attended the Insurance Council of Australia meeting last Monday night, and I spoke to the COO. I spoke up there as well and sent an email to the Insurance Council of Australia. I said, "This is not business as usual. We need processing time cut down for insurance claims. We need DAs to be knocked back to a complying development perhaps." But that's difficult in our area because we are in national park and marine park, and it has to be a DA. There's all sorts of red tape. We are not asking for corners to be cut; we're just asking for some efficiencies to be looked at—DAs, for example, for any sort of flood-affected housing and quality of life to be prioritised, to be shuffled to the top of the pile and anything non-essential to be shuffled to the bottom of the pile, like a commercial development or a pool, which can go to the bottom for a few months.

We are just asking all levels of government to step in and provide some efficiencies and some funds. The key messaging is not getting out there. We're not getting the messaging from Resilience NSW. Folks that are getting help and support is coming from our community-led group. I'm physically sending people—I'm texting them grants. I'm up to newsletter number seven and I'm including links for grants in newsletters and that's how people are finding out. They're not getting the message from government.

Ms SUE HIGGINSON: Can I just ask one question about how you are communicating with those people?

FRANCESCA ESPOSITO: Newsletters and community meetings.

Ms SUE HIGGINSON: When you were saying texting—so you've got a phone tree and your newsletters. Any social media?

FRANCESCA ESPOSITO: Yes. I'm an ex-software engineer. We programmed a QR code. So for everybody that checks into our meetings, we've got their email address and phone number—with their permission, obviously—and we're sending them newsletters with links. So we are building a database, with their permission, to be able to send them information. I'd noticed the criteria for the \$20,000 Back Home grants being updated today, so I've got a newsletter coming out tonight with all of that. People are relying on that information coming from my group, and we're just a community-led volunteer group of professionals who happen to have some professional skills, and we're able to activate, which is why we called ourselves "activation".

The CHAIR: Thank you, Ms Esposito. I'm just mindful that we have other witnesses, and we're now cutting into their time. I thank you.

(The witnesses withdrew.)

Mr SIMON STAHL, Chief Executive Officer, The Casino Food Co-Op, Northern Rivers Co-operatives Alliance and Business Council of Co-operative and Mutuals, sworn and examined

The CHAIR: Our Committee allows for an opening statement if you wish to make one.

SIMON STAHL: It'll be brief. Essentially, the message today is about collaboration. I do represent the cooperative. It's one of the last meat processing cooperatives in the country. By our very nature, we're very connected to our communities. I also sit with a group of the cooperatives alliance. It's a capital of cooperatives across the North Coast. And I'm also representing today the Business Council of Co-operative and Mutuals. They have submission number 21 and a paper, so happy to explore that further. There was a late paper that was forwarded to the Committee earlier this week from our business. What I would like to be able to discuss today is really the ability for the inquiry to consider how government can partner and empower local communities, more importantly, cooperatives and business, and actually have larger businesses.

Our experience post the emergency was it was the community that has done and did a lot of the heavy lifting, and I think it's appropriate and I think that's where business, particularly cooperatives, can contribute to the rebuild and to the future of our community. I really implore this Committee to have a look at how you actually get more—and I don't want to just say it's a business focus around the table, but it's a commerce and it's a commercial sense around the table, because we don't have a lot of layers. When you talk about red tape, for me red tape is all these layers and layers of governance. After every inquiry, there'll be another layer of governance about how people do things, which is absolutely not what you want to do. You want to be stripping that away and empowering the right people to make some decisions when it happens. I've provided a couple of examples of how the community—we've all heard about the boaties in Lismore, but there are hundreds of those other stories around the lower rivers and the Casino area. That is probably my opening, Chair.

The CHAIR: That's fine. I'll start off questioning. We provide a report to the Government and we make recommendations. What would be a key recommendation that you would like us to recommend to the Government that would support your members?

SIMON STAHL: I think the obvious one for me in the community would be a general manager of councils as a focal point for the emergency disaster. From what I saw in the Lismore sector of the event, emergency services took control but they operated in their own silos. There looks like patch protecting and there looks like levels of bureaucracy that they've got to go through. I think a good general manager of a council should be connected to their community in terms of the leaders of the community, particularly business leaders, because businesses, again, have a lot of assets and a lot of people that they can deploy quite quickly, and will do it for their community. Not every general manager of a council is maybe going to be experienced in disaster management, but getting a committee around them of community leaders in the first instance is critical. Then you could have a system where you do parachute. I do believe in parachuting someone in from out of the region who is experienced to lend a hand to the GM of a council to be the main connection if they are overwhelmed, because it can be overwhelming.

That would be the first one. In the second one of the rebuild, I think absolutely there have to be commercial players around the table of the discussion—all the issues that we are hearing about rebuilds, et cetera. From our company's point of view, our 50-odd employees who have had damaged houses, we had our own electricians go and help fix their houses. I can do more of that; other businesses will do more of it. Why that is important to us is that we need our employees to know that there is a future in our region and in our businesses, for a start. If they haven't got an amenity to life, if they haven't got their housing and if they haven't got the cafes, et cetera, and the schools, we're no good as businesses. So we are ready to invest and put our time into that, and I think that should be a very heavy consideration. Resilience NSW, I've heard a lot of talk about it—never met anyone from it.

The CHAIR: Never?

SIMON STAHL: No, I haven't met anyone from Resilience NSW. Sat in the back of a meeting that I attended with all the emergency services in the early days and—I'm not here to throw rocks at anyone in particular, but someone is given a portfolio, probably from an inquiry from another disaster, that said, "We need another level of government." Well, it's not working. That's my view.

The Hon. SCOTT BARRETT: Looking more at the recovery, short and long term—and I will jam a couple of questions in here for risk of not coming back to me—what have been the impacts on job opportunities here, short term and long term? I would imagine that job security is going to be important in the recovery. What are the impacts, short and long term? What is needed, short and long term, to aid that security and longevity of

those jobs? Now is your chance—it seems you have a bit of an appetite—to pull some of that red tape back. What are some of those levers that we can pull to help the business community?

SIMON STAHL: The housing crisis was well before the flood event, and we have established 60 worker-type dongas on the abattoir out at Casino. We started that project, say, last August. For 2½ months, it was held up by another department in Sydney that was arguing over modelling of ammonia that we have on the plants at these meatworks. The inability for a department in Sydney not to even visit the site but to hold it up for 2½ months was incredibly frustrating, and it was an argument over someone liked a different model from two different people. I suppose forget the detail but, again, you're holding up development and you're holding up opportunity.

That conversation about building 60, we have plenty of ideas about actually having a stepping stone. People can't just live in these, what we have put up on site. We want them to move into the next stage of their housing, which is lower-cost housing. We have plenty of land and we can build it. We can build it in a type of model like community housing or cooperative housing. We've had a look at the Norway models overseas. We can certainly have a look at the fifties-plus-type models but actually for families who want to go from one step to the next step before they go to the final step, because the cost of housing is out of the reach of a lot of people. We have ideas, and I just don't see it gets through.

We heard before about the mental health services. In Casino, there are no mental health services that you can get to without dialling an 1800 number or something else. We have put on two full-time counsellors. We sent our two counsellors down to the evacuation centres, and they were the first counsellors they saw. Again, private enterprise can do it. So where does government now partner with us to have a look at that as a problem as well as the housing as well as mental health? The opportunity is there staring everyone in the face, but it just seems to be a resistance. I can talk to Chris Gulaptis, and I can talk to Janelle. They get it. Then I hit some walls in some of the departments, and that's where it stops. That's the challenge. I might have answered your question, but getting business around the table, first and foremost—what's the plan of the guy who starts on 1 July? What's his plan? Who is he going to engage to? Is he going to be working with departments or is he going to be working with community and business? That would be my question to him, because we have plenty of ideas.

The Hon. MARK BANASIAK: Just springing from that—and you have covered it a little bit—was there anything that the cooperative wanted to do but the bureaucracy and red tape stopped you from doing it in the sense that bureaucracy and red tape are great at saying, "No, you can't do it"? I'm wondering whether there was anything that you particularly wanted to do as a cooperative that you were sort of stopped from doing?

SIMON STAHL: Look, specifically in the first 72 hours, really nothing because we did it.

The Hon. MARK BANASIAK: You just did it; rules didn't matter.

SIMON STAHL: We just did it. The great example in the paper there was that we heard the boaties in Lismore, but the people—so we had the helipad out at our meatworks because we had refrigeration and we had meat, so we were helping with the air drops. People from Coraki were phoning our people saying, "We don't actually want a food drop. We just want ice and fuel," and no-one was allowed to go on the rivers on the boats for obvious reasons that authorities, SES, et cetera, said it was too dangerous. The locals did it anyway. We supplied them with what they needed, and they went and did it. So nothing stopped us because we went and did it.

The Hon. MARK BANASIAK: But post 72 hours when the bureaucracy creaked into town, at that point did anything stop you?

SIMON STAHL: For me, no.

The Hon. MARK BANASIAK: No?

SIMON STAHL: No, I will go and do what I have to do. I will send my people out to fix a house, but we can do bigger than that. I do sit around. I meet socially with a lot of the bigger business leaders in the community because it is in my best interest to understand where they are going and where their issues are around labour and around housing, but no-one else seems to think that that's important to connect. There is lip-service and you have some meetings, but you don't really dig into it. It's as though it is the domain of other departments and not businesses.

Ms SUE HIGGINSON: Will you be engaging with the reconstruction corporation? Have you kind of got a plan to engage with them in the event they don't come and engage with you?

The CHAIR: It should actually be: Have they approached you?

SIMON STAHL: No.

Ms SUE HIGGINSON: To be fair, at this point, as much as the dissatisfaction has been said many times—1 July is way too late, and I think that's acknowledged across the whole of the Northern Rivers. However, if we accept 1 July, is that a way you think that you could come to that table?

SIMON STAHL: Absolutely. We are ready to come to the table, but we have already started. There is a general manager in the local region who has already got some business leaders around the table, and over an hour's discussion, there is—

Ms SUE HIGGINSON: Is that Lismore?

SIMON STAHL: Yes. There is a lot of thought about "Where to from here?" It's a general manager I have known for a while, and he gets it. He gets businesspeople around him, and he is now getting it from all ends. What we need around there is the right people who can make the investment and make things happen. The people around that table might employ something like 15,000 people. One of the companies has already spent \$30 million on fixing up their business in Lismore. So they are committed to the area, and they have wonderful ideas about where to go. Has anyone stopped to ask them?

The CHAIR: Yesterday and the day before we heard evidence that there is a chunk of the community, young people between the ages of 18 to late 20s, who are just packing up and leaving to go to Brisbane or Sydney. Are you finding that there is a skills shortage or an employment shortage in certain areas of the community after the floods?

SIMON STAHL: No, not after the floods. I think it was before the floods.

The CHAIR: You think it was before?

SIMON STAHL: It was well before the floods. We have had in train getting Pacific labour scheme workers over here for some time. The skills and the employment of the area is a massive issue, but we are dealing with that separately, I think, through immigration at the moment. Our counselling services are about actually getting people to stay in work when they have some problems that they can't deal with. Our counselling services are actually engaging with the people who have been unemployed for a long time to actually break down those barriers for them to get into employment. One thing when someone comes to see our counsellors, what I can fix is give them a job. What I can fix is give them actually a variation. What I can fix is I can give them a bed. We had one apprentice whose house was flooded and he moved back to his folks in Gunnedah. He is now back on site living in one of our dorms—well, it's better than a dorm, but you get my point. I can actually do things on the spot, "You don't have to worry about it now. Let's go to housing. Let's go to a job provider." Some of the times I get told that you have to go to this department and this department because they have the funding for it. It's a waste of everyone's time, and it's not effective.

The CHAIR: You are the Northern Rivers Co-operatives Alliance. Do you have any relationship with or do you fit in with Norco?

SIMON STAHL: Yes, Norco is a senior member of ours. They were with us in the inauguration of it as the macadamias, the fish co-ops—I will miss someone out here—blueberries. Seven or eight co-ops.

The CHAIR: What is happening with Norco? I understand that there is some uncertainty. What is going on with Norco?

SIMON STAHL: I wouldn't like to speculate on behalf of Norco. They have a difficult decision to make about the rebuild in Lismore, for sure.

The CHAIR: Yes, that's what I was referring to. I was wondering if you had any insights into that or had any discussions about it?

SIMON STAHL: Yes, I do, but it's not for me to share it here, with all due respect, Chair.

The Hon. MARK BANASIAK: Nice try, Walt.

The CHAIR: I thought I would ask you, though.

Ms SUE HIGGINSON: When you say you can give a job, could you be a bit more specific? What sort of job are you talking about?

SIMON STAHL: Anything from completely unskilled to highly skilled, apprenticeships and everything.

Ms SUE HIGGINSON: Do you mean around the meatworks?

SIMON STAHL: Yes, we have an operation at Booyong, so closer to Bangalow. We have major operations out at Casino. We can work for two hours or four hours or six hours if you have kids and you have had problems at home or whatever—flexible. We can do anything. We could employ 100 people today and we will keep trying but we have to have the housing and the amenities. Lismore is so critical to us because half our thousand people come from the Lismore City Council region.

Ms CATE FAEHRMANN: You mentioned earlier about getting two mental health counsellors or professionals down to evacuation centres. Can you talk us through that? How did you determine that there was a demand? Clearly anybody would determine that there was a demand, but your organisation got those first mental health counsellors there before any publicly funded services arrived.

SIMON STAHL: It is easy for us because they live there for a start. They are in the community. We had a lot of our own people having to seek counselling and they were actually at the evac centres and it became quite apparent to our people that there was no-one there.

Ms CATE FAEHRMANN: How many days in? If you are hearing back from your members that they are needing mental health services, that is a few days after 28 February, right?

SIMON STAHL: It was the first flood that Casino had. That was 28 February. This was in the first few days when they were at the evacuation centre. We were sending the food drops, even into the Casino one, from the meatworks with the goods, but we also then had our counsellors go down because we just knew it made sense that there would be people stressed.

Ms CATE FAEHRMANN: Do you have counsellors already employed with your organisation? Is that what you are saying?

SIMON STAHL: Two full-time counsellors, and we have a proposal in front of Bronnyn at the moment. Is she the Minister—

The Hon. PENNY SHARPE: Bronnie Taylor.

The Hon. SCOTT BARRETT: Bronnie Taylor.

SIMON STAHL: Bronnie Taylor. She has been really receptive and open to what we have put to her, and we want to do a pilot of a program where we go partners in actually putting on more caseworkers to help and more counsellors. It is a public-private partnership. Again, I have been talking about it for a couple of years. Again, you talk to the right people and they pass it onto the other people and it's Federal or State. Anyway, I am getting pretty close to that now.

The CHAIR: Could you share any documentation on that proposal with us?

SIMON STAHL: Yes, sure.

The CHAIR: Thank you. If you can take that on notice, that would be good.

SIMON STAHL: Just to be clear, too, I am getting a really good response. Bronnie is coming up with her department in the next couple of weeks. We have put a proposal in front of them and I am looking forward to it.

The CHAIR: We might hold her to it.

SIMON STAHL: I don't want to play games. I'm just going to get on and do it.

The CHAIR: You were talking about the business impact. How important is it that we get Lismore back on its feet for the economic recovery of the region?

SIMON STAHL: We all know it is going to take a long time but you have to give them some confidence that actually something is happening. If you talk to the right people, particularly the Lismore general manager—and I don't want to single them out; I am sure there are other general managers doing a lot of good stuff in their regions, but of particular importance to me is Lismore. That is where my commercial focus is and my home. Give people hope that there is actually a vision for the future. We know we have to wait for a CSIRO report. We know we have to look at a town design. We know some things have to move and nothing is going to happen overnight, but we can absolutely with confidence say, "Look at these people that have invested money in the town".

The Lismore Square is a great example. They are goers. They believe in the future of the town. Let's use that to actually say there is a future here and there are some people with real firepower in the region getting behind it and working with the Government to actually give us a vision for the future. Some of the housing problems I am hearing about, you cannot get sheeting and you cannot get this—commerce can fix that too. We can get supplies. We can go, "Has anyone talked to Bunnings about opening up more and more?" I don't know; surely they have,

so that the Lismore people can find sheeting and find temporary solutions. I can put builders on on weekends from our meatworks if people only ask.

The CHAIR: Thank you for your time. If you could provide that material you promised, that would be great.

SIMON STAHL: Yes, sure, no worries.

(The witness withdrew.)

(Short adjournment)

The CHAIR: Before we begin our public forum, I would like to call the first participant, Thomas Rehfeld and then Ms Jennifer Kidd. Afterwards, we will have Mr Paul Hession. I will make a short statement before we begin. Welcome to today's public forum for the Select Committee on the Response to Major Flooding Across New South Wales in 2022. The session is an opportunity to hear directly from people who have been impacted by the floods on the North Coast. The public forum is a relatively new innovation for the New South Wales Parliament, so please bear with us. We have about 15 registered speakers at the moment. Before we commence, I would like to make some brief comments about the procedures for today's public forum. Speakers have been asked to register in advance, and those of you who have registered to speak will be called upon to speak in turn. You will have five minutes to speak, and we will sound a warning bell or a tapping of a glass at 3½ minutes so that you will be aware and so that you can conclude your comments. We will try to adhere to the five minutes as strongly as possible, because we do not want to rob people of an opportunity to speak. Be mindful of other participants.

Today's proceedings will be transcribed and streamed live on the Parliament's website, and will be included as evidence in the inquiry. I stress as important that we keep as close as possible to five minutes to ensure that everyone has an opportunity. It is also important to note that all participants are covered by parliamentary privilege. Committee hearings and public forums are not intended as a forum for people to make adverse reflections on others under the protection of privilege. In that regard, it is important that participants focus on issues raised by the inquiry's terms of reference and avoid naming individuals unnecessarily. Finally, I sincerely thank those who have come along today to share their story. It is important that the Committee hears your personal stories about those affected by the floods. It will help shape our report and formulate what we hope are important recommendations to put to the State Government. Thank you. Mr Rehfeld, you are our first witness.

THOMAS REHFELD, before the Committee: We are the Cabarita Beach-Bogangar Flood Mitigation Committee. We formed literally eight or nine weeks ago based on the last flooding event and this is what we aim to achieve. The problem we have is visibility. Quite frankly, not many people know even where Bogangar is. We need to increase our visibility to Tweed council, New South Wales government departments, resident awareness, and also to let people know that we are not the same as everyone else. We are not on a river. This is not a river flooding event. To give you a quick look of the topography, we have Kingscliff up here, where Peter my colleague comes from. We are down here at Bogangar. Basically, we have an area called Cudgen Lake which is fed by Clothiers Creek and Reserve Creek and then we have one outlet called Cudgen Creek which then flows to the sea. This then gives you another idea in terms of the flows of water. We are not a river.

What we have done to date is form the committee, we have had some communications with Tweed, we have contacted some of the councillors, and we are starting to create our own documentation on why we believe the flooding is happening and, more importantly, how we believe we are going to fix it. We are consulting with experts, environmental architects, hydrologists et cetera, detailed reading of council, government and historical texts and we are applying to join the Tweed council flood plain advisory committee. We are coordinating with other organisations, Friends of Cudgen Nature Reserve, [inaudible] Resilience, Cudgen Drainage Union and, as I said, preparing a detailed document of facts and recommendations for council and State Government. The document is not available; we are still in the process of building. But, as part of our concept of gaining visibility, I took the opportunity of speaking to at least let people know who we are and what we are doing.

Here are some statistics that basically show you the flooding in Bogangar over the last 37 years. The yellow ones are effectively one-in-50-year flood events, the red ones are the one-in-100-year flood events—although the most recent one was actually classified as a one-in-700-year flood event. Last week we just missed out. We got to a level of 1.94. If it had got 60 millimetres more, we would have had four consecutive months of flooding in Bogangar. This shows you some of the trends. Last year the flooding event took 64 hours to get to the last metre of flooding. This time it took 14 hours. Although technically not a flash flood, it comes very close for Cabarita appearing to be a flash flood. This is the lake's minimum height per month averaged per year, and what we can see is the lake is getting higher.

We have the same thing in terms of the average maximum height over the last 37 years. The lake is getting higher. What that means is the flood maps that we have at the moment, which were mostly created around about 2009, are out of date, and the majority of Bogangar, in a high-flooding event, is going to go underwater. Most people don't even know—and I can say categorically I haven't heard once the name Bogangar in any of the proceedings we've had to date, which is why I'm here. So what's happened? Tweed council has done flood plain risk managements; they've looked at Mooball, Pottsville, et cetera. No modification measures, or no mitigation measures, were evaluated. They looked at enhancing the gauge network for various other creeks; the creeks in our area were not mentioned.

In a submission to the flood inquiry last month, five lines of the 40-page document mentioned Bogangar, acknowledged that we were not warned, and said that due to a lack of maintenance—"may have contributed,

should be investigated, but unlikely to be significant." I won't read the whole email for those of you who have got the text, but, effectively, it says, communications with Tweed council engineers have said, basically, it rains, it floods, that's it. What we think has happened: Cudgen Lake, it's a 160-hectare lake, it's a perched lake—so above—it is no longer tidal. It used to be a tidal lake. It's environmentally changing, multiple species are no longer seen, and we see minimal upkeep by New South Wales parks and wildlife. The history of Casuarina was that it was a sand mining area. I show this picture to show the type of topography that was there 30 years ago. It used to be a flood plain; now it looks like that. So completely developed, hard surfaces, no longer a flood plain, retains water, and then reduces into Cudgen Creek, which again slows down the creek and causes flooding in our area.

The council mandate for development—the important numbers are in 1954. They said that all development had to be at 2.19 metres, they then changed that to 2.45 metres subsequently, and in 1984 adopted 2.95 metres. We believe there is no doubt that when Tweed council does their other assessments, given the latest flooding, that figure will go even higher. Clothiers Creek catchment area—so the catchment area for our lake and our little creek is approximately 100 square kilometres. There is no formal rain gauge in that area. Anecdotal evidence from council claimed it was 600 or maybe 700 or maybe 800 millimetres rain for the two days prior. Kingscliff, Murwillumbah and Tweed Heads, we've got gauges, we can see exact numbers. They don't quite correlate, but nobody knows.

Tweed Coast Road, which was raised by sand mining and tarred by main roads, creates a barrier for the lake and the creek and flood plains to the ocean. Tweed Coast Road—that's the old Bogangar Bridge on the right-hand side. Under that bridge flows the stormwater run-off for a 100 square kilometre catchment area. In the last flood it got to the top. It was higher on one side than it was on the other, and anecdotal evidence says basically that's turning into a dam rather than a bridge. Cudgen Creek is not flowing properly. Tweed council, we understand anecdotally, is doing a study which is due in June, and we will be looking forward to that. That's what Cudgen Creek looks like—so how can that be the main channel out of our area to the ocean for some seven to nine kilometres?

What we think happened: We had about 300 houses out of a township of some 1,300. We lost over 200 cars. The main reason is people didn't get warned that the flood was coming, so the loss of cars was significant. I know that's not as big as some of the other areas like Lismore and Murwillumbah, but we've got to be put on the radar as well as those organisations. It's devastating to the environment. Sewage was released into the lake. Again, with everyone else, the trauma of the event—the stress from current and ongoing financial hardship. I agree with everyone, personally, and I've heard anecdotally from lots of people, every time it rains at night we worry. Every time we go rushing to the computer, "What's the rain pattern doing? What's the lake height?" Because it's not a case of "if it floods"—we know it will flood and we know it will flood worse.

What we think might fix it: The first is to get government to recognise Bogangar. We need to be on the map. We are documenting facts, including supporting recommendations from our environmental engineers and hydrologists. We will then put a strategy in place to present to council and the New South Wales Government, and then advocate action. What we think might fix it is some upstream management to clean and re-naturalise Cudgen Creek to flow better, and there are environmentally correct ways to clean up estuary flows. We are investigating those and we document that as part of our submission. We also believe that a high flood culvert or channel to the ocean, either under the car park or walkway at the mouth of Cudgen Creek, or along the radiation zone along Tamarind Avenue, should also be considered as a viable long-term permanent solution to flooding for our area.

We don't want Cudgen Lake to stop flooding. It is a flood zone. It is a flood plain. It has always flooded. What we have to do is account for the peak of flooding above the 50- to 60-year high level. Of course, the elephant in the room, as my colleague from Kingscliff said, is the development. If you look at this map, on the top right-hand corner you see Cudgen Lake. That development slated is bigger than Kingscliff and Bogangar put together. That is currently a flood plain that will be built up, or has to be built up, to accommodate all of those houses.

The Hon. CATHERINE CUSACK: What is the development called?

THOMAS REHFELD: The suburb is called Kings Forest. So the next steps we are going to do is finalise documents to be presented to council and governments, including desktop, environmental and engineering/hydrologist reports, and find a way to finance a full study and advocate to fix the problem. Basically, doing nothing is not an option for the 3,000 residents of Cabarita Beach and Bogangar. I thank you for the opportunity to do a presentation.

The CHAIR: For future participants, if you could speak into the microphone. Ms Kidd?

JENNIFER KIDD, before the Committee: Thank you, Chair and Committee members, for the opportunity to speak. Tumbulgum is an historic village, 156 years old, on the Tweed floodplain at the junction of the Tweed and Rous rivers. It would be fair to say that our village is flood experienced. We are isolated early in flood events because of flooding of roads in and out of our village, and it would be fair to say we haven't received one warning yet in a timely way from the SES for evacuation, except to say that we'd need to evacuate when flood heights expected are only at a moderate level. So it is a conundrum for the community to leave or not leave when you are only expecting a moderate flood.

After the 2017 flood and its associated devastating loss, we got together with our community to set up a flood resistant and resilient community. We worked with engagement of our villagers to plan and prepare self-help, and establish communication channels and look to mutual support. We also looked outside the village to establish strong engagement and two-way communication with other agencies such as the SES and the Tweed Shire Council. To that end we received a 2019 resilience award from the New South Wales State Government. In 2022, floodwaters entered the upstairs habitable area of over 50 homes in our village. That is five times more than we had in 2017. Our post office, restaurant, church, sports club and tavern were also inundated. The village lost power early in the event, and the NBN services were lost. Mobile communication was unreliable throughout. I should say, it's normally a little patchy anyway. This surprised us, given that we lost NBN services in 2017 when our local tower on the floodplain went under, and that rectification hadn't occurred from a risk management point of view from the Federal Government at that stage.

Our preparedness stood us in good stead as we faced that unprecedented flood, because people had to rely on what they had learned in our preparation phase. The hub communication network was maintained until its integrity was lost due to technology failure and the power turned off meant that people's mobiles phones were no longer charged. Flood-hardened villagers were surprised at the height of the flood, and about 300 residents were evacuated to the local bridge in boats by local spontaneous volunteers. Many had a second trip that was from the bridge further over to Terranora. Some residents living in flood-resistant houses decided to leave after the power went off and had been off for two days. Currently, like the other stories you've heard today, we've got families living away, people camping inside their houses that are now becoming mouldy, and people in caravans on their sites.

Since that time, we've met with the SES and are looking at upgrading our local response and looking at improved safety, such as acquiring adult and child lifejackets, flexible ladders so people can climb off their upstairs balconies into the boats, CB radios so we can have a local control centre as well as CBs in the boats, and large fluorescent house numbers and flags so that evacuated houses can be identified so we don't have redundant work where spontaneous volunteers are tripping over themselves trying to find out if there is anyone in that house that needs to be rescued. We had on-ground coordination after the event in our village, and it replicated our 2017 effort, and it was well served by our community. Because once communications go down, you are relying on a local information tent and resource centre to make things happen. I've got six recommendations, if I can—

The CHAIR: Or you can table them. You can provide them to us, and we can incorporate them.

JENNIFER KIDD: Okay. I just wanted to mention the Tweed Valley Flood Study. That flood study was last updated in 2009 and relies on floods from 1989 and 1974. Both of those predate the Barneys Point Bridge being built, and the M1 extension from Yelgun to Chinderah. Our community is very concerned that those structures are acting like a dam and holding back water on the flood plain. Our lived experience is that the flood heights we are experiencing at Tumbulgum are outside the range you would expect with that flood study, and don't match the response we received from the State Government after the 2017 flood. We'd like some house raising to be expedited. We have people currently renovating houses, but it would be sequentially better if the houses could be raised at the same time. Funding for local equipment, better coordination of insurance—if insurance is meant to share risk, why are we paying a component for cyclones and bushfires, and not floods, and some people being considered uninsurable in our village?

I'd like to commend our local SES. We have developed a close relationship with the SES over time, and they have been magnificent in passing on real-time and relevant information to our community. It has become harder as the central control has been developed by the SES, and the people centrally don't know where Tumbulgum is, and they also don't know the local situation. And as I was sitting at the back there—last thing—one of our local residents, who is relocating to Victoria because her house is uninhabitable and she is waiting for her insurance company to come up with a plan to restore it, said, "Can you tell the Committee about the Queensland Resilient Homes Fund, and can New South Wales look at it please?"

The CHAIR: Thank you. Before you go, I just realised, after you began your presentation, that I actually met you shortly after the floods. I just want to publicly acknowledge all the work and all the commitment that you do for Tumbulgum.

JENNIFER KIDD: Thank you.

The CHAIR: Thank you.

PAUL HESSION, before the Committee: Good afternoon, everyone. I'm one of the owners of the pharmacy in King Street, which is just behind the services club here. Our area of town was hard hit. When the flood levee wall broke, the water came through King Street and crossed Wollumbin Street. It didn't quite get to Main Street in this particular instance. What I've got to say today is basically my experience of the lead-up to it. I've worked and owned the pharmacy there for almost 30 years—lots and lots of rain events and so on. I live at Tweed Heads. The road gets cut quite easily between Tweed Heads and Murwillumbah. On the Saturday and the Sunday, 26 and 27 February, I was watching the rain come. We were talking to people from Murwillumbah. They were still able to get down the road and so on, so there was nothing untoward happening. On Sunday I started saying to my wife, "We're going to have to get down to Murwillumbah so that we can be at the shop." Medication is obviously something that's essential. Anyway, at about five o'clock we packed up. We left our teenage kids at home and headed down.

On Sunday night we stayed with my in-laws. My father-in-law is involved with the SES. I have to say they all do a great job. So there's nothing against anything that they do. The information that they were getting, though, wasn't enough. Even as we left home, we were still getting information that this wasn't going to be a very bad event, that this was going to be okay. So on Sunday night when I got to my in-laws' place, we thought, "Look, we're here. How about we go down to the shop. Let's get the server computer out so that just in case something weird happens we've got all our data still there." While we were down there, we took a drive around the street. People were starting to sandbag. We thought, "Right, okay, maybe we should do that." So we went to the SES headquarters. They were fantastic and organised some sandbags for us. We got down there and got all that happening. We were still being told that this wasn't going to be as big an event as 2017. We didn't get water into the pharmacy in 2017, so we were quite confident that we were going to be okay. We thought we will just be absolutely certain and put the sandbags on.

On Monday morning, we went to work to open up because no other pharmacist could get into their pharmacy. Even though it was difficult to get to us—people had to go through stormwater—we thought it was still worth opening just in case there were some urgent cases. So we had the pharmacy open. We were open and we were listening to the reports: No, it's still not going to be a bad event and so on, not going to be as bad as 2017. We were watching the water come up closer and closer to the pharmacy. People were still coming into the shop, and they were grateful that we were open. My wife's monitoring the town Facebook page and suddenly says, "There's just been an evacuation order for the Murwillumbah CBD." We had been told nothing about it at all. All of a sudden we were scrambling, trying to find out. At this stage, we weren't lifting the pharmacy because we still were being led to believe that it was still okay. Then, all of a sudden, at about 11 o'clock or so, I got the text from the 44444 number—the emergency number—saying, "Evacuate the CBD."

That was when it was just like, "Right, lock the doors and get out." We walked into the pharmacy in the morning through calf-height water; when we walked out, we were walking through thigh-high water to get out of the place. Then, of course, over the course of the day the levee went up and over. We drove down to town in the afternoon, and we knew for a fact that there would have been water in. Then it took two days for the water to go down. On Tuesday, we couldn't access the pharmacy. We kept going down. We waded through water to get there. It wasn't until Wednesday morning that we could actually get in. So, from my observations, the problem is the lack of accurate information. I know this was unprecedented and so on. But all the information seemed to be coming from a central place down in Wollongong. On Monday morning, a friend of mine on Facebook, whose property is up near Wollumbin National Park, was saying, "We are getting a monumental amount of rain up here. Murwillumbah, you are going to wear this in two hours. So we knew something bad was coming, but we still weren't getting any alerts from it.

I think we need to have more use of local knowledge. That's really important. There are people in this town who really understand what is going on and where it's going. It's very difficult to get that when you're reading a screen from far away. That is very difficult. The thing after the flood—no internet or mobile service—was just unbelievable. I'm trying to rebuild my pharmacy. I'm working on internet that—if I'm on a VoIP call, I couldn't search the internet. That's how poor the internet quality was. It was unbelievable. If you make something essential, it has to be unbreakable. That's about it.

REBECCA HUGHES, before the Committee: Hello. I'm incredibly nervous, so I'm going to read. I'm starting the week of 22 February, the week before. I live in a flood home. I'm prepared that I'm in a flood home. So we anticipated the rain event and began to move all of my large garden items, like ride-on mowers, to elevated positions: everything up in the shed, well above the 2017 height. I moved my car and my caravan up to the high point in our area, which is on Clothiers Creek Road up on top of the hill. I used my pushbike for a week in

preparation because I did lose my car in 2017, and I didn't want that to happen again because it's very difficult, I tell you.

As other people have spoken about, on Sunday 28 February it appeared we weren't going to have the river heights that we had experienced previously. We were only on a minor-to-moderate alert. I left my car and my caravan up the hill. We packed a bag in preparation, just in case, and just waited to see if there were any orders. Unfortunately, due to poor drainage on my property—and a lot of other people on Tweed Valley Way—we flood from the road first. It's a long time—hours, sometimes days—before the river actually breaks and breaches. So we need to get off and get out of the property way earlier. But, as I've spoken about at other places since, there is nowhere to go. The assumption is we have friends and relatives in the area who we can go to with our pets and all our possessions. I've only been here 12 years. My family is on the Sunshine Coast. My family is my neighbours who I've met, and they are in the same boat—bad pun, but they are in the same boat.

My house is also a single-storey brick home. It cannot be raised. It's about a metre off the ground, so it has a little bit of elevation, but it cannot be raised. Throughout the evening of 28 February, we continued to monitor the river heights and the water in our yard. We were keeping an eye on the river heights and the BOM. However, the information, as other people have spoken about, was not accurate. We used to listen to the radio and we'd have river heights from way up in the hills. We knew from our catchment areas what was going on at the time—at the minute—and we could make calls based on that, because we'd know the time frames—when it's up there to when it's going to come to us—to buy ourselves time to get out. But the information is often an hour or two hours too late.

Someone like me, we're cut off from the road. If we're not out a day before—or two days before sometimes—we are not leaving. So I do rely on the SES. I cannot thank them enough and commend them enough for their actions and how professional they are in their response. But it's, unfortunately for us, a little bit too late. It's hectic and it's chaotic, and it need not be that way. But we do not have a permanent evacuation centre. We do not have facilities to go to if we leave early. The second week of the flood, we had a second evacuation order once we did finally get to go home. Many would have been in caravans and tents. I went down to the recovery centre on the Sunday when we knew the rain was coming. I asked where we could go, and they said, "There is nowhere."

However, my story actually begins in 2012. I bought a beautiful home on the river, thinking I'll teach my son to waterski. I sold my house on the Sunshine Coast, which ironically was on a hill. I thought it was a lovely childhood for him. That's what I wanted for him. At the time of buying on the river, I knew I was in a flood plain. However, I did not know at the time that the information I was getting on my bill of sale was not updated. It was not correct. I have plaques. We all have plaques on our houses. We owned mill houses. It was a recent subdivision; it was only done in 2012. The homes were previously owned by the mill.

Those heights were not correct. The plaque on our house showing the flood height was about that far off the ground. It was a flood, 1972, which no-one—the council or the mill—can tell me what that flood was. There was no flood. It was misleading and it was purposely misleading when we bought those homes. I did not know they were going to build a highway that would create a dam. I did not know they were going to approve future developments further downstream to me, like Kings Forest, that was going to create a dam. I did not know any of that. Those river heights—in 1954 the flood was only 43 centimetres lower than 2022 and only 13 centimetres lower than 2017. It was only 13 centimetres, yet building a levee wall has displaced the water further downstream and we are getting up to 1.5 metres higher as a combination of all of those things. They are filling in the cane drains to mitigate against sulphuric acid entering into the river. All of those things are combining and we are sitting ducks. Thank you.

JEAN HIGGINS, before the Committee: Thank you for your time, everyone. I purchased a property in Wardrop Street in South Murwillumbah in 2018. I have not prepared what I was going to say today so that I could listen to everything and then go in the gaps, because there are a lot of horror stories about what physically happened in the flood. I know that time is of the essence, and I want to give everyone time to speak. I hope that I do my fellow community justice and all of my flood-devastated people justice, and I am going to try to control my emotions. One of the big gaps and takeaways that I want to present today is communication. During a near miss in 2019 I got a text message from the SES at four o'clock in the morning saying that I needed to be prepared for a flood. During this flood, I had no such thing. At about 9.30 or 10 o'clock at night I was lucky enough to be on one of the streets that had a fire truck, I think it was, that had a fog horn of an alarming nature to let us know that we needed to evacuate, followed by a couple of SES guys—I presume they were SES—knocking on my door to let me know that the levee was about to go at 12 o'clock. I had to evacuate.

I am a single home owner. My family members are my two pugs. One has since passed. I immediately said, "Well, I've already taken my van to higher ground." I did not know what the landscape looked like. I was

thinking, "Hang on, it's flooded. How can I walk with these two animals under each of my arms?" These are my babies. I have lost a child; it was my daughter's tenth birthday two days before the flood. Well, it would have been. As you can appreciate, people may say that pets are not your babies but, yes, they certainly are. The communication—I immediately went, "Hang on. Where am I going, can I take my animals?" They did not know. I could see the rush in their faces. They had so many places to go. I let them go. My decision was—I am my father's daughter. I am my grandfather's daughter. I grew up in the cyclone town of Darwin, Northern Territory. I am a Cyclone Tracy baby. I have been through many, many a disaster.

I was very well prepared. I had an evacuation pack, even though I did not plan on going. I had everything. I texted my family my bank details, my super, everything, in case I passed or I was not contactable for a number of days. It is just the drill. I got quite used to it as a kid growing up. I have neighbours who are born and bred. When I purchased that home, everyone was thinking, "It's not going to happen again. It's not going to happen again." I purchased this property knowing it is in a flood zone. I have worked two full-time jobs to save up for this. I have sacrificed. I have left the Gold Coast because I could not afford to pay \$700, leading upwards, in rent after starting again, after walking away from property. I have a business development background with Macquarie Bank finance and Bankwest. I think a lot of the time, being in a low socio-economic area, people underestimate us—being in this flood zone.

In my street alone, quite a number of the home owners are single women. I am not saying this in any derogatory sense. What I am saying is that they are rock stars. We are a one-income household and we purchased a property. I almost have the feeling, and I will be honest, that I am frowned upon. I am a hangover of a community. I am a second-class citizen because I am in a flood zone. I deserve all of the human rights that everyone else has, and I purchased—because I am working two jobs, I am flat out. I am not able to do as much bloody research as I probably should have. But the only opportunity that I had to enter the market and get out of the rat race of rental, after being a home owner and having a higher income before and changing my ways after losing a child—I expected that I was purchasing a property that was very well prepared.

What you found today is that so many people have been to these meetings. I rallied around and walked around yesterday, as soon as I found out about it. I knocked on doors and let all the business owners know. They had no idea it was here. The feedback I was getting is—these were really well presented. So many people turned up to 2017 and nothing has happened. We are fatigued. We are fatigued. I am exhausted. Mental health—huge. I will let you know what it is like. Imagine being on your own after 10 or 12 days with no power and having the SES and the fire service peel you off the very top of your stairs after it has lapped into your home. I lost everything downstairs. Being self-employed or a trade, you have everything downstairs. We know that we should not have things downstairs, but where are you going to put it when storage is so high?

I had a storage shed for two years. I just pulled it out because I could not afford it. I just had a pergola delivered from Bunnings and two sheds delivered. I was waiting for the rains to stop—all gone. Now I am in financial hardship. Where do I go? I am making huge financial decisions. There is so much I want to say. We have to make so many financial decisions—the largest financial decisions, the most important financial decisions—and we are getting no answers. We need immediate answers because any help that we get is absorbed now. People are putting so much money into raising their houses. Any of the grants—we are throwing good money into bad. The communication levels—there are two revenues. The DRG is through Revenue NSW. There was no information. It was pie in the sky. Three months later, I have now just gotten, "Hello, you're on the system and it's happening," but guess what?

The Back Home grant was black and white. "You're going to get it. Twenty grand, come in and get it." I went down to Service NSW and was even advised then, "Forget the DRG. It's not staffed. No-one knows what the hell it is, Arthur or Martha." Everything I could find was that it was giving you a return to a basic standard of living. It is not going to cover garage doors. It is not going to cover sheds. It is not going to cover fencing. I am sorry, but how is it not basic to house your animals and your children in your property when there are cars speeding past where you live? There was no information. We have no information. We are that mentally fatigued; I have had a mental breakdown. I went down there. I was bawling my eyes out and, like our member said, someone had actually put their hand up and said, "This person needs to be"—an intake team called me.

What do you think? Of course I am stressed; I am alone. I am physically in the trenches, getting all this mud, doing everything. My family did fly in once they saw me on the news because I had looters, and the volume of debris in my backyard—and I have to tell you now. I know I am talking over my time, but I actually went to speak to legal aid down at Service NSW. There was a 90-year-old man, and this is the first time that he has come out to ask for help. He is living in a mobile home in the cane fields and he does not have a phone. He is ground level—no power, no nothing. Imagine your grandfather being a proud man. I had my emotions in my throat listening to him. They were saying, "Where's your photos? Where's this? Where's that?" He did not take photos. He lost his phone. He was saying, "Look, I don't need help. I managed to do it five years ago, but I'm older now."

Guess what? They are shutting up shop in a week. Don't you dare shut up shop! People are only just coming up for air now. People have been curled up in a ball in places, myself included, and they are only just being able to speak without bawling. Don't shut up. Don't you dare. Why not get a bus? Don't be so arrogant to think that people are on Facebook and that they are on the internet. They are not. They are fatigued. They are head down, bum up. The people who are getting onto things are the ones that actually probably—I need it, but there are vulnerable people who are giving up, and they are never going to put their hand up. We are going to be a cost and a burden to you because we are the new homeless. We have homes, and we are the new homeless. Thank you.

ANNMARIE MILLER, before the Committee: Hi. I am in health care. I've been in health care for 35 years. I was in the flood. It is not a major intellectual assessment, but the water was this much taller this time. It went into my house. One thing that I've been discussing, a gentleman called Robert Hawken wrote an article about two weeks ago in our local paper on 19 May. It was on dredging the river. I've had people say, "Oh, good on you. Try and go with that with the environmentalists." I'm not talking about mineral dredging like they used to do at the beach, where they took the sand away with the foliage and then brought the sand back clean and then we had the erosion. I'm talking about cleaning out the bottom of the river, wherever it is. In particular, I'm talking Tweed, because it makes sense that the deeper the vessel, the more water that will fit and the less that will go on the land.

I know this is a flood plain. I'm not silly. However, I've been backed up by an aunty, which is the Elder of the area from Tweed to Byron Bay. She backed me up at another forum held at the Regent Cinema a couple of weeks ago. I stood up to the potential politicians there and I said about the dredging and she said she backed me up. I know there have been geengineers that have said it is not going to make much of a difference. I'm sorry—and I am a health scientist because I've got a master's degree, and I don't mean I'm any better than anyone else. However, I know science doesn't always tell you everything and it is evolving. In this circumstance, it would be wise if we get the academics and the local people. The common ground that has been going on with the speakers before me has been local, local, local. It's the local people that know the area. This is what Robert Hawken wrote about in the article two weeks ago in the local paper. The farmers were doing it. There's a petition out at the moment for the farmers to do it, but they've got one of those stupid—sorry, technology buffs—QR things to sign it in. I want handwritten names and addresses.

I am sure that everyone that really thought about it, and critically thought, would realise that if we clean out—there is so much debris in that river. I've had someone go over in a private plane and see a large tree blocking the delta area of the river to the ocean. I've been told there are cars in there and everything. Even to make it that much less going over the land is going to mean that those houses that had that much water in them, they are not going to have the water in them. I'm going to be short. I think there needs to be more speaking with local people that understand the land—the Indigenous beautiful First Nation people—and the people that have done the academics at university. Get together and actually sit down and start to talk about a preventative, because we talk about mitigation. In medicine I talk about prophylactic or preventative. This would potentially save God knows how much money from the damage that is caused from not looking after just basic care of a river and the water. Thank you.

PAUL LAMBERT, before the Committee: Thanks for the opportunity to speak. My wife and I are retired. We live a couple of hundred metres that way, beside the park, which means we're inside the levee. It was an interesting experience to see the water come over the levee below the high school. It reached eye level from the ground, but our house floor is above that level, so actually it was not a particularly catastrophic event for us because we have the experience of the 2017 flood and we had a caravan that we parked in a high place. We spent two nights out and then came back.

The problems are that any insurance for the bottom, which has now been approved, hasn't been seen. That was three weeks ago that they approved it—haven't seen a bean. On the topic of insurance, if it's known that a place is going to flood, perhaps it is better not to insure it. I don't know what the opportunities are here in insurance, but if there could be an opt-out general insurance for a house to opt out to the ground floor, possibly the huge increase which I think we're going to see could be mitigated. I don't really want to insure for something that I know is going to flood but they have to insure it at the moment; it's either house and contents or it ain't. As an option, I think that should be considered, if you follow what I'm saying.

After the flood there were certain problems. You've heard about communications—big problem—and of course the power went out, which is not very handy. We've got a battery so we didn't have the worst of that. This town levee is dependent on pumps to keep the water out. Those pumps don't have any back-up. In major weather events they always go out for a certain period due to lack of power. May I suggest batteries? Can we have batteries on the pumps for the levee, two or three days' worth? I think that's very important.

The other thing is that I've just read a bit—not enough—but, from what I read, when you mess with rivers, you decrease their ability to flow properly. We've got a levee at Bray Park, which is there for a good reason—to get water—but this is just a thought and I'd like it to be considered. If water could be piped from the dam to Murwillumbah, we could take that levee out. It looks to me like there's a fairly large gap in the hills next to where the motel is on the south side—what's it called—the Art Gallery Motel. That's kind of a blockage. Perhaps a free flow through there would also reduce pressure on the levee. Short term, it is obvious much has been spoken about what can be done, but long term I think that should be examined. Can the river carry way more water if we let it run free, and what would that cost?

We didn't get any warning, actually, but after the previous flood we knew to watch the river levels—Oxley and Tweed—and we knew it was going to go over, so we made sure we were out. Maybe that could be made permanent—put into some sort of system. Finally, I've heard a lot about emergency here today, but I haven't heard climate emergency. If we don't have an appetite to grasp the results of the Intergovernmental Panel on Climate Change's most recent statement, which is that we're shooting straight past 1.5 degrees Celsius and probably over 2 degrees Celsius no matter what we do—it could go to 3 degrees Celsius—then everything that is going to be planned here today is a waste of time. We must tackle the big issue. That is it, really.

SARRA ROBERTSON, before the Committee: Good afternoon. Committee, thank you for the opportunity and thanks for coming here. Like everybody presenting, I'm a little nervous and a little shaken. I'm a little in the flood recovery mode; we're all a bit wobbly. Just a quick little bit about me and my situation. I am a general psychologist. I work with water trauma. I'm also a water person, as in multi-generationally. I live literally just right across the river here and have done for 10 years, but I'm fifth generation from the Richmond catchment as well. My parents live on the Richmond River there.

I went through 2017 largely on my own with two children, with just the wonderful community around. I was one of the people—one of the things that happens in a flood is that people do one of several things. They can either stand up and work towards their best effort; other people go into shock; and other people retreat and have reluctance to be able to manage their own recovery. I was one of those people that was able to stand up and help my street. I worked closely with other community leaders that worked from the town side and supported community in and around itself. There were certain frameworks set up at that time so that in 2022, in the first flood, all those systems were sort of switched back on. Even though communications were difficult, it actually reconnected all of the previous flood victims and reconnected them again this time.

We set about the huge, organic, minute-by-minute task of recovering and engaging with whatever we needed to do. Within those two times—my strengths are in social psychology—I set about creating a bit of an observation, which then turned into the development of a strategy, which is a mitigation response almanac. I have since pitched that to Chris Cherry and Mal Lanyon. I actually had a meeting with them today, which I cancelled to come to this. I have pitched it to Tony O'Connor, the Tweed Shire resilience officer. I have spoken to several councillors in the Richmond LGAs—the five there. I believe what it does is fill the huge gap that exists in the complete lack of representation for those highly resilient communities that do all of the work in the first week. In that first week people have adrenaline, and they are dealing with things the best that they can, and this is across all disasters, too, I have come to learn. So whether it be flood, fire, cyclone, or whatever it is, people jump to it and they respond. What happens in that first four days dictates what happens in recovery and response thereafter. Things change and do become more complicated after that point, but it is within that first four days that most of the recovery occurs.

The communities that every government official at every level likes to thank and honour and commandeer—they can't name them; they don't know where they are. They have zero representation, unless they formally organise themselves. These are also people that are heavily flood affected; they have no energy to do much. Some are successful in joining and becoming an incorporated—or joining enough so that they can seek auspicing through charities, but honestly it would be less than 10 per cent of these micro-communities within a catchment or within a disaster zone. It's a mitigation response almanac that I have developed. I'm seeking to pitch it to Shane Fitzsimmons from Resilience NSW. I would have done so already but I am just recovering from COVID, with my family as well. So that is in the pipeline. But I just really wanted to make note of the fact that that is the piece that's missing. That's why you don't know as much as you need to know, because there's no way of understanding all of these micro-communities that do exist in full and how you can seek to communicate with them. It is a framework that supports them and a structure that provides a place for them within this discussion that is long term. It is mitigation, and it is response and recovery. Thank you very much.

JIM LARKIN, before the Committee: I was on the original committee because I had a little business in town years ago. I'm old and retired now. When they built the levy bank that's there at the moment, they had a big committee on that job. Oceanics from Sydney came up and did a map of the whole area. They were talking about dredging the river. Oceanics said, "That's not really going to work." I thought that was a lot of rot and that it

probably would have worked. Anyhow, they've since done an experiment where they put a meter in the river off the bridge here in Murwillumbah during a flood. They found that one foot down the river was flowing at a rate of knots. They lowered it foot by foot by foot and when they got down to about eight feet, the river was hardly moving at all.

Also, when you think of it, if the river is so deep and the flood plains are hundreds and thousands of hectares, once the river fills up and it flows over those hundreds of hectares, what's going down that little channel, which is the river, is bugger all. Even if you make the river deeper, it's not going to help because the water down there is just sitting there. The other side of it is flood pumps. We've got some flood pumps here in the main part of town, but they don't work if the power goes off. Someone suggested batteries, but they don't need batteries. What they need is a decent generator because a decent flood pump is drawing a real lot of power. You need to have an enormous battery storage to accommodate it. The other thing I wanted to say, in William Street in Murwillumbah, that area over near Brothers football club—it's not called Brothers, but Mustang football club—the council had built a big levy bank behind it. That levy bank holds the water in that William Street area. If they had a flood pump there, that would save all those houses that go under every time there's a decent flood.

The cost of putting a flood pump in might be \$50,000 or \$60,000. I'm not sure. I was an electrician in my days. But a decent generator to run that flood pump if there's a blackout would be no more than \$100,000. Every house that goes under in a flood, you've got to say that it is around about \$100,000 to fix them up—just at a rough guess. I might be wrong there; it might be more than \$100,000, on average. If that little flood pump was put there with a generator to run it if the power goes off and it cost \$150,000, you would have to say that that's 1½ houses. I don't know what it would cost to put in a decent generator to run the flood pumps out of the main part of town. But that Blacks Drain that somebody else was talking about a minute ago, it breaking and giving way and letting all that water go into Steinways' cane paddocks, that saved the town.

AUDIENCE MEMBER: It didn't save our house.

JIM LARKIN: No, but if you saw the 1974 flood and how it really did fill up the main street—there was a picture of Butch Anderson in the paper standing in front of the jewellery shop smoking a cigarette. He is a big, tall bloke and the water was up to his neck. It was only up to his feet in 2022, so what came into the main part of town was bugger all compared with back then. That's all I wanted to talk about.

AHRI TALLON, before the Committee: I'm a community development and youth worker. First, I think there maybe should be an inquiry into inclusive participation, operating times, the forum of public participation in these discussions because this doesn't really feel very accessible for a lot of the community. There's been pretty poor performance of community forums from other levels of government and local representatives. I feel like there is a much bigger need for dialogue and the community having a say. There are a lot of big youth issues in this town after the impacts of the floods and following COVID. I run a program called RiverTracks, which is based on the program you might've heard of called BackTrack in Armidale, which works with youth at risk.

What I am mainly here to talk about is community resilience and future natural disasters, acknowledging the combating impacts of the climate crisis and the housing crisis that we are already facing in these areas in a really big way. I'm very worried for this region. I grew up here in Lismore. I was in Lismore when the floods hit. Rainforests used to cover this country and it acts like a big sponge. So when you chop it all down, it's just going to increase the surface flow of water. It doesn't matter what you do, it's going to cause huge problems. We are facing the consequences of that, and I'm pretty worried for all of the surrounding villages and people who live in rural properties about their continual access over the decades to come.

What I think you guys have a lot of potential to do is to observe what the conditions are that allow a community to be more resilient so that, regardless of what Resilience NSW and other organisations do, communities can jump on their feet and respond to issues. We need volunteerism, we need mutual aid, we need community organisations that are able to respond to change and disruption. We saw a fantastic effort here in the form of the community hub. Unfortunately, that was an organisation that depended on the benevolence of some private space that otherwise was vacant space, which there is not much of in this area—there is a huge lack of space. It has fallen apart because of different work styles because it was not an existing organisation. We have a real lack of community capacity. It is partly that there is a huge housing crisis and young people and working people really struggle to afford to live in this area. It has increasingly become a place for older, wealthier people and no-one else, from what I have observed.

Essentially, in terms of tangible asks, we need space for the community to prepare and stow possessions safely, to stow response equipment and to gather afterwards to respond to floods and natural disasters, and we do not have that out of the flood zone. We need spaces for established community organisations out of the flood zones. We are operating from under the Scout hall. We got flooded, we had to rebuild and then we got told three months later by the insurers that we had to leave again. So we are operating out of half a cane shed and

trying to scrape along by the skin of our arse at the moment to keep the most disadvantaged youth in our community engaged. We do not have any out-of-flood-zone space, let alone space that is not in the flood zone.

We need a neighbourhood community organisation. We need support for these organisations to exist, that can take in new projects like a community resilience project for future floods and support them to grow and thrive. We have a community centre, but it is not a neighbourhood centre. Although they do great work—I tried to become a member, so many others have, and you get turned back—there is no opportunity to become a member. Sometimes that happens. They do good work, they have a food hub and they have a homelessness house, but they hire out the rooms and you have to have insurance. You can't go there and have a meeting if you don't have money and you don't have insurance. So that makes a lot of community initiatives that are trying to start out face very difficult waters.

Where does community resilience come from? It comes from groups of people gathering. So we need a space for a neighbourhood association—we do not have one of those—so that we can have meeting rooms for groups. These are all issues that I think are really key in Murwillumbah, because we don't have space for programs and we don't have space for organisations out of the flood zone. If the flood were a bit bigger, Coolamon House—where the family centre and a bunch of other service organisations and the community centre are currently operating out of—would have been hit as well, and there would be no community services operating right now. So let's get rid of the golf course and create some more community organisations space. Maybe Wollumbin High School, because that is supposed to be ditched soon as well. That could be some community housing; it could be a RiverTracks place; it could be a neighbourhood centre. There are lots of opportunities; we just need local government to be run by the councillors and less run by the staff pushing them around, which is what I have been seeing as well.

The CHAIR: Thank you, Mr Tallon. Now we have three people together: Ursula, Leesa and Gemma—and a fourth person. It's a good thing we have four chairs.

URSULA WHARTON, before the Committee: Introducing the fourth person, this is my daughter Zoe Wharton.

GEMMA MARTIN, before the Committee: Thanks for the opportunity to speak. I am going to try to represent Leesa and Ursula as well. I probably won't take up all of their time, but I think they might have something to say as well. I am also here representing our street, which is Railway Street. If you are not aware, it is about a couple of hundred metres this way. I think we are probably some of the worst affected houses in the whole of the Murwillumbah area. This is the second flood that I have been through since I moved here. I was actually born in Murwillumbah. So I am from here but I moved back when I decided to have a family about five years ago, and I was very shortly after flooded in Railway Street. That is how I got to know my amazing neighbours. We are very lucky to have a great community in our street. We really look after each other and keep each other well informed about things that are happening. To give you a little bit of a picture of what that looks like, we got to know each other on the railway platform at the 2017 floods, which is where we found refuge from the flood.

Like many other residents here, there is nowhere for us to go once the warnings come through. We are a bit more experienced now, of course, but when we first moved here, we were told, "You'll see the flood coming for days. Your guinea pig's feet might get wet but you've got plenty of time to prepare for a flood." In the 2017 flood we went to sleep at about 11 o'clock at night with no water in our backyard. By 1.00 a.m. our neighbours were knocking on our door, telling us to get out because the water was lapping at our floorboards. Our house is slightly raised—obviously not raised enough—but that is a considerable amount of water in a short period of time. Since then I have had kids. Thankfully I had a little bit more foresight than the SES, somehow, and got out this time well before the roads were closed. But we lost everything. We are looking at in excess of maybe \$200,000 to \$300,000 worth of damage to our home and contents, which we are insured for—I guess we are lucky—but that means that nothing has happened in our house. We are still living in temporary accommodation. If we were not lucky enough to know people who had accommodation available here for us, we would be living in our vans, like our neighbours are, or in our cars—I don't know where we would be living. So housing is a really big issue for us.

We've been rallying with the council and the State Government for assistance for flood mitigation for our home. Really, I guess, we are looking for something that is timely; we can't wait until the next flood, which realistically could happen next year. Apparently we are in a three-year La Niña cycle. I can't spend \$200,000 on my house to see it all go again. Quite frankly, I just do not know how my family's health would go if we went through a third flood. We have been requesting support for housing elevation, as that seems like the fastest thing to get us out of immediate danger. There is a chance that we will have to pay for that ourselves, because it seems like the council are awfully reluctant.

I have heard from the council and from the mayor that the problem with housing elevation is that people build in underneath. Do you know what that means to us? We would actually have somewhere to live right now. We might have a damaged storage space under our house, we might have some damaged garden tools, but we would have a home to live in. So that problem that you are giving us is not a problem for us, it's a problem for you somehow. And if it's a problem for you then please find us a solution. We are open to other solutions. We just need something to happen fast before we go and spend all that money on our homes and rebuild to then find out that our houses are going to get flooded again.

Also we would like to encourage the Government to do an independent hydrology study to have a look at the impact of the various developments that have happened since the previous floods in, say, 1974. I cannot say that the flood wall does not have an impact on the south side. The fact that Blacks Drain blew out in the last two floods would only suggest to you that some of that water that would normally go through town ends up on the south side. However, consistently we hear that the flood study—the hydrology report that was done in the nineties—said that there was only about, I think, a 10-centimetre impact, or something, for houses south of Colin Street. Cognitively I cannot understand that. I would really love to see an independent study performed to confirm where the water flow is not going and what the impacts perhaps are of the Barneys Point Bridge and other developments that have been allowed to happen.

I would really like you to bear in mind that we are families; these are individuals. We are the citizens of this country. We are not businesses. It feels like business does get a little bit of a first choice when it comes to restoration after the flood. There has been a land swap program in place for our businesses in South Murwillumbah since the 2017 flood. We've been on a list to get our houses elevated since the 2017 flood and told that we are 20 years away from getting funding for that. Had I known that at the time, I probably would have just elevated my house after the 2017 flood but that is not the information I was given at that time. We need help; we need it fast. We need a plan so that we can make some decisions about our lives and move forward.

The CHAIR: Thanks, Ms Martin. Would Ursula or Leesa wish to speak?

URSULA WHARTON: We need safety now and we need an end to the uncertainty now. There are 20 houses in the street, 15 of which flooded through the floor and lost everything. There are 12 children in our street. As Gemma said, the promise was there after the 2017 floods to raise us but the money was not there. The time for talk is over. We need answers now, we need safety now and we need the funding to back that up now.

LEESA HALLAHAN, before the Committee: My name is Leesa and I was in the 2017 and the 2022 floods. The first one myself and Gemma, my neighbours carried myself and my animals over to the railway station where, thankfully, we got out just in time. We were given information that we would be given help. I'm a single person; my partner died six months before the flood. I put everything I had into my home again just to have it taken away. I wasn't given insurance. I'm now trying to build my home again but I'm losing hope. I don't know what to do. I don't have the money and I don't have the mental capacity to lose it three times, and I just need an answer. Our street needs an answer. Their insurance people aren't helping them. Nobody is getting back to us.

I haven't even lived out of my home. I ripped out the walls. I slept on the floor. I've got no kitchen. The numbers that you are getting for people that are displaced are not counting people living in vans in the street, people living in a home with no walls, people living in their friends places, and it's just taking so long and we're losing hope. We're losing energy; we're just giving up. We're trying to work, we're trying to build, we're trying to support each other but we just can't anymore. We need some answers, and I'm sorry I'm so upset but I've been strong enough and not cried this whole time since the flood but I'm just giving up. Thank you. Zoe has been through it all twice, all of this time, and she's an amazing child and she helped make coffees while everyone was falling apart.

The CHAIR: Thank you, everyone.

BRUCE WESTON, before the Committee: Mr Chairman, honourable members of the council, welcome to Murwillumbah. It has been an interesting afternoon, thank you very much. I've been through five of them so far, but another one doesn't matter. It is going to be interesting to see how you are going to go back to water and fisheries and parks and recreation, but at any rate that is your problem. We've got enough problems of our own, but the council and the Government can do something immediately to relieve the stress and worry that all of us have got, particularly businessmen and people that have gone through the flood and everything. They can mandate on the insurance to have a completely guilt-free insurance so that the insurance covers all risks and cannot exclude flood insurance as it has been doing over the many, many years. That's something that Government can do tomorrow, introduce legislation to make insurance companies non-discriminatory. That's it; that's all I have to say.

Bear in mind, I've been fully insured for the last two floods and collected more than \$2 million in compensation for the damage that has been done to my property, but everybody should be getting that. But I am

hearing all these stories from Lismore, "They're not going to renew our insurance. They wouldn't give us insurance last year," and things like that. That is not fair to the community that you can't get flood insurance. I think they might be telling a few lies. I think they can get flood insurance if they want to pay for it, but some of the stories you hear—

SUSIE WESTON, before the Committee: Some of them can't.

BRUCE WESTON: Some of the stories you hear are so astronomical, they are unbelievable because they are not true. They are just made up. They are just excuses, "Well, my, I didn't insure my property." That is something you can do.

The CHAIR: Thank you, Mr Weston.

SUSIE WESTON: We actually live on Blacks Drain, which was Blacks Swamp, and we were put into the situation where they built a dam last time and the water went straight through our house. If you like, I have photographs here, videos of them wiping out our place.

The CHAIR: You can arrange to email them to the secretariat if you wish.

SUSIE WESTON: I've given them to one of the councils. She was Selena Adams from the inquiry. She's got them all she sent to the State Government. She's the State Government inquiry girl for the flood. Selena Adams has got them.

The CHAIR: Thank you. For those who did not speak today but would still like to send material or share their story, they can contact the staff of the secretariat and there is an online questionnaire that you can use. I think that concludes our hearing today.

JEAN HIGGINS: Can we just say one thing? The fact that these are held during business hours when people who were lucky enough to not lose their business in the flood and who are lucky enough to have children and take them to school still are not able to access these meetings and it is quite arrogant and it presumes a feeling and a sentiment of, you don't want to hear us and you don't want to help us because you need to meet us where we're at. We are important; we matter. These are our life decisions—every person in the whole entire Northern Rivers. You need to have these meetings after-hours and accessible to all people and communicate not just via a post on a Facebook page for Tweed Shire Council when people don't have internet. We've had our phones on SOS for 10 days still now. Please, after-hours so that more people can attend, but thank you very much for having us today.

The CHAIR: Thank you very much.

PHIL DAVISON, before the Committee: Can I say something?

The CHAIR: Yes, sir.

PHIL DAVISON: Sorry, I didn't put my name down.

The CHAIR: Sir, you will be the last participant but you have to tell us your name.

PHIL DAVISON: Phil Davison up at Crystal Creek.

The CHAIR: Sir, before you begin, you have five minutes, okay?

PHIL DAVISON: Okay. I've been volunteering for the Tweed area well over 20 years—since I've been here. I've been an SES volunteer for over 15 years and I am just referring that if you are recommending something to the Government, can you please tell the Government to delete the mandate for SES volunteers. I've been trained for everything, floods and everything, and I cannot volunteer for the SES because I have not had the vax. I'm not anti-vax, I'm just not sticking that poison in my body. That's my thing. I support a lot of flood victims on my property and I also did hear something about the people as a government thing to encourage more houses on a property. There are so many flood victims that I support on my property. I hope there's no-one here in council that will come back on me.

I do support people. I've started the Men's Shed in Murwillumbah. Through Mr Provost, we have a good grant to start the Tweed Heads Men's Shed. I do do a lot of support. I've spent well over \$40,000 of my own money to support these people by buying different things. But it's just me; I do need some support. I do need some electricians, some builders. I just can't do it all myself. But if someone can help me in some way—like electricians, tradespeople—that would be fantastic.

One more thing I would like to say—this was back in 1992 or 1993—I purchased a red rattler from Sydney. I was about to purchase the stainless steel—the stainless steel two-storey trains were being delivered anywhere in New South Wales for \$10,000 at that time. They're probably a lot more now, fuel has gone up and

everything else has gone up. They would make excellent housing. Best to block them up right through the centre of both walls; there are two flats. So I think if we can put those, maybe get some of these stainless steel trains from the railway department in Sydney, that would make some excellent accommodation. Thank you very much.

UNIDENTIFIED: When can we have another meeting with everyone like this again?

The CHAIR: This is the one meeting for this town from the parliamentary inquiry. There is a Government inquiry, but this is the parliamentary inquiry and this is the only one here.

JEAN HIGGINS: What's the time line for us to receive what your decisions are going to be from this? All of the Voluntary House Raising and the buybacks are all on hold, pending all this.

The CHAIR: We are reporting to the Government in August.

JEAN HIGGINS: August?

The CHAIR: August.

JEAN HIGGINS: Wow. Okay. Thank you very much.

The CHAIR: Thank you.

The Committee adjourned at 16:26.