
TRANSCRIPT IN CONFIDENCE

NSW FLOOD INQUIRY

AN INDEPENDENT INQUIRY BEING LED BY

PROFESSOR MARY O'KANE AC AND
MICHAEL FULLER APM

HELD AT TUMBULGUM HALL, CORNER RIVERSIDE DRIVE AND GOVERNMENT
ROAD

ON WEDNESDAY, 4 MAY, 2022.

TRANSCRIBED BUT NOT RECORDED BY APT TRANSCRIPTIONS

MR PROVEST: Thank you and good morning. Good morning to our Commissioners. Look, I endorse everything our Mayor has said. I think it's very important to recognise the New South Wales Government has committed to rebuild this area and to rebuild it stronger and better. Now, that's a whole big subject here. I can honestly say I've never seen in my time in Parliament with a natural disaster the amount of money that is being channelled into this whole region, it's close to \$4 billion which is enormous but it's important – totally important that you people, all of us here in the Tweed that were affected and have experiences put forward your ideas, your suggestions and this is the time to do it because very shortly on, I think, the 30th
10 of September both Mick and Mary will hand down their final report. So, it's important that you put your ideas forward so that can be in the report and that will stimulate further responses.

It's only recently we announced another 300 million to fix the roads. Before that there was another 400 million. There's a lot of money coming here. The Premier has committed to fix it and make it better, so more resilient but ultimately that resilience comes down to some of the local villages, the local communities to be flood-aware and so on. So, we're better because as we all know in this room it's going to happen again, it's just a matter of the time but we need to be all prepared and pull together for
20 the community. One of the big joys I noticed during the floods and being here on boats in the local community how resilient our communities are and that that's a real strength and how they volunteer to help, whether it was cleaning, whether it was rescues and so on but we can do it better. So, I'll turn it over to the Commissioners now but please make sure you put your views forward. Thank you.

PROF. O'KANE: Thank you very much for coming today. I'm Mary O'Kane, as you've heard. A couple of little announcements about today. We are here, as the Mayor said, as Geoff has said, we're here to listen. A couple of apologies in advance. We weren't able to organise for somebody to sign today but we are recording today's
30 events and we'll be producing a transcript which will be publicly available so anybody who is hearing-impaired will be able to read the transcript. Second apology. I have a commitment that I can't break at 11 o'clock. I managed to get it shorter but you'll see me disappear for 15 minutes but, of course, we're getting the transcript. There's lots of wonderful people in the Secretariat taking notes and then I'll re-appear.

Last announcement. We're hoping – as well as hearing you we hope you'll think about putting in a submission to the inquiry and encourage others to do so. So that would be by 20th of May if possible but since anyone who's directly part of that can take as long as they like and take up to the end of the inquiry at the end of September
40 but submissions can be as simple as you like. It might be a photo or it might be a couple of dot points, it might be going into Service New South Wales and dictating a

couple of things but we're really looking forward to hearing what you say today and to reading submissions. I'll pass over to Mick.

10 MR FULLER: Good morning ladies and gents. I'll be very quick. We had our first town hall last night and it went extremely well perhaps because we got everyone's viewpoint and some minor issues right through to major issues. So, I'd say if you have a viewpoint, you know, particular from an intelligence perspective or what could've happened, what should've happened right through to recovery, really keen to hear that this morning and yes, we will be sitting there, we're not responding to your points and I apologise for that but we'll get through so many more people by doing that. So just be patient in terms of us sitting there not responding to you now. It's about taking that information in and then challenging the government in terms of making changes to make sure no one loses their life in a flood again in New South Wales. So that's enough speeches. I think we should get on with it. I look forward to hearing your point of view this morning. Thank you.

20 MS BORDER: Thank you, Mick. Thank you, Mary. Good morning everyone, my name's Cathy Border, I'm with the ABC but more importantly, I'm a local. This is home, like you, we love it. So we're going to get into things, a few housekeeping issues. The toilets are outside. There is water up the back of the room, please feel free to get some. Just something we unfortunately discovered this morning, the ramp is a little bit slippery so if you're exiting if you can use the stairs that's probably preferable until it warms up a little bit and the ramp dries out a bit.

30 We want to hear from as many people as possible this morning and it did work so well in Lismore last night. If we can keep your comments, your stories to four minutes that would be much appreciated. Let's be respectful of each other and hear as many people – hear from as many people as we can today. The lovely people here helping us will ring the bell at around three and a half minutes and again at four minutes, you will know that that's your cut-off point for your comments. I will come around with a microphone and hold it so you can have your say. If you can please raise your hand if you want to say something, say your name and where you're from so our Commissioners can be fully aware of it all. So let's get underway. Let's not hesitate. Who would like to go first this morning please? Put your hands up and let's get into it. I'll come over to you, sir. Say your name and where you're from please.

40 [REDACTED]: I'm [REDACTED] and I'm from (00:05:47) and I've lived there for the last 46 years and (00:05:53) time. I find that these events are built (00:05:55) - - -

(MULTIPLE PEOPLE SPEAKING SAYING SPEAKER CAN'T BE HEARD)

[REDACTED]: The biggest problem we've found has been after the event occurs you can put up with the water coming and watching it but it's very hard to go back to your home and find the mud through it, the traumatising time (00:06:18) and go to a recovery centre when you find everybody's keen to tell you what to do and how to do it and where you're required but after that's gone there's no, how do you fill it out, there's not a lot of people can build or navigate this resilience. It's been a nightmare. It's come back to us again for more evidence.

10 We can't go into a home that's full of water and take pictures of how high the water is inside and that was one question that come through, do you have a picture of the water inside the house. I just can't understand that and that's the big trauma of it. We've had good friends next door have documented this in a picture form for somebody who wants to look at any time. It's (00:07:01) country, takes the river from being the calm sort of set up it is right through to the final here it is, clean up the mud and that's when it really it stings, it hurts, mental health, all that sort of stuff all come in at that time. I've been a long time in flood area, everybody said this one was worse. Every flood that happens is different. They're similar, we can prepare for them but they're different.

20 This was a major, major flood. I've never seen water run like it, where it was, it's just incredible to see but I'd like to thank all these people who brought us food and everything else (00:07:35) last three or four weeks after that (00:07:39) we had a kind neighbour put us up for six weeks until we could get back in our house. I'm just lucky I'm a tradesman I could do a bit myself (00:07:46). So that's about all I've got to say.

MS BORDER: Thank you, [REDACTED]. There's no denying that it was a beast of a flood, we all know that. If there's anyone else please put your hand up and any comments you'd like to make. Your name and where you're from please.

30 [REDACTED]: [REDACTED] from Tyalgum. I don't have a story about a flood because I live in the hinterland. The hinterland wasn't affected by floods, it was affected by landslips, flash flooding and rain damage. So, we don't actually fit within the terms of reference. Terms of reference - well, the problem is I've attended other inquiries and they stick pretty rigidly to the terms of reference and this is about the catastrophic damaging flood, the 2020 flood. If that's to be applied in this case then we're out, the whole hinterland, not only here but in the other five shire as well.

40 PROF. O'KANE: Can I say, no, we're very interested in the issue of landslips and the whole issue of the hinterland so we'd love to hear what you've got to say.

[REDACTED]: Well it's – sorry, it's particularly important because the Reconstruction Commission going to make decisions off your recommendations and unless it's all those issues outside of flooding are addressed that Commission is not going to know about it and we've got some major issues that whereas the people who are affected by flood are going to be looked at for the next three or four, five months. We've got issues in our area where you've got the better part of 4,000 people likely to be cut off for more than 12 months and there is no plan to actually have it immediately addressed and request – the council at the moment say there is no plan. What we're going to do is we're going to do it over a period of time.

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The last time we got any information, in fact, the only time we've got any information was on the 11th of April and it was a circular setting out a broad plan but no time scales, nothing on it, no start date, no anticipation of any particular event occurring and that 4,000-odd people out there now are spending a bucket of money on extra petrol, extra time, losing jobs and really a major issue that's hit is the value of properties out there virtually now are zip. Anybody who put the place on the market in the last six months, nine months have now taken off the market because nobody can get out there to look at anything. It's a disaster. And unless somebody actually takes the matter seriously, particularly about the Tyalgum mud slip we're going to be in it up to our eyeballs and the crocodiles are watching where we are and we're going to go under.

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There are businesses out there that will fail and they'll fail because we aren't getting that – some sort of remedial action taken in the meantime and there are options but council just doesn't seem to be taking any notice of them and approaching – looking at those other options and there are things like bailey bridges and stuff like that but – so if those issues aren't addressed you can wipe Tyalgum off and all the – and the 4,000-odd places that – rural places that are out there but that's only in this shire. The same issues are applying in all the other shires that aren't being directly affected by flood. So I just ask you to really clarify, and it needs to be clarified, exactly what the terms of reference mean and what it includes.

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(PEOPLE CLAPPING)

MS BORDER: Professor Mary, did you want to add further comment to that? (00:11:33) to make – you urge people (00:11:36) to make submissions and it is (00:11:38). Might head up the back of the room now to give everyone a chance. If you can say your name and where you're from please.

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[REDACTED]: My name's [REDACTED] I'm from (00:11:50). This is the second time that my family has experienced in the last five years and they're – it's pretty traumatic and

(00:12:00) this last flood 1.3 metres of floodwater through our home. It's still uninhabitable, we're waiting on very slow insurance companies to, you know, come and do any sort of remediation. I suppose like there's the immediate issue of, you know, being warned about the flood and having good evacuation measures which is really difficult for where we live. Often once we get an evacuation warning from the SES all of the (00:12:29) cut off. We spent the first – 2017 flood on the railway platform hoping that the water didn't actually go over the railway platform.

10 So it was pretty scary. We didn't have kids at that time so it's a different story for us now and I managed to get out with my kids the night before the flood happened but, I guess, now we're in a position where it's not so much about that immediate loss of life it's about what's going to happen going forward. So, we're really pushing the State Government to provide us some funding to get immediately out of danger in terms of elevating our home and I think we need a longer-term program as well in terms of a land swap or a house purchase or something like that so that those homes are not left there for, you know, re-sell to future residences to be in the same position and I think, you know, beyond the State Government (00:13:20) as well. So this is a – you know, this is an environmental climate change issue and the Federal Government isn't getting on board with that then they're just sticking their head in the sand.

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So, yeah, we're urging both local council, State Government, Federal Government to provide support to get our homes out of danger. This is going to happen again, we're not – you know, this is not an isolated event. Obviously we've had two in five years, it could happen again next year. So we really need help, financial support, strategic support to preserve, you know, what we have left, our homes and also to make it safe for our families to live somewhere and we do want to stay here, we love it here, love Murwillumbah, we love the shire but we need some help.

(PEOPLE CLAPPING)

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MS BORDER: (00:14:16).

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██████: ██████ from South Tweed. I have a big issue with the amount of landfill that then becomes housing estates. There's a big one at Cudgen, I think. I think a more responsible way of doing things would be to do tiny houses on pontoons that are secure and can be raised when the flood level raises they just float. It has to be structurally sound. There would be an issue with grey water but I think that is a sustainable and functional way of going about supplying housing for this crippled area and also avoiding flood damage and not forcing water into – back into the rivers that um, (00:15:20) so badly and I think could've been reduced if there wasn't this landfill happening.

MS BORDER: Thank you. And a lot of these issues being raised are fundamental for local and our state reps and I think that's so good that we've got that representation here to hear from you as well. Good morning.

FEMALE SPEAKER: Good morning. from Duranbah. Unlike surrounding councils this council won't allow second dwellings on properties under 40 hectares. Now, the problem with this right now is there are houses that are vacant that have been decommissioned by this council that could easily be made available to families who
10 are without housing and I believe there's some 65 homes that they've asked to be decommissioned in the next 12 to 15 months. This is something that I believe you guys need to look at closely because it's a really crazy, crazy idea that you can only have an attached granny flat to your property.

(PEOPLE CLAPPING)

MS BORDER: Thank you (00:16:35). Good morning.

20 [REDACTED]: Good morning. My name is [REDACTED]. I'm here on behalf of the [REDACTED] in Murwillumbah. So it's a community led and run, totally volunteer entity that arose in response to this latest disaster. I started out in the, helping coordinate the donations part and so our experience of this flood event is slightly different. I'm now in the volunteer hub. So the donations hub started with the original – the Facebook page from 2017 was reignited and we had an influx of donations.

30 The volunteer hub happened in response to the amount of volunteers that were coming to the area but they were going to certain streets and people would be overwhelmed. So [REDACTED] and [REDACTED] started the volunteer hub. [REDACTED] developed an amazing database so we were able to access a lot of people, they started surveying the area to see who needed help and in what areas and like have been pointed out it's not just flood inundation, you've got landslips but also on steep hillsides flash flooding really impacted people and the ground is so sodden that any rain people are getting continually flooded. So mould is a huge issue.

40 I've hastily written down some notes and I will try and go through those so I'm not wasting your time and I'm being more succinct. So I've kind of – I wanted to sort of say our different experiences. It was a couple of weeks before we made contact with (00:18:33) council and emergency services. So that's something that really needs to be addressed, how we can speed up collaboration working with community entities such as ours. The way the community came together and rallied itself, you know,

managed and coordinated was – my background is community development and I've never experienced anything like it, it was incredible.

So in the donations hub big things that we noticed was a lack of mental health support, particularly around triage. We had amazing volunteers come in with, you know, special background; yet, to have this organised beforehand I think is key. We'd love to see something like the Red Cross, the CRT set up in Murwillumbah so I'm after some (00:19:30) funding for that and also other resilience programs that I'd like to get up and running.

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The other big thing was finding a venue for the incredible amount of donations and volunteer support and again this was [REDACTED] who had the lease on the old [REDACTED] building which was flood-affected. We had hardly any power in the donations centre, some lights and a couple of power points because everything was – and it was dangerous, I'm sure. If there hadn't have been a disaster response we would've been shut down in terms of OH&S but we made do and what an amazing community and I really include the whole of Tweed Valley in that. Okay. I'm running out of time.

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So recommendations. A disaster relief fund so we have this money to get started and hit the ground running when this starts. I've already mentioned the CRT and there are other amazing programs that I think we can set up as well. And housing – public housing. (00:20:38) all we can offer people is tents, we need to do better absolutely and helping people in these flood areas to stay in their homes. So, you know, we've had people had to move to Brisbane and Gold Coast because there was the renting issue beforehand and we need a community hall, community-run hall. I'm absolutely going to hammer this. Over the next five years you'll be sick to death of me. Thank you very much.

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MS BORDER: Thank you. And thank you to Tumbulgum for letting us use this magnificent hall today and I know some of these events can be a bit scary, a bit daunting and the emotions are so raw but this is your chance to have your say so please don't hesitate. Good morning.

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[REDACTED]: I'm [REDACTED], formerly of [REDACTED] (00:21:28) factory this time and we're looking for where we're going to go. What I have noticed during this flood is there's a lot of retirement homes that have half occupancy. One I will quote, [REDACTED], my mother-in-law is up at Tweed Heads, they've had 38 empty apartments. Now, that's just one and housing is such an issue. I've got staff who can't find anywhere to live. Why can't we perhaps think outside the box and look at this vacant rooms that are in some of these retirement villages within our district.

(PEOPLE CLAPPING)

MS BORDER: Good morning. Your name and where you're from please.

10 [REDACTED]: [REDACTED] and I'm from Bilambil Creek [REDACTED].
We're affected in some way every time there's a flood. I've been there for five years.
We flooded three days after I first moved in and there are 20 houses in the village.
Most of them are elderly now, they've been there a long time and some houses had
water through them, we've lost several cars over the years. We don't have an
evacuation plan we always get an SES message and we can't communicate with each
other. We don't all have each other's phone numbers. There is a flood monitoring
camera just down the road from us, apparently it's facing the way the water flows, not
where the water's coming from and there's no public access to that camera. So we
need a plan to evacuate people. Thank you.

MS BORDER: Might just go over this side and I'll go over to the other side as well so
we can get to as many people as possible. Good morning. Your name and where
you're from.

20 [REDACTED]: My name's [REDACTED] live in Murwillumbah on a hill. Hi everyone. Okay.
In my work role I actually visit residential age care facilities including [REDACTED] in
South Murwillumbah. February the 28th, 44 frail-aged and distressed residents and
two staff were trapped at the residential age care facility. Burringbar to the south the
roads were cut by landslides and north along Tweed Valley Way the drain, which is
like a road bridge again burst. This is not an unpredictable event, we are in a climate
crisis, you know, the warmer air is causing more moisture and worldwide we've seen
an increase in these extreme weather events.

30 The La Nina weather pattern has been on the east coast of Australia five months prior
and continues raining almost everyday with the extreme things happening off and on
twice in those months. Tweed Valley has significant flood history with the last major
flood in 2017 almost – also inundated this area and three lives were lost then. The
three tiers of government have a duty to monitor, plan and provide response.
Incredibly (00:24:38) that time last February, March recorded 1,040 millimetres of
rain over 48 hours.

40 The residents – 44 residents and the two staff had no internet connection, the water –
South Murwillumbah was contaminated. We were advised through Facebook post to
boil the water and a lot of people in South Murwillumbah didn't have electricity. A
neighbour was cooking for them and providing food. There was no delivery of

medication and clean linen, no removal of waste from the site. The ADF should have been available and able to relieve staff, assist the needs of the residents if there needed to be evacuation, providing medical and nursing care. It was a shambles. The response was poor. The Minister of Defence was very defensive in his response and he focused on going on about not being invited. Incredible. Trauma in this area has impacted a whole valley but the magnificent response from the community is what we need to console our spirits. Thank you all. Glad we're all here.

(PEOPLE CLAPPING)

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PROF. O'KANE: Can I make a comment? Since several of you have gone to the trouble of writing really good material that's laid bare would you like to hand it to the Secretariat as a submission, that would be very helpful to us, thank you. We all acknowledge and will write to you and say thank you.

MS BORDER: Good morning.

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██████: Good morning. My name is ██████ I live in a small community called Chowan Creek. Our closest village is Uki and our closest major town is Murwillumbah. We were isolated on our property for two weeks and out of those two weeks we had no communications for those two weeks and no electricity for about six days. So you can imagine what life was like for us on our island. We're actually connected by land but once it floods we are isolated, we're called the island. I've lived here since 2006. Since that time I've lived through at least three of the so-called once-in-a – and you can fill in the blank – 25 years, 50 years, 100 years, 1,000 years, before recorded history or at least colonial history, you name it, I've experienced it.

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the pantry because we know we're going to get isolated. The creek always floods during rainy season but how are you prepared for rain bombs? How are you prepared without accurate information? How do you prepare when regulations around clearing waterways on your own property are confusing and unclear? How do you prepare when funding reductions for the Bureau of Meteorology and CSIRO climate scientists are cut impacting on their ability to more accurately predict severe weather events? How do you prepare when communications infrastructure is poor? Telstra infrastructure is so poor and unlike our energy supplier who proactively on an annual basis checks and clears trees that might interfere with electrical lines, Telstra does no such thing.

There are residents in our area that still have no communications and haven't had since February the 25th. It took me days of constant contact with Telstra to get them to address a tree that had fallen over its lines over a creek. Had they not had attended to it the following smaller flood event in March our whole community would not have any communications again. Those folks who don't have communication still they go out to our little village to make their phone calls. The buck-passing I've heard in the aftermath of the flooding as we move towards response to recovery was maddening. Government also needs to get out of the way when citizens are prepared to help.

Within 24 hours of landslips occurring which blocked our access to Uki businesses, farmers who had tractors and excavators were up clearing roads for us, otherwise we'd still be blocked in for the – for quite a long time but they were told to stop. So I'm grateful to neighbours who checked in on us. I'm grateful to the ADF who showed up much later to help with clearing debris and I'm much – I'm so grateful to our Uki residents who came in and just opened the Uki hall, which is not our emergency recovery centre, by the way, and staffed it, cooked meals for people and made sure that we were looking after each other and that's what counts, looking after each other. Thank you.

(PEOPLE CLAPPING)

MS BORDER: (00:30:55) might get someone from the Secretariat to grab if you could please. Good morning. Your name and where are you from?

██████: I'm ██████ (00:31:01), I'm at South Murwillumbah. I've been there for about eighteen months and I – after the flood I looked at the flood management plan that had been put up on the council website. They talk about dredging, additional dam sizing, increase to the current dam, additional dams. Not considered viably – they're financial viably – viable now (00:31:23).

MALE SPEAKER: Two pages, thank you very much.

10 [REDACTED]: Would it have been better to do that? There's no point in putting another wall - that's a bit close sweetie. There's no - there's no point in putting a wall up in South Murwillumbah because all it's going to do is kill everybody down-river from us. Why do we not dredge anymore? Once, you know, it stopped in the nineties, has that had an impact? Why don't we hear anything more about it? The volunteer house-raising and volunteer house-purchasing, I don't know any - I know one person who's had that offer. How many houses are they offering it to? The whole of South Murwillumbah gets copped every single time.

I was told when I bought this house it would not happen again and - sorry. Also, sorry, but we've all just received water rates - excuse me but - and I didn't have bins or rubbish removal for eight weeks. Not a garbage bin in sight had household rubbish and I'm one of the lucky ones. I had an upstairs that's covered in mould and stinks but I have a roof and we're squishing into a two-bedroom house what used to have a granny flat. We're surviving but it's just - it's not okay to get a bill when you've just gone through all this a water bill. Seriously. I'm still cleaning my - sorry.

20 MS BORDER: Thank you, [REDACTED] and I'm sure - - -

(PEOPLE CLAPPING)

MS BORDER: I'm sure (00:33:04) is very cognisant of those remarks and I'm sure there are compassionate grounds when the bills come in and I'm sure we would back you on that. Good morning. Your name, where are you from?

30 [REDACTED]: [REDACTED] (00:33:13) from the hinterland out (00:33:17) policy needs to change along with it. This is a community problem and it requires a solution across government levels (00:33:34). My remarks are directed (00:33:43) people (00:33:45) these sort of (00:33:47) and also the (00:33:52) - - -

MALE SPEAKER: Sorry, sorry, we might just try moving this speaker a little closer. I think it's a little bit too faraway.

40 [REDACTED]: Okay. It seems to me that we have building-type inspections on an area where we have new (00:34:07) which is telling people to rebuild under (00:34:11). So we need to relook at the whole circumstances of our ability to (00:34:19) across government. Secondly, to become more resilient we need to look at the building materials people can use and we know, we've all seen it here, we build block walls, for example, whether they're tiled or not, can recover far more effectively

with flood than timber and gyprock. It's not difficult for those now with tiled walls. So we need assistance with companies like the concrete cartels to control our concrete pricing where the Federal Government or somebody can give tax incentives to these companies to lower the price of their concrete so that people can put in building materials that are not prohibited. So they're the two major things I'd like to mention today because across governments, not just local or state and we need to co-ordinate because we're living in a new era now and we all know it and people have got to face up to it, especially governments.

10 MS BORDER: Thank you, [REDACTED].

(PEOPLE CLAPPING)

MS BORDER: (00:35:38) someone up here. Your name and where you're from.

[REDACTED]: Hi. My name's [REDACTED]..... (00:35:44). I represent business from the south side industrial hub and I know that the lease holders have been put out there and we considered it five years ago but it's not viable for our business and the established businesses and much like [REDACTED] just said it's about rebuilding a
20 business, products like I've just had wall rendered so we can get cleaned up and back on track sooner. So it's not all about the land swap. I think what (00:36:23) detrimental to our business and the south side industrial area is that it lacks drainage. We've occupied our premises for our four years and the last two have been worse obviously but we've built 600 above the '74 flood and about 1.3 last time in our office.

So Blacks Drain is a real issue for those businesses in the industrial estate which are worth millions and millions of dollars over there and employ a lot of people. So I think it's really key that they look at those issues and dam procedures because the dam released, if it was, when was that, put extra catchment - I don't want to see water be let
30 out in the middle of rain but I think they're really - real issues that need to be addressed. Thank you.

(PEOPLE CLAPPING)

[REDACTED]: My name's [REDACTED] (00:37:38) and a local resident just in [REDACTED] Street back towards Tweed Valley Way here in Tumbulgum. Now, my main issue is with the flood evacuation warning system. For us, about , from there we were given the advice that the flood level would reach possibly major flood level which is 2.5 metres. At 2.5 metres we've been through two floods (00:38:04) 2019, one which was
40 2.42, one was 2.48. Neither of those floods come anywhere near our house level, whereas previous floods I've been able to leave my car in the driveway and the water

hasn't even touched the wheels. This time in preparation because it looked from the advice that we were given from an employee at the sugar mill who gave us more accurate advice than was issued on water managements sites or SES warning systems I moved my vehicle to a higher area and we decided we'd raise everything in the lower level of our house which is (00:38:38) day care to above the 2017 flood level.

10 By the time we were issued any type of evacuation warning the water levels to get out of our house and around through the front street were already above 7 foot deep. There was no possible way for me and my family to evacuate and we had to wait until the afternoon on the Monday when the water started coming into our upper level of our house and we completely submerged the lower level which was brick and (00:39:09). I've got no worries about putting that out and I fully anticipated having to do that. However, once it came into the upper level and because (00:39:17) we needed evacuation there was no one in place aside from volunteers going around in boats rescuing the people from the upper levels of houses because the SES evacuation came too late for us to be able to safely leave.

20 We have to get from our neighbour's house next door, through the floodwater which was already over head height to be able to get to her who was there with her one year old baby, frantic, panicking calling the SES and being told, I'm sorry, we're too busy, we can't get to you. That is not good enough at any level.

(PEOPLE CLAPPING)

30 [REDACTED]: (00:40:01) volunteers to come down from Terranora and go through dangerous waters in tinnies to get to Tumbulgum, to get us from our house to the bridge where once we got to the bridge we had no idea if we would be sitting there without shelter amongst the cars that were there with nothing but the little duffle bags that we managed to pack potentially overnight. We took that risk to wait there because it was the only way we could be sure that we won't get drowned with our families and that's not good enough for us to have to take that risk and be in that situation and I think everyone here in Tumbulgum that had to get rescued in a boat or their dog rescued by one of those people that came down on their jet ski purely off their own bat risking their own lives going down that river at that time, with that debris, cows swimming it that were trying to get onto our balconies because they were that frantic. Me trying to pull cows on my balcony so they didn't drown and not having any supplies to be able to do it or anyone there to be able to help me. That's the type of thing that no one should ever have to live through. Those evacuation warnings need to come to areas like this that get completely cut off much earlier and the reporting – I don't know how it could be funded but it needs to be more accurate. 40 There's a huge difference between possibly 2.5 metres and 4.8 metres.

(PEOPLE CLAPPING)

MS BORDER: Good morning. Your name and where you're from.

10 [REDACTED]: [REDACTED]. I'm from Bilambil. This is my fourth flood experience in the last 13 years. We up there in Murphys Creek near Toowoomba in 2011. Some of the things I've noticed is (00:41:50) back then, no one was communicating, always relying on volunteers. So (00:42:00) rely on volunteer organisations, such as ERE SES, fire brigade. Why? A lot of public volunteers were not recognise, the SES was ignoring them, there was no coordination. I came down with my boat to Tumbulgum because there was a need and it was scary as, it was really scary. I'm sorry to say but the SES was out on the main river, two boats out there while (00:42:25) in the back street was trying to get petrol from a neighbour who was nearly drowning inside their properties. It was just horrifying.

20 There seems to be no help from the government on the ground and there's no one giving any instruction at all and they come in late and take all the credit and it's all the people who I saw, the volunteers, whether it be Chinderah, Murwillumbah, Tumbulgum, Tweed, no one knew anything. Another issue. Why aren't our mobile emergency towers over in other countries supporting in other countries and not here supporting the locals? I have a business, I couldn't coordinate any of my staff to get counted on for the people in the community. We didn't have internet and we had a very patchy mobile service and I had it, everyone in the community had. It's just – it shouldn't happen. The government needs to put these things in place and we have three levels of government and no one wants to make a decision. I don't know why that is. It's crazy.

30 In regards to the roads. Obviously the military (00:43:46) there was an engineering corp in the military that fix roads in combat situations and fixed very quickly. Why are we not employing our soldiers to do that in places like top of Bilambil Heights where road access has been cut off to people, it's increased their drives, it's increased their costs, it's just – and no one knows what's going on, there is no plan. They say there's plans but there's no plan. (00:44:18). Yeah, that's about it from me.

(PEOPLE CLAPPING)

40 [REDACTED]: Hi. I'm [REDACTED] and I'm from South Murwillumbah. We bought our place in 2018 and similar to the other lady, it will never happen again, (00:44:39) will never break again, et cetera. We got the double-whammy both from that road near

Greenhills breaking away and sending extra gigalitres our way through that flood plain and also Budd Park there – Budd Park where we don't have a levy at South Murwillumbah. So it sort of came in those directions. Similar to the fellow up the back, at Tumbulgum we were told maybe four metres. At 7.00pm - we know our house is completely fine at four metres. 7.00pm we went down, checked Budd Park, checked our back, hadn't touched our back fence, our place is perfectly fine. Got to six and a half metres and there's half a metre through our top floor.

10 If it was for my (00:45:23) at that point when we had, you know, done little recon for ourselves. We likely would've turned off our internet, like we do at 8.30 and gone to bed and been woken by the sirens - it was 10.30 when there was a half hour left to evacuate in one direction before we were completely cut off and would have had to sleep on the (00:45:48) like the lady behind me said they did in 2017. So my daughter said, Wouldn't you feel more comfortable if it was (00:45:53) for the night? At that point (00:45:59) still says may be 4 metres and it passed that. Now for us we did the right things, we got insurance, we paid excessive premium, that's fine. Not much has happened. You know, (00:46:14) we still have a house strip out, we're camped in the back, we don't have electricity, we don't have hot water.

20 You know, it was hilarious in my pyjamas this morning running to my neighbours for a hot shower so I could come to the meeting clean and dry. Luckily I live in a great street but we were told by the strip-out recon team that, we still can't strip out parts of your house like the bathroom which is obviously, you know, holding a lot of mould two months later because there's nowhere – we're not allowed to take the asbestos anywhere. We have an asbestos bathroom. So that is an issue. We need our home stripped out so they can recover (00:46:54) somewhere for that asbestos and fibro's to go.

30 Also I really want to say this is an amazing community. Murwillumbah has been the most fantastic, amazing community. Everything official was too little, too late and continues to be but the community has been phenomenal. They have met our needs and I really think that what we can learn and what we can do as, you know, governments and official services is simply to support members of the community to do what they do best around here. You know, to help people who are in situations like the fellow who cleans our debris, he ended up having an accident with his truck that cost him \$15,000 for that, you know.

40 So people are going out there, putting their lives at risk and doing what they can to help each other, keep each other safe, save lives and that needs to be supported. The elephant in the room is that real life, people, members of the public are taking on that risk themselves as individuals and officials are taking a blind eye to that.

(PEOPLE CLAPPING)

██████: My daughter's name is ██████

MS BORDER: Can we give ██████ a round of applause?

(PEOPLE CLAPPING)

10 MS BORDER: Good morning, sir. What's your name, where are you from?

MALE SPEAKER: My name's (00:48:25) and I'm ██████ of the ██████
██████. Just prior to the floods Tweed Shire Council put out very appropriate and
timely reminder to everybody to check their guttering and check any drainage on their
properties. The biggest drainage system we have in the valley is the river system. It is
so clogged up it can't do what it's supposed to do. So what about it being maintained
in such a state that it can adequately do its job.

20 Point number 2. We have a great team here in Murwillumbah, they go in every flood
time and they've been doing so for in excess of four decades. Their knowledge and
their records are beyond belief. They were so accurate with their predictions of floods
in the past. Now they don't get a proper say, it's all being controlled down at
Wollongong. Wollongong in the last couple of floods have been so far behind the
reality of what's going on up here that it's just not funny. We have the expertise, why
isn't it being used?

30 Point number 3. I very carefully monitored the BOM site while ever I had internet and
there was only three sites on the Tweed River that were given any flood rating. That
was Tumbulgum, Chinderah and then Murwillumbah. Nowhere else was ever given a
flood rating and it was the same in 2017. There are a lot of people in this district who
rely upon those flood ratings to take the necessary precautions and it's not happening.
When the internet went down because nobody had any knowledge of what was going
on, in years gone by when we had a local radio station it was on the air 24 hours a day.
It was broadcasting the river heights coming directly from the local SES team and
everybody tuned in. Now, with all respect to the ABC, it's stationed in Lismore, if
Lismore's copping a hiding Murwillumbah or the Tweed is the forgotten area. We get
very little feedback and I think they're very important points that need to be addressed
before any future floods occur. Thank you.

40 (PEOPLE CLAPPING)

██████: Hi. My name's ██████, I live at ██████ near (00:51:20). In 2017 at midnight we had no water in our back lane. One hour later because Blacks Drain broke we were a third of the way under and two hours later we were halfway under and four hours later it was 10 centimetres under our top floor. We were – well, we had no time to save anything. We lost vehicles, we lost everything downstairs but we were okay, we were insured. This year we had a bit of notice, we just went and pulled everything up, we moved and did everything we could. Blacks Drain again busted, again it rose and this time it came 10 centimetres into our top floor.

- 10 We were lucky, we were insured, we got rid of the old carpet. Our main problem is that we can stand on our back veranda and we can look out at the old railway line and we can see that they're a metre higher in water than what it is on the other side of the railway line. It cannot get through under that bridge fast enough. It dams up. We've had it coming from Blacks Drain..... (00:52:36), we had it coming from the other side which is over near Smith Street. We have no evacuation centre. We spent every second that we can to save everything that we can. By the time we've got everything up we've got no way out. We can't go over the hill because it's through Smith Street and we can't go south because of Blacks Rain. Luckily I've been in contact with the Department of Education and been given permission to break into the school and
- 20 about 20 people staying up at that school.

I've been still in talks with him and they're going to organise a key for that area so anybody out that way.... We've got lots of camping stuff, we've got fridges, we've got long life batteries, we've got all that sort of stuff to make that an evacuation centre if anybody needs it and if it happens again but something has to be done about that railway line. It has to be lowered in sections because of the damming. It also dams on the other side where council said that that causeway is a release area. It builds up in tanks, it builds up in cars, it dams on that side. It is a total damming situation.

- 30 I can deal with these floods. My partner said to me do we sell up, do we go? And I said, no, I can deal with hosing out mud under my house. I can deal with all that but we shouldn't have to when it just becomes a damming situation. That river needs dredging. You can't pour a litre of water into a litre container and put a brick in it and expect it to hold that water. It just needs dredging.

(PEOPLE CLAPPING)

- ████████████████████: G'day. My name's ██████. I hope it's okay to speak here. I'm a ██████ from Byron Shire. I know some cases here and it's great to see
- 40 our neighbours. I'm speaking because I don't think we have a plan for a session in our shire and I just wanted to talk about some of the differences between our shire and, in

particular, Lismore but, in fact, as I'm listening now here that most of our – most of your issues are repeated in our shire but if I can I'll just go through some of them.

MS BORDER: If you could, just make very brief (00:55:17). I'm just mindful that this is (00:55:19).

██████████: Okay. My first point could we please have a session in Byron Shire?

10 MR FULLER: I apologise. We are trying to get to as many town halls as we can. The challenge, of course, is that at some stage we need to deliver the recommendations. We talked about September, we're trying to bring that forward to July. There are common themes amongst these town halls and the great challenge, of course, is getting out to speak to as many people as we can but we still need to put the rubber on the road, get the recommendations in because, you know, because what if it rains tomorrow or the next day or the next week.

20 So we are trying to book all town halls. The submissions online are so important as well. So, you know, Mary and I are certainly doing our best and there are some virtual town halls. We're doing town halls with all of the Mayors across New South Wales. So again there are great challenges but what I think is the common themes are coming across all of these areas are the same. We need to deliver the recs before September. So there are some challenges but we acknowledge, you know, there are others who want to have (00:56:29).

FEMALE SPEAKER: I didn't disagree. I've actually got similar issues and that's why I didn't speak (00:56:35).

30 MS BORDER: Excuse me. I'll come over with the microphone so you can have your say. Thank you, (00:56:38).

FEMALE SPEAKER: Thank you.

MS BORDER: You need to hold it very close.

40 ██████████: So my name's ██████████ and I live at Banora Point and yes I am (00:56:50). Reference point ██████████, ██████████ and ██████████ in the guide of reference. Okay. So these are talking about (00:57:04) I also have social media skills (00:57:06). Okay. So when I say I've got solutions there are solutions out there. First of all you need a mindset, you need openness, you need to have an open mind and education of the platforms. Okay. I have seen no discussion whatsoever of these topics. Okay.

Innovative brainstorming. If you had anywhere in this form (00:57:36) but guess what, I do (00:57:38) to be heard to Ballina recovery centre. Okay. T..... (00:57:55) inside of me and that's (00:58:00). Okay.

I know what my Australian passport (00:58:06) because in 2015 I was interviewed by (00:58:09). My question to you is (00:58:15) because I played a vital role in communicating that news to authorities. I (00:58:24) do they even know? Okay. Do they even know? I sat there and I thought, what do the authorities need to do if I'm going to escalate this. No one has my skillset. I'm alone here, I
10 grew up here but I just returned in January. So no one really knows me as, you know, except the teachers here that grew up with me. I am a new voice to all the authorities. All these Tweed Shire Councils, Kyogle, Byron, Lismore - should be working together as a collaboration in this. I do not see that at all.

Yes, I come from a care background but we failed these communities, we fail the elderly. I went to the Aged Care Royal Commission and as an Australian, as an Australian society the (00:59:20) was that we need an attitude shift to our elderly and when this was happening on our watch was there any discussion on aged care? We've heard one of those stories that no, when I voiced that the aged care industry is
20 in crisis yet you action certain things. They didn't understand at a deep level what I actually meant by that. No. Because six weeks on what have we got? We've got aged care sleeping in cars. Okay.

I've heard people disabled, okay, and they go to these authorities and if they're on the NDIS and what was their response - we can't help you. We're talking about the most vulnerable section of our society and I don't care where you are in Australia (01:00:18) if you're a leader in Perth or Tasmanian, in Queensland. You need to step up to talking b***** you know. On this election I don't care at the moment. Okay. Sorry to swear. Okay. I have a solution and an innovative platform. Okay.

30 For business there's (01:00:41) free promotion for all businesses on that Gold Coast (01:00:45). Care situation. You have made a platform. I'm a qualified carer (01:00:52) funding from NDIS, aged care and people to sign-up and do that it's self management. Okay. The housing crisis. National NRS Scheme, no properties whatsoever in Tweed and Kyogle that was actually solved because I answered (01:01:12) and there's no public warning (01:01:16). Thank you.

(PEOPLE CLAPPING)

40 [REDACTED]: Good morning. My name's (01:01:26) [REDACTED], I'm from Kingscliff and it seems as though (01:01:30) but, in fact, we do. In 2017 the water

came up well past the quota of 1974 flood level. Areas in north-west Kingscliff were flooded and it had never been flooded before. People were coming down Ozone Street to photograph where the water had come to. People who lived in Kingscliff for over 60 and 70 years were taking these photographs. This time the water was a metre higher than it had been previously. It came into areas into Kingscliff where there had never been water ever noted before.

10 We recognise that one of the major problems is the fill that's being planned which will increase the height even further. I wasn't flooded but the people behind me were and the people to the west of me were. The difficulty was there was no electricity, there was no power for people to have showers, to keep their fridges and food going and we hear this all across the shire and I recognise that but there were people being evacuated past my house at 12.30 in the morning because we were totally let down by the whole scene.

20 It's very difficult when you're safe and sound and you have hot water because you have overhead powerlines which didn't break down but those in the newer areas where there were underground power, the power simply went out and it's all very well for governments to suggest that what they need to do is to ring the SES. There was no electricity to charge their phones even if they weren't flooded out completely (01:03:15). So it's really difficult for these people and these are not the people who know that year after year there's a possibility of a flood happening.

30 These are the people who have never ever been flooded before. These are the people who can't get into their houses still because there's repairs to be done. Many of these houses on the other section of that area have fibro in them, they have asbestos in them and it's very difficult for us to (01:03:45) whinge and carry on because we were flooded in Murwillumbah and Chinderah and everywhere else gets flooded most of the time but this has been different for us. There was no warning for us. There was no one to come and coordinate for us. Our surf club and the Rural Fire Brigade were in there doing the best that they could but it was – there was no coordination at all.

40 We did have a centre up on top of the hill for those who were displaced which was great. Many people have taken people into their homes because there is nowhere for people to go. Many, many people along the eastern side of the motor way lost their cars. This is unprecedented, to use a word that's been used so regularly. So we need to be counted in this report as well because we are new. We're not Chinderah, we've not been flooded year after year after year, this is the first time since 2017 and this time it was a whole metre-plus higher.

What happens to the next one? In 2017 there was also the addition of a full moon, a high tide, et cetera. The water was pushed back into Kingscliff from the ocean. The river it exploded out sideways because of the tide. This time there was none of that and if it had've been a high tide, big storms to carry it then it would've been even higher and I would've been flooded. I missed out by 15 centimetres and I'm more than two-thirds up the hill. So I'm suggesting that we need to have a greater presence in this and we need to be included (01:05:37). Thank you.

(PEOPLE CLAPPING)

10

██████████: Hi. My name is ██████████, I'm a fifth generation from the (01:05:53) and I attended last night at SCU which was very (01:05:54). Thank you too for bringing this inquiry to our local area. I'm now a ten year resident (01:06:03). I'm flood-affected in South Murwillumbah. I'm an extremely hypervigilant resident so I'm one of those (01:06:11) people (01:06:14). I'm renovating my property, I've renovated my property to the best of my ability to be able to be ready all the time and I've also been a part of a group of people who have been on the ground at the beginning of each flood.

20

The thing about the conversations and the comments that are made by local government, you know, anybody and everybody that the community is resilient (01:06:50) and what they can do. Yes, we are, yes we can do all of it. We know people who recreationally use their boats and rescue people, people who are surfers and (01:07:05) six, seven foot, eight foot, 10 foot swells for fun. So we can use their jet skis to rescue people. I've think this is highly underutilised, I think (01:07:17) completely open. I know ██████████ (01:07:23) in the SES here is an incredible human and has incredible wealth and I don't for a second blame the SES on their lack of support to this community. (01:07:34) their main focus but I think them being tied up in bureaucracy of, you know, everything being Sydney-based, I think that's been a major problem in this community ongoing now through Covid and for every – for every point of issue northern New South Wales is – we're very much on our own this state is very southern century.

30

I think also that there needs to be with an explosion of population a greater ability for us to be able to delineate smaller communities. (01:08:13) on a framework that enables catchment-wide communications with the communities that are on the ground in that first week. In that first week of the disaster, the needs are quite specialised and specific and it's always the community that supports the community. (01:08:35) have also have been working as well with the shire council, fully agree with that so it's a known fact and we do know the fact. There is no government agency that can fully support the community and it is such a large way at that time. It's impossible.

40

So how do we communicate with those smaller communities? How do we talk to them about their experiences? We believe we've come up with something that may start to happen with this. It's quite good and it works across lots of different disaster scenarios, not just one. I'll be submitting that formally, I'll try, it's pretty complex (01:09:14) but it's quite good.

10 The other thing too I really wanted to make a point about what needs to happen immediately. Residential land swaps have to happen, it can't just be industrial. I was just about to sell my house to council and I had organised for myself to actually take my house with me when I left and I had intended to purchase property and shift my house to that property right at the time when land prices went absolutely sky high and became – you know, was just unfeasible and I was going to end up homeless. So I think we have many options, we need to look abroad, we need to talk with insurance as well and be able to you know, but we need to act (01:10:03), it's just what we need to do we are five months away from the next flood (01:10:07). It's happening and I think everybody is now deciding (01:10:11). Thank you very much.

20 (PEOPLE CLAPPING)

██████: My name's ██████, I work in the community, I'm a ██████ and I've been doing that for the last 13 years. Also had a studio at (01:10:28) which went under. In 2017 ██████ started the flood clean-up page which was the central response point then and I was very much involved, we worked as a team along with ██████ and the other community members. It was a very grass roots community response. In 2020 it was set up a little bit – well, the page existed exactly the same but it was overlaid with, I guess, a more structured response. A business ended up offering their space that became the donations hub in Murwillumbah.

30 I would just like to know, that from Murwillumbah, next time that we do have a group or a committee that the two responses are reviewed for their pros and cons. We actually work together like beautifully in the end but I think the collaboration was very slow to develop. Everybody is obviously running on very high adrenalin so time to stop and really think through our due diligence does not happen very well. That really should've well and truly been in train before an event like that. I agree with everyone here, I think that there absolutely needs to be community-led and it would be great to have some key roles in our community that will make a continuous role so that information, you know, it's continuous and if people drop out we've still got key
40 members that hold that knowledge.

What else do I want to say about that? Yeah. So this time we were all just running by the seat of our pants really and it was quite amazing considering that but there were people in the community who have expertise in certain areas that recognised where the gaps were and it's just by sheer luck and their motivation and dedication and commitment that they step in and see where the gaps are, where the potential problems are and then try and mitigate those problems but it's all happening on the run and it shouldn't be that way.

10 Those things should be well and truly in place before an event like this happens and finally I love the idea of community hall but we need to know now where we're going to set up for next time, where will that location be rather than these conversations happening on Facebook and someone going, all right then, I'll do it and it ends up being a business that runs a community response. I am not criticising that at all but it needs to be a very grass roots community response and it needs to be very well – well, a lot of collaboration, very good collaboration with the cross-sector of the community and community members that know our town well, who have been here a long time welcoming in the new people, of course, but we think that collaboration's not going to happen when we are all absolutely running on high level adrenalin.

20 It's absolutely frantic and crazy. Anyone who was in that hub you might have got a taste of it but it's very hard to make level-headed grounded decisions and we had people here former that we – you know, that we are at the interface with and so we have a responsibility to really do that well and with much due diligence as possible. Thank you.

(PEOPLE CLAPPING)

MS BORDER: Hello. Can I ask you your name, where you're from.

30 [REDACTED]: I'm [REDACTED] and I'm from (01:14:15). February we were living at Kingscliff. I had a major landslide and my house is structurally fine but I feel the insurance companies are slow in acting. It's nine weeks now and the house can be saved, it's fine. I'm not allowed to go into my own property but I continue to because (01:14:44) or the day that I met the team three weeks after the event they said that the water level had to stay lower to take weight off the builds, it's pretty much (01:14:56). They did that once. I seem to be having issues with the insurer and you wonder what, do they have strategies in place for events like this and also what's a reasonable time to expect something positive to be done to save your house when the house is fine. But at the moment, the last event heavy rain two weeks after the
40 original event I lost over a metre of land due to the make safe team that my insurer handed it over to and on site they (01:15:38) I told them (01:15:40) that had to

be addressed to take the water from the riverway from the Manning. They only connected one.

I went back on site a few days after the second event to see that my veranda now was 60 centimetres from a huge drop but the house is still structurally fine. So I feel like (01:16:04) house was months later going to be lost when it is fine. I'm worried about who – you know, I don't want the responsibility of taking on the hole to find someone to fix it and one of the engineers said, We don't know who's going to fix this. So, you know, I tried (01:16:33) I usually get yelled at that I can't go onto my property. Legally they can't stop me but I'm the only one that seems to care about my house.

(PEOPLE CLAPPING)

██████████: My name's ██████████ (01:16:49) flood zone (01:16:54) four times before and I've come here to tell you my story (01:16:58). What I feel we need to be doing is looking at bigger picture of redirecting the Tweed River mouth and engineering that so that the water can flow away freely, dredging the river and also at Blacks Drain possibly making a flood mast river (01:17:17) industrial estates that are south of Murwillumbah every time.

(PEOPLE CLAPPING)

MS BORDER: Good morning. Your name and where you're from.

████████████████████: My name's ██████████ and I'm from Cabarita Beach Bogangar. My place was 1.2 metres under and part of (01:17:40) suburbs sort of now divided into the high set and low set area as such. Our problems really stems from a couple of development issues that have occurred. We did go through the 2005 floods, 2017, 2020, 2022 and in all of those cases what we've sort of been looking at is the stages of development that have happened. We formed a small group of residents in Cabarita because of the probably about 11 streets that really went under deeply. I've already forwarded a submission to your thing with photos and things like that.

We've had people in our group with drone photography all the way through to follow the head waters and things like that. Our group has met and we tried to put proposal into (01:18:36) to actually look at the way we solve some of these problems is to actually look at the hydrography, the water levels within our particular area and with the stages of development that are going to go on. Some of the things that they're talking about is retaining banks that are going to happen with Kings Forest development which caters for four and a half thousand residents and have a two-metre

high retaining wall protecting them is obviously going to flood Cudgen Lake even more which is going to cause the levels to rise even more, it's going to cause problems for us.

At the back of a string of properties where my place is they, in 2020, gave permission for a three and a half metre sand island to be constructed which stops the run-off flow of the water into the lake. The water now channels with the levels that it was doing not only making the lake but coming to the lowest point which is obviously my house. What it did was come both ways from the canal, from the lake and then we talked to
10 other people with the developments that have occurred, you know, the 1.2 metre building height, that's not big enough anymore, you know, they all go in and they will be inundated as well. It goes through to Tanglewood where everybody knows, everybody checks, you know, did Tanglewood go under? Yes, so Tanglewood feeds into Cudgen Lake. The flow of water that goes through there with the developments at Casuarina, what they did was to channel the outflow of Cudgen Lake, they narrowed the channel of the river, filled it up with harbour (01:20:21) to fit to the size of the bridge from the water past south. It was an engineering team that made it cheaper for the size of the bridge that they had to build but it narrowed and altered the course of the river.

20 The river is stagnant, the river needs to be dredged, the lake needs to be dredged. When I first moved into the area 35 years ago or whatever there used to be speed boats racing through, there used to be things that happened that kept the water levels sort of clear and filtered. None of that's happened since and so what's actually occurring is that – sort of it's just like a swamp, it's filling up and to the poor people that have just built into those areas, you know, the levels, we can't cope. So we need a report to overlook the whole hydrology of the area to actually better prepare so we don't have repeat circumstances like this again and again and even though housing prices have gone through the roof, you know, it's only there as long as till the next one happens
30 and everything's going to crash.

(PEOPLE CLAPPING)

██████: Hi. I'm ██████ and from Murwillumbah I've been here about 20 years. My thing is I'm freelance volunteer, I've been volunteering from the beginning and, yeah, my house was wrecked from (01:21:53). My (01:21:54) about safety, as you know, everyone's communications went down and plus we had a lot of people to be rescued and I've noticed that there was (01:22:06). I'm recommending that everybody in flood areas and outlying areas have a flood box in their home.
40 (01:22:17) walkie-talkies or CB radios, AM/FM radios with long life batteries. Anything you know, breakable things for lights so that you can find people in the dark

and especially (01:22:38), you know, (01:22:40) every metre or so that people can hang onto it and it's tied to something and some gloves and basic things like that. It's just that when people get stuck and they're panicking and they haven't got stuff and, of course, our communications have gone down both the last lot of floods and, you know, (01:23:00) does happen and happens all the time and when people lose their communications they panic and they panic really badly and when they are unable to get any form of response. So we need like a communications hub that is actually run on old-fashioned CB radios that where they can say where they are and what sort of help they need and particularly outlying areas like the lady was saying that she was
10 at (01:23:31) at least she can get (01:23:34) A lot of new ones have got like a 20 kilometre radius but unless you can relay the information and (01:23:42) a major hub that, you know it's basic stuff that people need to be aware of in the community that sort of thing. And that whether that gets funded for people or (01:23:58) it is something that's really, really important and it needs to happen (01:24:02).

MS BORDER: (01:24:05), thank you. (01:24:07) get as many as we can. Good morning. Your name and where are you from.

20 [REDACTED]: My name is [REDACTED] (01:24:12) and from Tumbulgum. The last speaker was talking about preparation for flood and I would like to say that following the 2017 flood this community decided that it would be well prepared for these floods and we set about organising for a community action team, talking about (01:24:32) material together with a kit which has got information about what people should know and what do in the event of a flood. We were very, very ably supported by the SES and by the Red Cross and the material in there tells people what they should do.

30 It doesn't tell them to do it and that's an individual choice. What they decided to take from this kit is up to them but following on (01:25:03) network of people and as I look around the room I can see seven women in here who are actually coordinating all this. We've got a phone network that gets advice from the SES, following on their advice from the BOM and we can then communicate around the community about the levels of floods that are expected. So that's how the system's supposed to work and where we've been let down is with the breakdown from the mobile networks. So my message is fix the network, fix the mobile phones, fix the NBN and that will help all of us.

(PEOPLE CLAPPING)

40 [REDACTED]: Good morning, [REDACTED] from the (01:25:48). I'd like to first start out by saying thanks to [REDACTED] being a local, we hear her on the radio all the

time giving us warnings and I even heard her coordinating some of the rescues which goes to this point about communications going out. I've got just three or four points. Our day we get cut off with roads being flooded. Thank goodness not to be known to get flooded but with every flood we were cut off for five days. We had some of our neighbours run out of food and we had an elderly lady that we had to risk our lives to drive through the floods because she needed to go hospital and subsequently passed away.

10 I'm not actually on the council, in fact, [REDACTED] (01:26:38) knows me because I email her all the time and she actions, just about every email I've ever sent. Sadly the responses back from the council I find, I have to say are becoming more and more condescending. We give simple solutions. I've give you four examples. At [REDACTED] [REDACTED] the Retirement Village we have a flood (01:26:59). We've asked for a depth indicator in the camera so that we can have a look. Our floods come up very slowly and go down with the tide. The council comes back with a very lame excuse that flood depth indicators (01:27:17) drive through floodwaters. The reason I say that is a lame excuse is because 1,000 metres up the road is a flood depth indicator at the bridge and the next bridge has one. So why would you insult us by saying that's a
20 silly suggestion. Put it in and you know, there is potential of saving some lives.

Secondly, we asked when we are flooded in for four days why the heck can't we go (01:27:44) documents who's also doing (01:27:48) and open Sandy Lane. There's a road that runs from (01:27:51) to Tugun. It's all locked up with a wealthy development and nobody has the guts to say why don't you let these people get out through a flood. The council's response was this road meanders through public and private land and this is a bunch of bullocks. This is since 2010 development application has been approved, the roads are there, right. It is just a very poor excuse from council with us trying to give simple solutions to things that will make people's lives a lot better when the floods are coming through.

30 Lastly, I'm not sure if any of you know where 5,000 (01:28:39) homes are going to be built on wetlands. Have a look at Leaders website, it's (01:28:49) government. Now, 5,500 homes (01:28:52) will have acres and acres of hardware, roads, car parks, homes, driveways, footpaths. Now, can someone please explain to me where that water is going to run to because (01:29:11) Road, Robinson's Road are all flooding now. What is going to happen when there's 5,500 more homes there? In fact, will the council disclose that their homes won't be able to get flood insurance before [REDACTED] makes his \$4 billion, I think, a rough estimate that it's worth. Will they tell everyone that buys a house there, they cannot get flood insurance, the fact they
40 built on wetlands and the fact that we flood every time there is a king tide regardless of the weather the roads flood.

(PEOPLE CLAPPING)

10 [REDACTED]: (01:29:54) [REDACTED]. I'm from Condong on the Tweed River. So I've been under this flood (01:30:02) What I want to discuss is the words that's been bandied about, about how many places are going to be uninsurable. I hate that word because everything's insurable. A mathematician insurance against shorting the odds in American Banking system, that sort of concept, that's a great concept and he did the maths and made a lot of money. So our properties can be insured. It's the fact that the insurance companies are being allowed to profiteer from (01:30:37) and charging exorbitant amount of money or premiums. (01:30:43) flood area, I understand my premiums going higher, I accept that. I don't accept the fact that my property next January when my premium comes around may not be insurable because they have turned around and said it's \$30,000 I know someone else near me their insurance is \$40,000 a year (01:31:05).

20 We are insurable but what they're doing is increasing – decreasing their risk and insuring against that and being able to get a much better return to their shareholders by insuring only low risk properties around the country. So I want to know what the government's going to do. We used to have the SGIO which is the State Government Insurance Organisation, they used to insure homes. There is no reason why we can't get insurance. There's no reason why our house (01:31:35) a year. So, on that, (01:31:41) said about there's going to be lots of money coming to the community. I'm wanting to know I have a brick home so I can't raise mine. I would like to build a floor refuge. I know our neighbours two doors down who had an application to raise their house. Unfortunately the process at the moment through council is about 12 to 18 months for a development approval to get through. They are snowed under.

30 These people lost everything in the process of waiting to raise their house. It took so long to get through council. If they're going to be funding that's coming in put towards employing more staff to get the applications through they're going to be priority for flood homes, to make amendments to their homes, to make their homes safer. Is there going to be guidelines from the insurance companies of how to wet proof our homes and reduce our premiums. I will do that but (01:32:35) any work under my insurance until my premium runs out this year. Why would I spend \$200,000 repairing my house if it's then uninsurable.

(PEOPLE CLAPPING)

40 MS BORDER: Your name and where you're from.

10 [REDACTED]: (01:32:56) motel [REDACTED] Half of the problems that occurred – the flooding that occurs here is because (01:33:12). I am one of the three owners of the land that adjoins the Blacks Drain. This morning when I got there we there with a big bulldozer dredging the sides of – both sides of Blacks Drain on one side. If we (01:33:29) up to the highway - anyway. They built this dam there which they call the flood gate. Now, we've been there for 18 years. The flood gates have only ever been opened once last flood but they were not opened, this flood they were not open. The water builds up six metres – no, not six metres, nine feet, about three or four metres behind this dam before it floods over. It takes the bridge, takes the road and it floods the cane field with a great rush of water three or four metres high.

20 There is no control of (01:34:17) flowing gently across the flood plain. Council always says they're going to do something about it. They never do a thing, they just come back to it and say we can only rebuild it the way it was and it's a dam, anybody go down and have a look at it, it's just a dam, it's just a sheer wall and all it does is build the water up behind it, takes my hotel with us, takes the lady behind me with it, takes all the caravan park across the road because it just comes over in one big wall that's just built up behind Blacks Drain meters high before – there's no release for it whatsoever. Anyway, that's what I say.

MS BORDER: Thank you, sir.

(PEOPLE CLAPPING)

MS BORDER: Your name and where you're from.

30 [REDACTED]: My name's [REDACTED], I'm (01:35:11). We actually got stuck in for two weeks with no access (01:35:17). We lost two fridges, we lost one life. There's multiple landslides along the river bank. I'd like to say about communication. Why do we have a hub for all communications on the North Coast based in Woodburn which is known as one of the biggest flood plains..... (01:35:40). So I think the government needs to look at proper hubs that are out of the flood plain and - - -

(PEOPLE CLAPPING)

40 [REDACTED]: - - - (01:35:52). Yeah. Also we had no communication so went ten days without any communications (01:36:00) The SES, the police they came in (01:36:12) so that's really appreciated but I think with the landslips, what I understood, the landslips begin on other people's land and they cover all the roads if you drive to a creek you'll see all the land slips and because that land is actually on

people's land with all the mud and soil that covered the road it's actually – I understood that it's partly the landowner's responsibility. These are main roads. This is a main road from Uki to Nimbin and Kyogle.

The landslips need to be dealt with really well. I went to a landslide workshop, it needs drainage, it needs proper – there's new systems now of spraying charf in a special organic polymer. You see – it's just going to go again. All of that land (01:37:14) in that area it's not dealt with and that's something (01:37:19). The council needs help from the State – State Government to help fund those sort of things.
10 You know. We are looking into the future and we need to be more resilient and there's things like we lost two bridges (01:37:40) that was replaced really faced. The one over the Tweed it's a disaster and I have written to engineers. It's a dam and both ends, both approaches get washed out every flood.

I've been there nearly 40 years and I've been through lots of floods but the new bridge that was built after 2017 it's not the right design for that area. We got a huge amount of rain (01:38:11). One other thing I wanted to bring up is that the overflow from (01:38:15) dam, I actually walked along Doon Doon Creek below the Clarrie Hall Dam spillway that creek is totally trashed. There is not one tree left standing that
20 (01:38:34). I would like to know how much water went over the spillway to, and also was released at the same time which then affects the downstream by - if you drive between (01:38:48) and Uki the Tweed River. We lost 30 to 50 metres of the land and plantings of 15 years plus. So we need funding for environmental repair.

(PEOPLE CLAPPING)

MS BORDER: I'm trying to sneak a couple of more in. Good morning, sir. Your name and where you're from.

30 MALE SPEAKER: (01:39:10) [REDACTED] and I live at and the problem is in this area here there's a lot of people have tried to talk about it today is they give reports on [REDACTED] and [REDACTED] (01:39:31) a few talks about Lismore. He talks about Tumbulgum hero. I've got a farm out (01:39:39) I've got a couple of farms but the problem is they do not give a report of (01:39:50) 1980mls of rain. They do not give a report on (01:39:56). In the old days (01:39:59), Tumbulgum and Uki. We live down here, we want to know how much rain they had up there. That would tell us if it's going to rain at (01:40:11) or here at Tumbulgum. The water comes in (01:40:16) it stops the water here. It puts the water back to Murwillumbah.

40 We got five – over five foot higher at where we are. (01:40:31) and because of that you – there was no report of – a lot of people have said here today about how much water we've had. Unless we know what's coming down – in the old days it was

always (01:40:51) those three points so that you know how much water we're going to get and the problem is today they did this, it's not the people's fault in Lismore. It's not their fault. It's whatever the way the government has changed the system of the water. We need to know exactly what's happened up the top and the same thing we got in '17, it was five foot higher at my place. In '17 like it's this high again. The water is unbelievable. The water is left. The council need to look at – go out to b*****– out where the water breaks out, out at (01:41:42). The water busts there and all the water comes down (01:41:46) all them poor buggers out, the whole lot of us because the council haven't got off their a*** gone out and fixed it up.

10

MS BORDER: we've got time for one or two more, show of hands. Good morning, sir. Your name and where you're from.

██████: Hello, I'm ██████ (01:42:17) from Kingscliff. I've lived in the area all my life, Kingscliff, Cudgen and Chinderah area. The biggest impact that I see on the flood that hit Kingscliff, although we'll it's (01:42:36) environment sciences. The effects of global warming and the heating of the ocean is certainly a contributing factor. With our (01:42:47) it can only get worse, our grounds will get worse that's a proven fact. Anyone who ignores that is a dinosaur. Also the fact with
20 Kingscliff we allow through either council, State Governments, developers to come in and use the flood plain as a dumping zone. They pump it full of sand - - -

(PEOPLE CLAPPING)

MALE SPEAKER: - - - for their own personal greed. We are the only animal that likes that and I wished we (01:43:12) but we do not think of our neighbour. We get up the road here at Chillingham and all these places, they've been impacted. It gets kicked down the road, Tyalgum gets affected, it gets kicked down the road and Murwillumbah gets affected. It gets kicked down the road, Chinderah and all the
30 other Tumbulgun, we all get affected. So we're in this fight together whether we like it or not and we can't (01:43:45) up to the environmental lobbyists because they're hamstrung. They haven't got the money that these developers come in with. They come in and they (01:43:55) with councils with their little agendas (01:44:00) a Board member here.

We found out at midnight the council had a secret meeting that no one was allowed to go to bar a certain few. Not one Board member at our club was consulted and a decision was made to hold back our DA until they could get their own (01:44:24) in place. This is just a typical iceberg syndrome. I can see above the water is nothing.
40 All the stuff goes on underneath the water and we've got save this for our community, not for ourselves, our communities. Thank you.

(PEOPLE CLAPPING)

██████: Hi. My name's ██████ and I'm near the Tarragon which is near the
(01:44:48) turn off and it lost power and - - -

END OF RECORDING

