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transcriptions

TRANSCRIPT IN CONFIDENCE

NSW FLOOD INQUIRY

AN INDEPENDENT INQUIRY BEING LED BY

PROFESSOR MARY O'KANE AC AND
MICHAEL FULLER APM

HELD AT MULLUMBIMBY EX-SERVICES CLUB, 58 DALLEY STREET,
MULLUMBIMBY NSW 2482

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TRANSCRIBED BUT NOT RECORDED BY APT TRANSCRIPTIONS

MS DALE: Good morning everyone. My name's Jenny Dale and Simon Richardson, the Ex-Mayor of Byron and me as the Ex-Mayor of Lismore are here to be the microphone holders and facilitate this today but you won't hear too much from us. So welcome and I would like to immediately hand over to the Mayor of Byron Michael Lyon to welcome you and do an acknowledge of country.

MR LYON: Thanks, Jenny. Welcome everyone. I would like to begin by acknowledging the traditional owners of the land on which we're meeting today, the Arakwal and the Bundjalung and pay my respects to Elders past, present and
10 emerging. I would also like to extend that respect to the Minjungbal people to the north and the Widjabal people to the west, and any and all Aboriginal people gathered here today. I think it's also important to acknowledge the immense harm that's happened to Aboriginal communities as part of these devastating floods, and the impact that it's had on Aboriginal people in and around our communities. and really just acknowledge the devastation that's occurred in certain parts of this area.

We're gathered here today to share our stories, to listen to each other and hear from all of us. The immense impact that the floods have and to go on a journey together to learn and to prepare better for the future. We need to do this together, we need to do it
20 respectfully, take the time to listen to each other today and support each other. Also, have your say. There are going to be a lot of emotions. We just need to have that journey together and learn lessons together. We need to make sure that we prepare for the future and do it in a constructive way. Absolutely we need to have our say, we need to talk about what went wrong and share those experiences.

The New South Wales Flood Inquiry team are here and it's part of the New South Wales Government for its future planning for the floods. The colleagues; Professor

Mary O’Kane and Michael Fuller, they’ve been on the road for several months talking to flood-affected communities across the state, and to better understand this experience. The team will be recording your stories so if you’d like to speak but you don’t want to be recorded then please let us know when you’re grabbing the microphone.

Also, hearing stories from other members of your community might put you in an uncomfortable space and may make you relive the trauma of those events. We’d like you to know there are three counsellors here that will be at the back of the room from the Mullum District Neighbourhood Centre if you do need that support. Please take that option up. Thanks everyone and I’d now like to welcome and pass over to Professor Mary O’Kane to take over proceedings from here. Thanks, Mary.

PROF. O’KANE: Thank you, Michael. Thank you, Michael, for hounding us to come here. We’re thrilled to be here, we’re thrilled with the turnout and a big hello to those who are watching us virtually. It’s great to have you here too. In starting, I too would like to acknowledge the traditional owners of the land and pay my respects to Elders past, present and emerging. I want to say that we’re particularly concerned about Indigenous people who live around here so we’ll be holding a special round table in a couple of weeks. We’ll be announcing the details for Indigenous people in this region. We will particularly look into that and so thanks for raising it, Michael, good prompt for me to mention it to you.

As Michael said, we’re the Inquiry that was set up by the government. Different from the one that is the Parliamentary inquiry that was meeting in the regions last week. We’ve got a very wide set of terms of reference so anything to do with the floods is important to us. The way we’re holding these meetings is we’re here to listen to you.

We don't want to say anything, we just want to hear what you've got to say. We've got two wonderful facilitators, two former Mayors, they will make sure everybody gets their turn to speak. We've still got our submissions process open until the 24th of June. For those who are flood-affected have until the end of the inquiry but the sooner you can get us the submission the better because we can take it into account as we're writing the report.

10 It doesn't have to be pretty, it doesn't have to be elegant prose, a few dot points, a few photos, a small video, they're all wonderful submissions. Whatever you can send us will be good and we're transcribing as Michael mentioned today so we'll have the transcript of this meeting. With that, let me pass over to the facilitators. You're going to hear from Mick at the end of the proceedings.

MR RICHARDSON: So, thank you, Mary, and welcome everybody. So the way this will roll out, each person is offered four minutes to talk and share your experiences. At about the three and a half minute mark you'll hear a bell which is just to remind you just begin to wind it up. We want to hear from as many people as possible. So, potentially, if everyone else who wanted to speak has spoken, you can potentially add if you don't feel like you managed to share what you wanted to. How you wanted to
20 do it. So just raise your hands, Jenny will sort of take over this half of the room and I'll do this half and we'll just keep getting the microphone in front of you so you can share your experiences to our panellists. Who wants to go first?

MS DALE: Please state your name and where you live as well.

My name's [REDACTED] and I live in Tyagarah. During the flood I helped out in the flood community-led headquarters and coordinated the repair café

which was 30 fulltime volunteers. I also admin a number of the Facebook groups for the flood-affected. My question to the inquiry is whether an Inquiry that's created by government and embedded in the system can fix the systems? Lets's be clear. Almost every system during the disaster failed. They didn't fail because they were designed wrong. They failed because they were brittle because the disaster people had planned is never the disaster you're actually facing.

Let me give a few examples. The marine rescue people couldn't come up river to rescue people because their insurance wouldn't cover them. This building couldn't be
10 opened as an evac centre because DCJ couldn't get here to open it. It couldn't be opened without them. They couldn't get here partly because the only access to Mullum was an unsealed road and their insurance wouldn't cover them on unsealed roads. We had Army teams that couldn't cross the causeway because they didn't have an engineer with them. Let's hope they never have to face a real enemy. We had the SES whose phone system was down but whose systems didn't allow them to check Facebook groups which is where all the rescues were actually being listed.

I know of numerous cases where people actually took their uniforms off because they couldn't function in their role as an agency employee to do the job they were trained
20 for. They had to take their uniform off in order to be able to go and rescue somebody. The community filled the slack but what happened to the community? While the community were organising evacuations, rescuing people and sending extreme hikers up across the landslips; they had their headquarters taken away because the system had decided that the neighbourhood centre was going to be their headquarters.

These are broken systems. We had inquiries after the bushfire which raised many of the same issues. We've had inquiries after every disaster I've been involved with.

They have inquiries but they never identify the real problem. You've got good people embedded in broken systems who have the initiative from them removed. They can make the decisions that need to be made at the time to face the disaster they're facing with. I hope, although I don't think I have much hope left, that this inquiry can actually raise the issue of: why don't we give people the initiative and the freedom to do the things that are necessary at the time? More importantly, to work with the community members who are doing the stuff which people who work for the agencies can't do.

10 [REDACTED] and [REDACTED] are representing the Wilsons Creek and Huonbrook and Wanganui Community Associations and just to fill you in, these are valleys 15 minutes away, no mobile reception because the valleys are too tight, no NBN, the only NBN is by a few satellites that are patchy, don't work when it rains. So we depend on landline for ADSL and landline communication. The battery in our exchange lasted 11 hours after the power went out 3 o'clock Monday morning and so we were in like the third world. Some volunteer hiked in a Starling satellite and a generator and set it up on [REDACTED] and [REDACTED] is the unsung hero of our valleys because [REDACTED] and [REDACTED] their place became the communication centre through that satellite which then operated totally through two-way radio so I'll hand over to [REDACTED].

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[REDACTED]: Thanks, [REDACTED]. So I'd just like to set the scene quickly. [REDACTED] told you where our valleys are but our flood situation was quite different to most. Our situation was that we had many large landslips over both roads, creeks, houses, powerline infrastructure, all of our telephones got taken out as well. As a result, the day after the big downpours we had no access, no phone, no electricity and no way to get help or messages out to people. What we did do is we came together as a community really quickly, had meetings, we set up UHF radio networks, we got together and set up

comms hubs between each of the major landslip areas and some of them would take hours to walk from one end to the other.

So it was hard, remote work that people were doing and in the first couple of weeks we were able to feed, provide clothes, petrol, water, prescription and normal medical supplies as well as do evacuations using private helicopter networks. We had five private helicopters operating out of our valleys. All of this was done using patchy text messaging and UHF radios and the amount that got achieved in the first week or two was extraordinary and what was achieved was done by largely untrained people
10 volunteering their time with no risk assessments and no overarching coordination but what they managed to achieve was, I'd say, 80 to 90 per cent efficiency just to pull a number out of the air.

Now, I'd like to contrast this with the government-led response which came not very quickly but when it did come the people that turned up first were the local police who did an excellent job. We also had the local Rural Fire Service member, Essential Energy and some council roadworks teams coming out and doing assessments. All of those authorities were locally-based in our region, they had embedded staff and they knew the area and they were largely effective at being able to get out, ask what our
20 needs were and communicate that broadly back out to the valley areas.

The next set of authorities which took weeks to actually turn up on the ground were the Army, the state-based rural fire services and Resilience New South Wales and for the most part those authorities weren't able to communicate effectively on the ground. They flew around for days and days and never landed and spoke to anyone and the outcome was that they didn't provide with anything we needed for the most part. Time's really limited so I'd like to give just a few solutions of what I think would fix

it. One is, and it's an echo of what's already been said, these authorities need staff that are trained and trusted. Without the trust in those organisations the people on the ground can't actually get their work done and they wanted to get work done. The other thing is that you need to recognise community will be the first responders and provide us with some training and support before these events so that we can actually do it in a safe way until the authorities turn up to help us. Thank you.

10 [REDACTED]: Hi. My name is [REDACTED] I am [REDACTED] of the North Byron District Activation Group which is a community-led group. I also would like to talk about the system so I'm glad that someone else has broken the ice. What is the state government doing with all of this information that it's collecting? Is the state government also looking at the system itself because the system itself is not only flawed, it's severely broken. The system barely works when we are not in crisis but when we are in a crisis the system is barely limping and I don't mean just the government systems but also systems including the insurance system.

20 Many people have slipped through the cracks in terms of government grants because they haven't flooded enough. Their studio or garage has flooded where they work or their driveway has washed away but that's not flooded enough to receive financial support. The criteria is also too strict and not everyone is getting the support they need. You need five forms of ID, I've been asked for five forms of ID to get the range of grants available. There's no understanding by any level of government that people have lost their paperwork. I've lost everything. There was a new announcement a few days ago that we'll all get fee relief for a year. It's based on a SES assessment which none of us have had so that grant won't work either.

The insurance system is also broken. 95% of insurance claims are unsettled, most are under-insured, and many are uninsured. The system also hinges on claims being based on sum insured, not market value, so people end up being under-insured. Byron Shire Council doesn't have enough funding to carry out the maintenance that's needed to clean our drains. For example, so many of our drains haven't been cleaned for 20 or 30 years, some people tell me, which has made, no doubt, or the unilateral feeling across the community is that the uncleaned drains have made the floods a whole lot worse than what the flood impact needed to be and that's just a start.

- 10 So my question to the state inquiry is: is the State Government carrying out an inquiry into itself? Is it carrying out an inquiry into the system or is it just carrying out an inquiry into the flood event? Because there's a real lack of awareness by all levels of Government as to what the real ground truth is and any meaningful recovery so far has been led by the community. We have no confidence in any of the systems that support us when we really need them. We need an inquiry into the systems because an inquiry into the flood event is just the tip of the iceberg and it's not really addressing the cause, it's addressing the symptom. Thank you.

- FEMALE SPEAKER: Anyone on this side? No hands up yet. If you want a question
20 put your hand up so I can get your hand before we have to – I have to chase.

████████████████████ Mullumbimby. This is my third flood. The first time it came right up but didn't come in the garage. The second one, it flooded the garage. The third one, I had three foot of water in the house. The last flood, I was in touch with the council, I had the fellow's name but I've forgotten it now. About five - six times I would walk him around, show him the creek down the end of the street, I would walk him around the neighbourhood and show him all the gutters that

all needed cleaning out. When I moved here I lived up in the hills so when we moved into town about 13 years ago they cleaned out the infrastructure underneath the drains. They sort of blew it out or whatever they do. They just did a lot of work around to clean these things up. They also got backhoes or whatever they do, they cleaned this drain – this is a photo from the end of my street right now. I had the council fellow out, [REDACTED] and he took photos of these things that are still in the drain after the flood. So what I'm after is infrastructure.

10 Now, if another flood comes next week this is down the end of my street, I've been into the council again, they council has said that they've rules have changed now, they cannot do any of this infrastructure to clean out any of these drains. Who am I supposed to talk to? If I go to the council they don't know what to do. They said, no, this is probably private property. I thought, well, you know, they did it 13 years ago but they're telling me the rules have changed now.

FEMALE SPEAKER: I was with you and he said it was Crown land and that they couldn't touch it.

20 [REDACTED]: Well, if it's Crown land it's not private property, is it? Anyway, so this is my thing, I just want infrastructure done. The drains that have been cleaned out 13 years ago, would be nice if they were cleaned out again and this drain – this is four houses from my place and I had three foot of water in so I was not happy, a lot of work. Thank you.

MALE SPEAKER: Just want to also invite anyone who came a bit later, there's plenty of chairs here, if you want to take a seat please feel free to do so.

██████████: Yeah, g'day. My name's ██████████ I've got a factory in Mullum ██████████
██████████ we got a hundred ml of water through that, stuffed the business a bit but my
main thing I'm here as the ██████████ Byron Bay Fire Brigade today. My first
thing is to say I'd like to state that I have no blame for anybody that are in the
emergency services, I think they all did a great bloody job but the biggest problem I
find and see around the town is that there's no disaster plan. I'm 33 years as an
emergency volunteer, my background is CFA. I've been to Black Saturday, Ash
Wednesday, I've been to all the big fires and the main thing we had was a disaster
10 plan. Every council had a disaster plan and we've searched online and the only thing
that we can find for the Byron Council is that it's six year still in proposal is an erosion
one for the Belongil and there is no other disaster plan for any part of the council that
we live in.

So my thing is, why haven't we got one? And when are we going to get one? Now, if
we have a disaster plan that points in an IMT team. An IMT team is an incident
management team. I've been involved in these for the last 30 years and I heard before
about the system. That solves the system because this one person's in charge and that
one person then goes down to five people. So that five people then starts ringing
20 people around. We in Byron – I'm here in my factory being flooded, I ring the
brigade, I wasn't the captain then, I said can you come and help us? Their answer was
that we're not allowed. We have not been asked.

Now, five days it took for the RFS to go out Mullum. Mullum was involved but
anybody else in the RFS was not allowed to come into this town and help you because
they weren't asked. Now, if we had a disaster plan in place it triggers. You have a
trigger point. If we have a trigger point that we're going to get 400 ml of rain, that

might be a class A. Or if we're going to get 700 ml, that can be a higher level than that. Or the bushfires that were up in Wilsons Creek a couple of years ago. You know, we've had four major disasters in this town and not one disaster plan. So, we really have to get a disaster plan going. This is what I urge these guys up here to do. Is to turn around and look at a system. The system's already there, it just has to be put in place.

If you need to go to Victoria and look at their disaster plan. I can go to any major building, town or anything and there is this disaster plan. It's in green. I can pull it out
10 and read the disaster plan. It tells me who to turn around and ring. I might need to ring this guy because he's the contractor to come and clean the drains out. I might need to ring this guy for something else. It's all there, it's a trigger point that just keeps on going and going and going. We need it in this town and we need it now and being part of the RFS we're going to have conversations about this. I hope that you open the doors for us because it will solve a lot of problems.

Once again, the other couple of things is, yes, why aren't the drains cleaned out? Bits and pieces, they need to be done. It might've just saved a hundred ml of water. That hundred ml of water wouldn't have gone through my factory, it might not have gone
20 through your house which I wouldn't have, wouldn't it? No. But some people it would've saved. You know, so a hundred ml is a hell of a lot of water, you know. So these things need to be done. A few other points. Look, I'll leave it at that, thanks. But look, I really think we need a disaster plan and I'd really like to see one urgently. I'd really like to work with the council in getting one going because I've got the experience for it.

FEMALE SPEAKER: And I'd just like to say, he's putting in a waterproof kitchen carcass in my kitchen which means we can put drawers up higher.

██████████: Okay. I'm ██████████ I just live down the road here ██████████. I was impacted in my workshop but not in the house. My observations are to do with the drains and the edges of the roads. I've personally redistributed about 15 half-metre loads of dust, gravel, tin around the place to stop bogging and last, only last week I cleaned out a drain in Tincogan Street, the house owner said it hasn't been cleaned in 30 years. Removing a bloody great lagoon of water at the entrance to a road up here.

10 My main observations are there are alternatives to sandbags that are lightweight etc. Those things we need. I've done the research, there's plenty of stuff around. There are places I know that would've exercised a precaution but moving around hundred weight sandbags was a bridge too far and it didn't happen. So that only works with, you know, brick houses but there's plenty of low-set brick houses around.

The next thing is I know that people talking in the future insurance is going to be \$35,000, it's here now in Mullumbimby, relatively new – a new house. That's completely unsustainable, that's over \$600 a week, (to save you doing the maths), and we, as a matter of urgency, there needs to be the adoption of a flood insurance model

20 similar to what they've had in America since the sixties. Other people need to say other things, I don't need to keep talking.

██████████ I live right here in town ██████████

██████████ So I've just done my second flood in five years here in Mullumbimby. The previous house that I was ██████████ while we didn't get water through the house after the Cyclone Debbie floods, every single person in that street got feet and feet of water through from this one. Now, in the previous

floods from Cyclone Debbie there were definitely blocked drains, broken lintels and [REDACTED] did come over at that time a week after the floods, had a look around the neighbourhood and went straight into action and organised to have those drains cleaned, lentils replaced, et cetera, but a lot of it also has to do with pothole rubble. There is constantly pothole rubble filling our drains.

Two and a half months ago they cleaned the drains on the opposite side of the road to me but I'm still waiting for my drains along my side of the street to be cleaned. I've been told maybe it's going to happen later on this week but the reality is that it's very
10 higgledy-piggledy as to what's happening. I don't understand why. One section of street is happening in four or five different stages because my front yard continues to flood every time we get a heavy bit of rain because the drains are blocked. You know, they're totally overgrown, they're full of mud, they're full of debris and they're completely neglected. So, yeah, I just wanted to back that up, so that really needs dealing with.

Another thing is like I just moved into this house only eight months ago, I've been informed by my landlord last week he's putting the rent up because the insurances have just skyrocketed. So, you know, we're going to be looking at \$40 a week extra in
20 rent. We're already in a rental crisis here but, you know, to have that increase in insurances now being passed onto renters it's extraordinarily unaffordable. Another thing I wanted to touch on is that we have 36,000 residents in Byron Shire and we have 12 members of the SES. I think it's time that the government actually went into action and did a massive campaign to encourage all communities to join their local SES and other services so that when these disasters actually happen we are ready and we do have trained people and there aren't just two or three on the ground, by the way, because when it floods out here the rest – you know, we have two or three members of the SES here in Mullumbimby, the rest of them are elsewhere in Byron Shire. So, you

know, it's not very effective if you've only got three people or two people to assist an entire town.

Now, one of the issues that I see with the SES, and this probably needs to be really recognised, is that, yes, okay, I'm going to just start on Covid briefly. We are still a relatively under-vaccinated community. There are a lot of younger people in our community who would join the SES but one of the conditions to join is that they have to be vaccinated. So I wonder if that's really a need? I'm talking about Covid by the way. I'm wondering if that's really something that needs to exist or whether that could
10 be removed as a requirement because we'd have lots more helping hands if there wasn't that mandate. Another thing. Daily road inspections: Wilsons Creek Road and Main Arm Road are obviously in a state.

I have a young daughter who lives halfway up Wilsons Creek and she works up at the top at Liliium. She's having to drive that road and it is crumbling. I went up there last Thursday and there were two cars on the side of the road. One was teetering off and it looked like it was potentially going to fall off. That's a daily occurrence there now so I think council needs to look at daily inspections of those roads and filling in the massive holes that are being dragged as the water runs underneath the road. It's just so
20 saturated up there so it needs to be daily or someone's going to die.

██████████: Hi. My name's ██████████ I'm speaking on behalf of my daughter who unfortunately can't be here because like so many other people in the community are out working and have to avoid most of these – not avoid but can't get to most of these sort of commissions and inquiries. I'm actually from a bit further north, we're at Kingscliff but she's up at Terranora. She's another person that's been hit by a landslip. Presently her house is hanging in mid-air. She can't get into the

house because it's been locked up by the insurance company and not this weekend but the next weekend she's due to do her fourth move since she's been basically locked out of that house.

On the insurance issue, they have come to the party with some of it but the offer that they're coming back with is nothing near what's needed to rectify the damage to the property from the landslip. We're caught in this sort of catch-22 situation of: do you accept some money and try and run away. There's no real process to run away though because you're still locked to this piece of land that's now worthless and I've
10 contacted the Valuer-General people about it to see what can be done. Initially, that was based on what was going to happen with our rates. Luckily now if she qualifies there's going to be some of this rate relief and hopefully they'll qualify for that. I don't know what the criteria for that is and with a lot of the grants and things they're means-tested when they should be needs-tested. People that are out there in the community providing money through their taxes and working fulltime and doing all the things they're doing need some help. They're told, no, you earn a hundred dollars over the limit, see you later, go elsewhere, but there's no elsewhere to go. Again, my biggest fear with her property is that this thing is continual so the house is becoming more and more unliveable with every rain event.

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The damage is migrating towards other properties. If she takes a payout does this exclude her then from any public liability situation where those people can now try to claim on her property that she can't dispose of? It's just this situation where there just doesn't seem to be any answers and also up in that Tweed community I think a lot of the landslip issues – you know, if you look on the Tweed Council site they dedicate one page to landslip and so basically they're the owner's responsibility. Well, that to me is like saying the rain was the owner's responsibility. You know, these places were approved by council, they're signed off by engineers, they're that, you know, this

is a safe place to build and they build the places, they fall down, I don't know, there seems something wrong with that to me.

On her direct impact, and again this is no slur on the Departments who are involved, when she initially rang during the night of the event she couldn't even get through to the SES. She tried to contact the police but couldn't get through to the police. Eventually after days the SES came out, the police never attended the scene and yet, they're supposed to be the last avenue of getting somebody to a property in these situations . Almost all the way along everyone that's come out, it's almost like a
10 doctor attending a badly ulcerated leg, they come and have a look at it, give it a bit of a poke, yeah, that's probably one of the nastiest ones I've seen, walk away and we never see them again. It's just a terrible situation and as I said, I just don't know. I can't advise her as a parent on where to go. The upshot is now we're maybe trying to look at independent legal action but what's that going to cost us? Anyway, that's our four minutes worth. Thank you.

FEMALE SPEAKER: Have you got a question?

20 [REDACTED] Hi there. My name's [REDACTED]. I live in a small community called Palmwoods in the Main Arm Valley. Thank you for coming to listen to our town today, Commissioners. I'd like to talk very briefly about roads but then about the education department. We're having a very difficult experience with that state government entity. We were cut off completely by failing infrastructure in Palmwoods. It's a small village across from the Upper Main Arm Valley so, yeah, we had all of our phones, power, no mobile reception as a result up there anyway, landlines and roads and cut off by a moving landslide on the farm which is our usual access out if our road access is cut off by water.

Our causeways go up regularly with water, we're used to not being able to access that way on occasion but they were swept away in this incident and the extent of damage in the hinterland is definitely unprecedented. I've lived around here since the mid-eighties and never seen anything like it. The very poor condition of the roads in the first place has definitely contributed to the damage that we're experiencing now and although council have, you know, re-established temporary access I think they really need to come and have follow-up checks. It is extremely dangerous on our access roads, it is barely passable for a two-wheel. Most of it probably should be declared
10 four-wheel drive access. It's worsened with every shower of rain.

It is terrifying. We have elderly neighbours in their eighties and very young children in our community. We looked after each other in the days afterwards and waited for the helicopters to come and they did but restoring temporary access needs some kind of ongoing maintenance and checking. Somebody is going to get really badly injured on one of these hinterland roads in the coming days. So, the small Main Arm Valley school was inundated by mud from up the mountain. There's no farming up there, though we were told immediately that it was contaminated but our sewerage system didn't rupture and it's hard for us to understand the assessment of contaminated in the
20 bottom of the valley. Our children were relocated to a nearby school as a temporary arrangement at Durrumbil, they're sharing there. There's four years of each – so there's sort of kindy 1, 2 and then 3, 4, 5, 6 sharing a classroom each. So there's two classrooms. They're still there.

There has been little to no progress at remediating the school and the education department have been, you know, adversarial at the best. They told us to stop asking questions and wait our turn because there was 130 affected schools. They've told us

that it's not their responsibility as they've handed it over to a contractor. The contractor for Douglas Hanly Moir has been to every school site in the region. Every P & C and every school principal has complained about their conduct. Nothing has been done to manage the contractor other than comments by the education department - that's the contractor, they're in charge of the site and there's nothing we can do.

School principals across the region organised early remediation of their sites. They engaged the RFS and ADF. That was against the instruction of the education department who told us they're organising those services to help clean up our schools, that we were irresponsible and had likely cross-contaminated the sites. It's really hard to understand why the education department would say that the ADF and the RFS don't know how to remediate a site. They've put demountables down at Main Arm on top of an un-remediated site and they have no timeline and no information about when we'll be back online. From the beginning of the disaster they focused solely on demountables and never on remediation and our school rooms have been closed since the day of the disaster. They are full of mould, nobody has even cleaned out the school books or the chairs and the children are facing coming back to a site that looks like a warzone because they've now scraped the top layer of soil off which they could've done two months ago and allowed us to be making the school ready for the kids' return. It's deeply disappointing. Thank you for your time.

██████████: Hi and thank you. My name is ██████████ and I am a ██████████ of Hug which is a local not-for-profit and an organisation that runs Renewfest. This is the festival that happens here annually that looks at full system regenerative change. I live locally and wasn't flooded so I was able to come into town and see how I could help. That happened on the second day. I came into the Mullumbimby Civic hall and very quickly, with about two dozen other team leaders who emerged alongside me, just spontaneously began helping to coordinate the spontaneous

community-led flood efforts, which were immense and with the emergency services not being able to act for the first four to five days in any real strength and also not having the numbers that would enable them to, there was hundreds of community responding. The SES was sending us spontaneous volunteers. I believe council possibly was as well and because I run another project that's funded under Resilience New South Wales called the Northern Rivers Strategic Bushfire and Disaster Convergence. I already was networked and aware of the various heads of different departments in the police, the SES, the fireies, the people in government at a local and state level so I literally had all of these people in my phone and was able to utilise
10 these relationships very quickly to start to do our very best with my [REDACTED] and also with relations with Resilient Byron to start to help to coordinate what was a massive response from the community. This was everything from helping people clean their homes and finding elderly sitting in their homes to not able to come out of them.

So we were doorknocking, we were sending emergency supplies up to Huonbrook, Wanganui, Wilsons Creek, Upper Main Arm. We were helping getting comms up there, medical supplies, helping set up ropes and things for people to – and like walk in and out of places. We were supporting with private choppers. The Mullumbimby Civil hall became full of donations so we were helping to get them out to people. We
20 were doing our very best to work in with the neighbourhood centre, with council, with Resilience New South Wales and we were doing 15 to 18-hour days for the first three weeks. That then petered out to 10-hour days and we are still doing six days a week volunteering. Running the free op shop in Mullumbimby which there's still a huge need for.

There's many people still coming in, some have been coming in who are just ready to come in now to start to address their needs. So we are still going fulltime volunteer. I am one of the people that took the shocking request from Resilience New South Wales

in collaboration with the Byron Shire Council to move out of the civil hall with 24 hours notice with no adequate venue to move into. In my expression - what I would this is direct exacerbation and basically standing up for the rights of the community to have a hub. And for it not to be made homeless, when so many people were homeless and to basically do my best to work with council and Resilience New South Wales, who very quickly after that interaction stopped allowing any kind of communication and coordination with myself. We continued on and we're now what I would call under attack as an organisation who is still here helping the community and we have not been given any leadership or support.

10

I have asked our Mayor and the recovery officer for support with what is needed at a local stakeholder level. I need to know where the actual commitment is to community cohesion at this point. Why there is so much pressure on a little not-for-profit organisation that is still here and has not been met by its councillors or anyone. I have not had a call, let alone how do we help you.

20 [REDACTED]: Hi everyone. My name's [REDACTED]. I come from a different sort of angle. Obviously there's been a lot of talk about infrastructure and that sort of thing and rightly so but I have a lived experience with disability. So six years in October I had a double lung transplant. So my particular needs are more on the medical side of things. So what I found is that I'm a very prepared person. You know, I'm the sort of person that loves Excel, spreadsheets and that sort of thing. So I always try my best to ensure that I have an adequate supply of medications on hand. What I've found during the floods was that, through no fault of my own – I'm saying that but maybe it was – I went to my local pharmacist weeks in advance, well before I knew my medications would run out. They didn't have any supply. They advised me that there was no supply around the area at all. So with medications. I'm not talking about Panadol. I'm actually talking about lifesavings medications that I have to have twice a day. So,

because I had a small supply available, as soon as the roads were open, probably a little bit prematurely, I had to drive up to Brisbane to the Prince Charles Hospital which is my primary hospital to get a supply of medications. That was the first point.

The second point I'd like to address is that in light of the floods, I have taken upon myself to join the local SES. I just want to touch on one of the points that one of the other people spoke about was that the Covid vaccines. I do totally understand that we do have low vaccination rates around here but people such as myself, we do require high vaccination rates to essentially avoid such diseases. I am all about agency and so
10 I do take it upon myself to protect myself. I'm not relying on the community to do that for me but in regards to the SES, perhaps there is an opportunity in the future where maybe people who do wish to volunteer don't have to do a face-to-face role. Maybe it could be utilising skills where it's just computer-based so that they can do it from home such as logistics and that sort of thing.

The other thing I'd like to talk about is that just vulnerable people in general. So, as I say, I come from the disability sort of angle but I have extensive history of working in aged care and so a couple of other people have mentioned about their elderly. We're talking about communications and there is an over-reliance towards apps and that sort
20 of thing. In my experience a lot of elder people may be given the latest iPhone from their family and they say, there you go, now you can use it. Well, they very rarely turn it on let alone know how to access apps, log-in procedures and that sort of thing. I don't have an answer for that but I'm just stating that it's is an issue.

FEMALE SPEAKER: There are courses that elderly people can do.

██████████: But again, it's about access. How do they find out about these things. That's what I mean, it's about access to information in general and then there's the education component of it. So again, it's part of a wider issue and I do appreciate there are courses because I have run courses for elderly people about upskilling and becoming a little bit more digital-savvy. There are lots of grants and subsidies and that sort of thing but if someone doesn't have family around the area and they don't have computer knowledge, how do they get access to those grants? How do they know how to find them in the first place? Obviously, we've got the hub across the road now which is a step in the right direction but, yeah, that's all I want to say. Thank you.

10

██████████ Good morning. My name's ██████████ I'm from the Brunswick Surf Lifesaving Club. We had 11 members representing the Brun Surf Club in the floods between Oceans Shores, South Cum Beach, New Brighton. We also had friends from Coogum, Lennox, Byron and Ballina Surf Lifesaving Clubs helping in this community here. We're all self-funded, we're all volunteers, we had immense problems on the day. We're all self-tasked, no one asked us, we just turned up. We were actually told to stay away because we didn't have the right PPE. Everyone I know got sick, got sores, got hurt, people spent time in hospital afterwards, we all got, well, most of us got Covid. Our problems are that we're a new emergency service. We don't have facilities in place like our friends. We had no communications, we had no tasking, we had no briefings. We paid for our own fuel and we did our own thing. I had more to say but I just can't.

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██████████ My name's ██████████ I'm the ██████████ and a high school teacher locally and I live very close to here. We went to bed with a low to moderate warning and woke up with evacuation to all low-lying areas of the region. It took everyone by surprise. I looked out my window, down Main Arm Road, and there were boats ferrying people across. It was kind of unfathomable. I saw messages on my

phone as we still had a bit of connection at that point, saying that the evacuation centre is open. I've heard it was but I've heard it wasn't and I can walk here.

So I came down and found it open, it was about 8 o'clock in the morning and I'd really like to acknowledge [REDACTED] for the incredible work that he did. He came in at 2 o'clock in the morning, he was told it was going to be an evacuation centre, no one, no emergency services arrived to support him. No DCJ staff and he was just here with about 30 people, a person in a wheelchair, a dog, and bit by bit, more and more people came. I helped him as best I could. The phones kept ringing looking for
10 people. There were no towels. I went home and got some towels and sheets. We tried to find some bedding.

Throughout the course of the day we ended up with around – he counted 315, I counted 316. Then more people came and there was about 60 dogs, and 20 cats hiding for their lives. I saw one of the teenagers from my school kayaking an 84 year old lady. People who were in extreme pain from other medical problems and not knowing if anyone was going to show up. Everybody did their best they could but as far as an evacuation centre went, I really felt for the people here too. You know, squashed up. We ended up putting about 40 women and children across the road. We had people
20 that had just left mental health residences and were there as well. It was a really, really, tricky time and I want to acknowledge there's quite a few people here.

The SES were really struggling, there were two of them trying to bring people in. I was calling out because I would hear from people as they came in. There's someone who can't walk in they are on Argyle Street, on the corner. Can you go and get them? Can you ring the job in otherwise they don't know how much help we need? We can't get through on the line. This vicious cycle. There were two other people, I don't know

their names, one with a big blue car and another one with a big black truck that just kept going around and picking people up and, you know, our community really saved itself.

We got news and were trying to coordinate the things that were going on in the hills. Roads just turned into rivers, people that were pregnant and about to have their babies, and trying to coordinate helicopters. It was the vacuum of support at that point in time due to the comms going down. It was outrageous. I guess that's what happens with having the SES in charge of events. I love the SES and one of the people are here. But
10 we have so few volunteers. We live in an area where I don't think it's because people don't want to but very few people can afford to volunteer. Rents are so high, our mortgages are so high but actually having the time to be able to volunteer at that level, to be able to step up in that situation I think really needs to be looked at.

Amazing work was done, a lot more people would've died if a lot of the people that were here didn't help. I'm amazed at how well we did cope but we need to make sure we're not left in the same situation again. No one needs to go through that twice, three times or four and then to have it happen a month later with no warning on the Bureau of Meteorology and be stuck. We really have to fund out CSIRO, Bureau of
20 Meteorology, our emergency services and our ABC to make sure that they're equipped properly. We cannot under-fund these key organisations.

My name's [REDACTED] and I live in [REDACTED]. We flooded and I don't know why. I might have to stand up, sorry. Okay. I'll lean. I guess I wanted to make a few points today and the first one was mostly around where my family is at now. I'm a single mum with three children. 18 in Year 12, 20 and 21 and we're all now completely dislocated and homeless. I have two dogs which are barking

as they are tied up out the front because they we don't have a back fence. I have insurance and I own my home so I don't qualify for most of the grants. With full flood insurance we're completely homeless and the insurance cannot find us anywhere as a family of five to live.

So my children are now all in separate homes across the shire. My son's just moved in with a year 10 family from school so he can attempt to finish Year 12. He lost everything. We lost all our furniture, our computers, his school work, his artwork and he missed a month of school. Two days after he went back to school he got Covid.

10 That very same day, on the Friday, we got evicted from our holiday accommodation for the first time due to a double booking. I've now moved seven times. Last week I extended my mortgage to buy a motorhome because I'm pretty much having a nervous breakdown. We're without anything. I haven't even been able to get a mattress from any of the community services in town. I was under-insured with our contents. We also lost our car, a motorbike and all of the storage at Towers Storage. I'm not having a big whinge. I know there's a lot of us in this room in exactly the same position.

I did write a few notes if I can just read from them so I don't forget. I want to say big ups to the bloke who lost it down there before because I'm pretty sure I'm going to do that too. So we're all in separate places. I wanted to mention that there was incorrect

20 information on the Bureau of Meteorology the next day. We had power for a couple of hours in the morning before it was gone for days and it was saying we were going to get three to five mils. My family in Melbourne were assuring me nothing more was going to happen. We flooded twice in the morning from 4.00am till 10.00am and then that water went out of the house and we swept the house out at lunchtime. About 3.00pm it started flooding again. Within an hour it was over my knees again through the lower parts of our house and that was less than an hour it got to that depth from nothing.

In terms of the disaster plan someone mentioned, I think that would be an amazing thing to have in place because for the first 10 days, complete strangers such as [REDACTED] who's now a friend, came to my rescue when we had no power or internet or any way of communicating. I had carload after carload of strangers turn up to put all of my furniture and belongings out onto the street. There was no presence of any formal nature for any of the ADF services or anyone else who turned up. I think on day 10 I had 30 of them knock on the door and literally there'd been about three truckloads of my whole life by that stage removed by community members.

10

So it was lovely they arrived but the ADF who stayed for a cup of tea with the engineer, said he was only tasked to remove rubbish. He wasn't allowed to do any bridge work. Although I insisted that they go and look at the bridge damage on Main Arm Road where my daughter was living and could not get out of her property, which he did after we had a chat because there was literally nothing left to do in my house. There was 30 of them that appeared on day 10 so that was a bit of a shame. He said that was due to the fact it was only that day it was declared a natural disaster. So they weren't allowed to act even though they were in Brisbane until that morning. He had a tear in his eye when he walked down the road with me and looked at my life on the street and the fact they could've helped but they weren't here.

20

Apparently, they were woken up at 5 o'clock in the morning and given 20 minutes to mobilise from Brisbane to turn up that day. About 200 or 300 of them arrived but they weren't allowed to do any roadworks. As I mentioned my dogs are out the front so I can't come in. We still have no fence. I can't stay even if I'd like to. My son's in year 12 and he's struggling to try and finish school with not really any support at all from the education side of things. All my belongings are back in my home which this week.

I am living in a tent and a motorhome in the gutter. I'm going to try and remove my belongings my house for the second time and then, of course, we have the issue of having no storage.

It's basically been a hundred days since the floods and we have no stable housing. I have nowhere to go and in terms of the insurance they're saying they've done seven hours of work on my property in three months. They found asbestos and downed tools, they haven't even finished the make safe. They can't find anywhere for us to live. There's no scope of works yet and they're saying that we won't have a timeframe of even commencing restoration until the middle of next year so what am I supposed to do?

[REDACTED] local lawyer. I have to go to court shortly. I'd like to back up what everyone has said today. I would also like to speak on behalf of the people who aren't here and can't speak for themselves. There are so many people in this community whose voices haven't been heard and I think we saw – like when [REDACTED], turned up on that first night when the evacuation centre was improvised, there were people who came in, who you hadn't seen. You'd lived in the same town for years and years but you don't know them. I think we have that disconnect because we're out and about in public all the time but the people in your neighbourhood are different. Lots of people live different lives and I think we need to speak for those people. [REDACTED] point too about people with significant health issues and disabilities. There are a lot of people whose voices aren't included in this conversation today and I think that the Commissioners need to think about that very closely and I'm sure they will.

I'd like to back up, in particular, what [REDACTED] said about good people working in broken systems. What [REDACTED] said about the communication rate being 80 to 90% efficient among the community, which is really the bush telegraph in action. I'd like to back up especially what [REDACTED] said about the need for a disaster plan or a drill. Let's not dis the dis plan. Let's do it. I think it's so obvious that we need to do that. Three quick images from my own experience. On the Monday night after the first flood, people are ringing me about which way to bring a boat into Mullum. Now, if you know about my seagoing sailing skills you know I am not the person to ring but people were doing that.

10

On Tuesday I came in because the manager of the neighbourhood centre was on holidays. The whole process about taking over the civic hall was vague because we didn't have a disaster plan. No one knew what was going on. On Wednesday, when [REDACTED] and her team were effectively gearing up to what was happening at civic hall, I went down to the council building and wandered around with the librarian. We were trying to work out where council was. Most people couldn't get into work. The comms had just gone down. We didn't realise the comms had gone down. That's the problem, when the comms go down. So, three quick suggestions because we all know really what we need to do and we need to go bold. We need to address the uncooked infrastructure which sits behind all of the communities here across the region.

20

We also need to use this crisis to solve our housing problem for everyone. From the homeless, to all of the complex needs of people who can't afford to buy property and everyone in between. We need to not waste this crisis but here are three ideas. We need to back, as [REDACTED] said earlier, a US-style insurance scheme a bit like CTP for floods. We need to do that. We also need a national inventory for emergency housing because we're going to use it and we're going to use it a lot. Finally, we need to review tenancy laws and the standard lease that people use. We did that for smoke

alarms. It's kind of weird, you read a standard lease, there are clauses on smoke alarms but nothing on floods.

So, who bears the cost of cleaning? What happens when you're disconnected from your property. The property itself is fine but there's just a landslip hanging over the top of it and a road. That means you've broken – that means you can't get there. Those sorts of practical issues really should be reviewed. They're pretty easy to solve but we really need to take this opportunity and to hear all of these voices but especially the people who aren't here. There are an awful lot of needs in this community which
10 seem to be affluent but most of the people aren't. Thank you.

██████: Thanks, ██████. Hello. Over here. My name's ██████, I'm a ██████ on the Byron Shire as well. I was at the Tumbulgum session and I thank you for coming here today, that's really great of you. I didn't get a chance to speak then because I was deemed out of shire but I'm in shire now. I also happen to be flood hydrologist and I've been trying to start conversations about the future of our residential areas in Mullumbimby. The same things apply to our massive areas that have been flooded. Our floods were different from the Lismore flood. Over there they had water depths of maybe eight metres, we had depths of more like a half metre
20 to one metre in houses but what's different is the breadth. A huge number of houses were impacted and in the future with climate change, when the floods are notionally and then marginally higher, all of the houses that had water within say one or two steps of coming in will have that water in.

So, in our northern areas we do have a flood plain management plan that was adopted in 2020. It recognises various things that can be done to help against flooding. The easiest one is house raising. There are more difficult ones like wet-proofing and there

are people investigating that in the area at the moment. The plan essentially nominated about 30 or 40 houses that were eligible for flood raising. We actually think there are hundreds but there are limitations on what houses can be raised. Apparently, they have to have been built before 1986. We need the state to change these kinds of regulations and to come to our area, open offices and talk to people who have all the kinds of problems that you've heard about today so that we can have a future for our area.

10 What matters in our area is the network of people but what's happening with the flood is that people are being driven away. So, we need a future that enables people to stay put, stay in our areas but with a long term plan to move out of the hazard areas, out of the flood plain. Even if you can live there you won't be able to afford the insurance. We need new planning and we need government assistance. We think that the cost of raising a house is \$150,000 per house. If there are 500 houses, it's a swag of money. So, I'm asking you to ask the state government to come here, open offices, have bags of money, have people who can help everybody to go through the paperwork. You've heard how difficult it can be. Get the job done of enabling us to stay in our area and keep living here.

20 Another aspect of our floods is landslips. So, they're caused by rain but they aren't flood. Please include consideration of landslips in the reports that you give back to the state. In this shire, the deaths that occurred were due to landslip, not flood. There are still people who could not have gotten here today because the roads aren't open. It's four months later. There are still many people in the hinterland who have no communications four months later. That's another story that I won't have time to complete but the letdown of telecommunications, firstly in the crisis when we needed them was shocking but the rate at which they're being repaired still is equally shocking. There are still people whose communications haven't been repaired because

those organisations are not committing the energy, money, person power to get the job done. So, thanks for being here.

10 [REDACTED]: Hi. My name's [REDACTED]. I live in [REDACTED]. I probably got a bit over a metre water through my whole house. I have had a few house floods before – well, a few floods before but not actually in the house. I was not anticipating that the water was going to come through that quickly. I lost everything and I want to know – we've done a lot of asking questions. I was here at the last inquiry meeting, a lot of question-asking. I want to know when and I want to know today before I leave, when are the creeks are going to be dredged? I want to know – there was a video that I sent to a few councillors, [REDACTED] and I sent a video of an elderly lady who was at a council meeting. I think she was in her seventies and they promised. She had the minutes and they promised that they would not close over the stormwater exits which they have done. I want a legal inquiry to go into why those exit points have been closed over.

20 We have a right to know as people of the Mullumbimby community. We have a right to know why the Byron Shire – and I'm not blaming anyone in particular. The people who are working really hard these days are not the same people who closed over those stormwater exits all those years ago but I want to have an answer. I want to know a date and I'm giving the state government no more than 28 days. You're on notice. 28 days. I want to know when – my name's [REDACTED] I'll give you my details, I want to know when those creeks are going to be dredged with state funding or federal funding.

I don't know how much money was given to all of the ridiculous garden islands that we had on Stuart Street which has basically taken away 18 of our parking spaces up

that end and then in an already stressed and desecrated community. We had people coming who worked for the council, fining people for parking in the taxi stands. There's never been a taxi stand there for 20 years. Like, what is going on at state level that we can't actually have things being funded for us. You know, if we're getting stupid garden islands being put in and we're not actually getting any kind of state or federal funding to actually have an answer. 28 days. I want 28 days, I want to know when our creeks are going to be dredged. Hands up who wants to know when that's going to be? I want to know a date when our stormwater exits are going to be opened. That's just a date. Thank you.

10

One more thing, one more thing. And I want to know why the infrastructure is there for Service New South Wales to upload everyone's DAs and save as they go when they're doing these flood grants. You put in your photo, it times out. You know, we're already a very distressed community. My mental health was through the roof, it took me two weeks just to actually upload the photos and I lost my shit on many, many occasions. That is completely unnecessary when the infrastructure is still there. The infrastructure on that website is there. Why wasn't it delegated to the grant applications? It's like it is set up to fail us.

20 We couldn't save a document. We could've been given a number. Okay, this is your number. When you type it into the website, you can go back to your actual number and be able to upload more photos, more things. That was just absolutely outrageous and then to have to go down there and actually lose your shit in front of people in that civil hall which is what a lot of people are too proud to do. My myself, I personally tried to do it in the private, sitting in my desecrated home, trying to do it on a friend's computer privately but we had to go in there. It was unnecessary. The infrastructure was there. Thank you.

██████████: Hi. I'm ██████████. I'm not particularly affected by the floods except from helping other people but I used to work in flood assist and recovery Department of Community Services in Lismore back in the eighties. Ever since then I've been watching the systems deteriorate. I'll start with the first thing I'm going to say which is what we're seeing is the effect of local government poverty and that starts at the federal government level. We need money to flow from the federal government through the state governments to local government in much, much larger quantities than it does because we are never going to address these problems unless we address
10 local government poverty.

Now, the systems. Never build a system that you don't have excess capacity in and adaptability in and that's what I'm seeing failing all the time. We need to also take the word disaster management away and put disaster facilitation in place so that people can be facilitated to do jobs or step in at any level. We also need to take away silos. We need government departments to break down walls between themselves at all levels and understand how they interconnect and support each other, not how they lock each other out with their systems.

20 We need systems built from the ground up where we're collecting information about water flows as they're coming. Those need to be connected all the way through to the top and back down again. So massive disaster management plans that start at the very top, go through to the bottom, back up and down again, get checked at all levels so that we all know what we're doing. Train the high school kids in disaster management so that – or facilitation, use my own word, so that they can help too. You know, these disasters aren't going to go away, take them seriously and make sure all our systems have enough capacity and adaptability so that they can empower everyone at all levels

to step in and do what they need to do. And Telstra, well, who would honestly have one system in place that is even allowed to fail?

10 [REDACTED]: Hi. My name's [REDACTED]. I live in [REDACTED] just on the [REDACTED], Mullumbimby border. The question that I have for the Commission is, are we going to be able to extend some of the grants towards environmental rehabilitation that is occurring on private property. The water that flows off the Koonyum Range and other properties, and the area is getting more and more development, flows through smaller creeks, into culverts and drains that end up in the creek, and then ends up in Mullumbimby. The water does have to come from somewhere, it doesn't get nearly packaged and enter Lismore and Mullumbimby at a gate.

Huge amounts of water flowed through my place for the week of the flood and then again for the second week. Because it's private land and private driveways, private causeways, private bridges, small under-financially secure people are having to pay for the remuneration of this environment which, as [REDACTED] pointed out, is going to increase with climate change. There is a drain that comes near my house which just delivered me probably like 10 tonnes of boulders onto my driveway and it took sometime before that could be cleared and everything is done out of the private purse.

20

My house is fine. I didn't get damaged in the flood but the environmental impact is ongoing and increasing as time goes on. The creeks have become canyons and rocks are huge. This has happened to a lot of people but I do want to know if some of those grants, the return to home grants can be extended towards assisting with environment rehabilitation and increasing areas of causeways. Like the drain and the causeway next to my house is now a constant flow and the drain itself has sunk. You know, I've been told by engineers we'll have to put in more pipes, we'll have to put in concrete

and this costs tens of thousands of dollars and as someone else pointed out, is the rain my responsibility? And so I want to put that question to the Commission.

██████████ Hello. I'm ██████████ and I would like to mention the people at the end of Huonbrook who still won't be able to access their places. They're not here, they weren't able to be here right now. I'm sure they would love to have been. There's been a bit of confusion with what date this was actually going to be on as well so I think there would be a lot more people who would like to have been here. Apart from that, I'm not a wealthy person and I'm actually in housing here in Mullumbimby.

10 The house that we've been living in for almost nine years is probably what you could classify as an ill-house. It needed some repairs done long before the flood and at the same time it seems that the housing company that are running them, I'm not the only person that's in this position, it seems that other government agencies are aware of this but not able to help.

I've been overcharged, sometimes we've been paying - between my two adult children and I we were paying up to \$120 a week extra on our house. So, \$480 a month. During this time I've had my car off the road. I couldn't get it fixed because I wasn't able to have the free money to organise it. Also, I'd borrowed a friend's trailer to try

20 and make an effort to move some things out of our place. I actually didn't have the spare cash to even take the stuff to the tip in case it was going to cost a lot. I've borrowed that twice and taken it back without being able to use it. We were told in November that they owed us some money. They've been overcharging my adult children for Newstart and they were going to tell me when they came in December.

In December, I had two people come to inspect our house and we were supposed to have a new roof three years before that. They came, they opened the door and said,

Oh, thought it would've had a lick of paint by now. With paint falling from the ceiling everywhere, around our lights, around the light switches, down the walls. It's obviously making us ill. My son had pneumonia in this house. My daughter's been spending money on a specialist at Bangalow to try and find out what her problems were. She has quite a few health issues. I myself have been ill and have scratchy itchy eyes. My optometrist couldn't do eye checks for me. At the same time thinking there was something else wrong but it wasn't conjunctivitis. It's been going on for years.

10 So in December they said they'll send a roofer around. He came and he said, I've never seen anything this bad before and on his report that he wrote to them, because you only get to use their contractors, he said there is no roof leak and there is no mould in the home. They've continued along from there. I said, well, that's quite ridiculous. Another gentleman came around to have a look at our plumbing and I said, well, if you're from this company could you please have a look at our roof. He also said the roof is fine. I thought he might've been joking so at that point he hadn't given me his name. I asked for his name and he was reluctant to give it to me but he eventually did and then he said to them that I'd abused him. So now they have put an issue on me that I'm not allowed to talk to them.

20

Before that when I was asking about our refunds it turns out they'd overcharged my children \$4,102 on Newstart in a housing house and they're not refunding that money. They also owe me \$2,000, 5 or 6 or 7 hundred dollars and all of our water usage charges since 2013 which I've written a legal document to them about. At this point they have refunded \$2,600 to the children and nothing to me. We lost two cars and I have a mobile home in the driveway and after their last inspection they're still fighting to not fix the roof of this house. In their latest report which was only done two weeks ago they're not going to do the roof. They haven't cut out any of the plaster and

they're going to cut it out to 1200 height and do a mould treatment on the house. It's gone. The paint's all fallen off the ceiling now and in all the rooms and they expect somebody to be going back into that house and make them ill.

10 [REDACTED] I used to live on a dry block in Brunswick Heads, I don't any longer. There's a couple of points I'd like to make which follow and echo things that have been said. The first thing, there is a problem with the Resilience New South Wales website. I'm one of those aged people that doesn't have a mobile phone so therefore you can't access the financial support for being flood-affected. Now, I notified Services New South Wales on the 20th of April and still nothing, I don't believe there has been anything done to rectify that property. The head of Resilience New South Wales is aware of the problem. In fact, everyone within New South Wales and Service New South Wales agrees with me that there's a problem but there needs to be options on that. Namely, if you don't have a mobile phone you've got the choice of having an internet security code or a landline call back security code facility. Everyone knows the problem exists but nothing is being done.

20 The second point I'd like to make is, I'm looking around here and I'm wondering if how many people have experienced this. The government at the federal level is pushing for a cashless society and that's being supported very, very heavily by the banking lobby. A cashless society means you have no cash during a disaster, yet people in Brunswick Heads and elsewhere could not access fuel and could not access food during the times that the communications were down because they didn't have cash. So unless you put some under your mattresses you were out.

The next thing is I'd like to raise that's been raised by [REDACTED] and also raised by the lady with the two dogs outside. Interesting, they could have arranged emergency

accommodation in Ukraine which is in a warzone but we don't have emergency accommodation for domestic animals. Yet we have a legislation which says Animal Companion Welfare Act but when we hit a disaster be it bushfires or floods our pets need a place to go. I know of people now, many, many people who are separated from their domestic animals, both are suffering anxiety. So I'd ask that when we talk about human beings being affected by disasters please don't forget our domestic companions.

10 The other point I'd like to make which is by default referenced by [REDACTED] is, I think we need to review the strategic planning documents for our zoned land. This is not my idea, it was put up by somebody else. I think it's wonderful, fully endorsed, I hope everyone in this meeting endorses it, that we need strategic planning. Plans to be reviewed in light of this incident to see which lands are now best suited for residential land, industrial, commercial etc. and the other thing too which I will harp on is that in Brunswick Heads the most profound flooding occurred in those areas where natural water storage areas had been infilled and given over to residential development.

20 A legal point that I would raise is that we're possibly looking at shocking insurance premiums this year. One of the things that I'm concerned about is that the insurance companies will not give you public liability on its own. If you've got public liability on its own then you face the problem of being sued if anyone comes onto your property and injures themselves. Consequently, if you choose not to have insurance then you possibly will not have public liability. Thank you.

[REDACTED]: Thank you for being here and listening to us and thank you for all your stories as devastating as they are. I know it's only a small handful of the experiences. The lived experiences of people in the Byron Shire who have been

mentioned, only a few are wealthy. The rest of us are not and we've had to go through and endure an incredible natural disaster. Unfortunately a disaster that's likely to occur again and I just wanted to reiterate the need for proper planning. For not over-developing, for looking at drainage issues and the like, all of which has been touched on today. I wasn't actually going to talk. I also should declare that I'm an SES member. I don't have my uniform on. Three months later I'm still traumatised by not knowing if my house had been flooded or if my dog alive while I was out doing flood rescues for 24 hours straight.

10 (APPLAUSE)

No, I don't want applause for that because it was completely inadequate. We acknowledge that our response was inadequate. We all did the very best we could with the limited resources that we have. I'm no spring chicken so for me to be able to do that and people saying, well, where is the emergency services? We are. The SES is the community, we all live in the community just as the RFS live in the community, it's all of us. So it's our effort that makes a difference.

FEMALE SPEAKER (OFF MICROPHONE): Can I ask you a question? Sorry, yeah,
20 break away, break the rules. I have heard that there were 200 unvaccinated people – 200, that's a lot of people, in our area that were knocked back. Is that true?

FEMALE SPEAKER: No, that's not true. I think we had two. Bear in mind that a lot of the SES members, are vaccinated, triple vaccinated because we want to be protected. Also, when we go to people's houses we're also required as duty of care not to pass anything on. So we're you know, we're required to have our flu shots and all of those sorts of things so that when we knock on someone's door we're protecting

them as well. I get it, I get it in an area like this but it's a no-win situation. You're either going to get some unvaccinated people that may go and join up but then you're going to lose a whole lot of vaccinated people who won't want to be in that position. So, it's a difficult issue to come by. All the emergency services are in that situation because of various policies and occupational health and safety policies.

I should say that no one in the whole of the Northern Rivers in the SES is paid. We do flood rescues side by side with Fire and Rescue New South Wales, and Queensland who we did have assisting us, and thank you very much for them, who are paid. We
10 had resources in place, we had planning in place but it was simply overwhelming and I don't think with a thousand additional resources we would've been able to do justice to the requirements of our community. I'm very sorry about that but even with the, I think, 30 or so new members we've acquired since, if we had this event happening again next week or next year, God forbid but it's very likely to happen, we're still going to struggle which is why I would like the issue of planning to go ahead, to be considered very seriously and I think that's all I can say. Thank you.

20 [REDACTED]: Thank you. I will be cutting off questioning. We've still got lots of people who want to have their say. Any further discussions amongst you can happen afterwards.

MALE SPEAKER: I'd like to add [REDACTED] that we will extend this session for another half an hour until 12.30. I've got about four on this side that I've already identified. We've got five there so that's probably going to be about it. So, if I've nodded to you, you're in, if I haven't, you're not I'm afraid. Again, I just want to reiterate how fantastic you've all been at respecting and honouring everyone's opportunity to speak. If we can just keep holding it together for another half an hour, refrain from

interjecting and give everyone the same honour that we're all receiving. Thank you so much.

10 ■■■: Hello. My name is ■■■. I'm also an SES member and I want to thank you for coming. I just want to tell the community that we actually did start responding well before everyone stood up. Sorry, it's a bit hard. I want to congratulate everyone in this community, it's an amazing community. I've seen amazing things by you guys and it's really inspiring. So, congratulations everyone, Byron Shire, all the emergency members and any person that actually took action and responded. We did coordinate a lot of the efforts, even if you didn't see us we were there, this is our job. We actually stood behind the scenes and we did do the calls and the reason that the ADF and everybody else reached you a lot of the times is because we actually made sure it's happening to the best of our abilities obviously.

20 A few things that I do want to address. We do need a trigger, a trigger that will help cut through red tape because red tape is the thing that actually stops a lot of people helping. We do need emergency accommodation. This is not an event, this is a natural disaster, it's something that is a bit more extreme than just an event. An event is just rain that falls down and you can actually deal with it. An actual disaster is something that is a bit different, it's actually something that is so intense that everybody is suffering. Everybody is suffering. There is miscommunication, a disconnect, there is a lot of things that are happening. So when the emergency personnel, all of them, cannot actually provide a service for the community. Even though they do want to, and they have whatever resources they have, and they're still not actually successfully reaching an adequate response, then it's not actually an event, it's a natural disaster. At that stage, I think the government needs to look at a trigger point that actually cuts through red tape and says, okay, well, at this stage it doesn't matter who is responding and who's helping. We need to cut through all the red tape,

all the insurance and everything that stops people from helping because there is a lot of things that do stop people from helping.

Another point is mental health issue. I think it's a big issue. Takes three months for a PTSD to actually sink in. I think there's a lot in this community. I think that it needs to be ongoing support for the community. A community that actually is affected by natural disaster needs to have a bit of support because you know, the only way to actually successfully get yourself up on your feet, and actually moving and doing things is by having your mental health. I think that's something that really needs to be
10 addressed. Another point is alternative communication. I think it's really, really important not to be reliant on only one provider. We need to have some kind of a plan and have another provider. I can tell you that the SES is basically dependent on Telstra. Telstra went down, we had no communication. So that's something that really needs to be looked at and I don't know – I'm sure there is somebody that that's their job but I think they need to look at finding other options.

Just one more point. Planning and resources. Again, I think that's really, really important. There's a lot of really, really, smart people in this community and in the government, I think it shouldn't be a problem to actually have a plan. It's not the first
20 time that this has happened. It's not the last time it's going to happen. Why is there no plan? There should be a plan and more volunteers. More volunteers, we all need volunteers. At the end, we had 12 people that actually responded from the SES, from our community. Why is that? Why are we waiting for an event like that to actually go, there's a problem. You know, we all know there is a problem. There was a problem, there is a problem now and there's going to be a problem next year or two years after. So, it will be really, really good if people actually put their hand up before and train and get better. Thank you.

█: Hi. My name's █ and I live █ hinterland out towards Main Arm. I was very lucky and the gentleman who just spoke before me has saved me from saying very much indeed. Thank you. There are so many volunteer community organisations around here that contribute in so many ways. I'm a member of Brunswick Valley Land Care and on the management committee. We've started running some workshops about slips, slopes and streams, and about how landslides happen. So, there's some information on our website if people want to access that.

- 10 The only other thing I wanted to say was I totally agree that we need a disaster management plan. Integral to that and from listening to everything that's has been said this morning is that it would seem there needs to be some legislation that states that in disasters, that people are allowed to show initiative, that they're not prevented from acting because of step-by-step regulations. I've listened to SES people and RFS people say they couldn't respond. So there needs to be some legislation to protect those first responders when they go into help and show initiative. It could be called the initiative legislation because we need people with initiative, we don't need people who are just going to sit and wait and anyone who lives on a property. I think around the hinterland or in town knows that we all show initiative and respond as we can.

20

I was out two months after my hip replacement digging trenches around buildings on my property to divert water. And that was on the Saturday before the Sunday night flood. If I hadn't done that there would've been water through my buildings. I learnt that two months after a hip replacement I could do that with a mattock and protected my property. So, I think there needs to be an acknowledgment in the community and at state and federal level that initiative is a wonderful thing. That's all I have to say. Cheers.

██████████ Hi. My name is ██████████. I am ██████████ Hug and part of the community-led coordination efforts here that began at the civic hall in Mullumbimby and spread out to various other locations. We are sitting in what became the donations depot. It was the improvised evacuation centre for the first two days. After about seven days it became a donations depot that the community ran and received what we estimate to be millions of dollars of goods. Hundreds of thousands of goods, clothes, bedding, cleaning gear, gernis, chainsaws, medicines, non-prescription, drinking water, blankets, pillows. The honourables up on the stage are
10 sitting where the mattresses were. Just one part of many, many things.

So just a few quick points because there's so many stories and we'll get to some of them in our written submissions but firstly, gratitude to every single person that did step up in self-initiative. That's so many people. It was inspiring. It continues to be inspiring. For those who suffered great trauma, just to wake up, to get out of bed and fight the next battle, whatever that is, you're heroes. And of course, the many people that put down their lives to literally save other people and get people out of life-threatening trauma-filled situations. Great gratitude. Thank you.

20 Regards self-initiative and plans, that's a really key point that I wanted to touch on. How do you make a plan for what's overwhelmingly unpredictable? That's the question. One of the big issues around that has to do with risk. I would say time and again my experience of observing suits and uniforms, and the systems constructed by government and agencies, is that risk management appears to be about risk reduction but it's actually risk transfer. It transfers the risk from agencies and government that are bound up in insurance and other protocols that severely limit what they're able to

do and so what happens in that massive gap? It's community that steps up and so the risk that's not being taken by government and agencies is taken by community.

When the ADF says that they can't walk more than one kilometre from their Jeeps that are parked at the very first moment a road gets treacherous up in the isolated communities. Who is it that's going to walk the 10 kilometres to find the people we still didn't know about when the comms were down in the first week? Who is it that's going to set up the ropes and the pulley systems across the broken ridges? Who is it that's going to drive another several kilometres in their private four-wheel drives
10 risking the possibility that some of their vehicles will get damaged and they have to pay a lot of money to replace those private vehicles?

It's the community that did that and so if we have a plan, if we change our systems we also need to change this paradigm that I see locally and in Australia. Somehow the noble pursuit of risk management which is to reduce risk has been lost, and all we're doing is transferring it onto the many of us that are in the community and some of the uniforms that take them off to actually be effective.

20 [REDACTED] Good morning. My name is [REDACTED] You spell it how you drink it and if you can't spell it, you can't drink it. I'm one of the dinosaurs of Mullumbimby, lived here all my life. Wow, what changes. Never mind. The main thing I want to bring to this meeting is that the Federation Bridge in major flooding becomes a dam. The flood level indicator is on the downstream side of the bridge and you never see it get above probably, 4.9 metres. I have transferred the 2017 flood level to the upstream side of the bridge and that flood. It was damming 600 ml of water and this flood, it dammed an extra 350 ml of water which is nearly a metre of water which had to find another way out of town.

On the morning of the flood, I walked down to the Federation Bridge and took some photos which I've included that in my submission plus a number of other photos of the area. We walked down to the main street, just up here from the RSL Club. We stood on the corner there next to the chemist shop. It was up over my knees and going like a – you could've rapid-water canoed down the footpath. Back this way towards the RSL Club it was the same depth and I was actually surprised at the speed of the water. We then made our way around to the railway crossing, there was a hundred ml of water over the roadway there going east down Argyle Street. To the north all you could see was water, you couldn't see the railway line and the amazing thing was that

10 there was water running south down past the old railway station.

The other thing I'd like to point out, the Brunswick River is a small river and the rain gauges on it aren't very far upstream. The one at Sherry's Creek which services the Main Arm Creek gives you about 48 minutes notice of what you're going to get in Mullumbimby. The one off Wilsons Creek or Left Bank Road is about the same time warning that you're going to get. The one up Main Arm is the biggest catchment area of the river. I've been trying to get somebody to get a gauge installed on the Palmswood Bridge which would give you about another 48 minutes.

20

The river gauge on the Federation Bridge, the old existing visual gauge is still there, it's on the upstream side of the bridge. I've actually included a photograph of that in my submission. So perhaps some of the oldies knew a bit more than us newbies. Never mind. In general, the river has seen a lot of changes, we've seen the walls, we've seen the expressway, this all contributes to the flooding. I actually sat at a meeting, you won't see a flood bigger than the 2017. Did I have to eat my words.

██████████ Hi. My name's ██████████. I'm a local resident and leader of a community organisation. My home was flooded. I've been asked to keep it short so I'm going to be really brief and bullet point. I think the SES should be paid. I think they should be paid for training, then paid to mobilise. I don't understand why this is not simply done. What do we value if we don't pay these people? One of the other things I wanted to raise was I think everybody was taken by surprise. Obviously, this was much worse than we thought it was going to be but I run a tool library. I felt responsible for those assets. I put them up high a couple of days before. So I don't understand why people who are responsible for us, for the evacuation, when the
10 evacuation warning came at 3.15 on Sunday afternoon, why wasn't somebody able to get to Mullumbimby before we flooded the next morning?

I don't understand how the warning could go out at quarter past 3.00 in the afternoon and that person not make it here for more than 24 hours. I just don't get that. And finally, my organisation is trying to get information out to residents to help them rebuilding flood resilient. So, it doesn't really matter whether everybody is insured in the future. I'm insured now. My home still hasn't even been stripped out. My neighbours don't have anywhere to live. If all of our homes get put back the way they were and houses are not raised are we going to go through all this again? And what is
20 being done?

I've reached out to council. I've reached out to the members on the Climate Change and Resource Recovery Advisory Committee ██████████
██████████ and asked them to support my project that's supporting hundreds of local residents who are trying to get information about rebuilding flood resilient. I've heard nothing back from them. We've emailed Resilience New South Wales. We finally have had a meeting now with the Minister Stephanie Cooke. Next week we're bringing some experts down from Queensland to actually try and help local trades and

insurance assessors learn the techniques that Queensland have been implementing for 10 years. That will do.

10 ■■■■■: Hi. My name's ■■■■■, I live in South Golden Beach and my family was one of the lucky few who missed out on having their house flood by about a hundred mils. In our area and in Ocean Shores and Billinudgel, I think there is about 1100 homes that were affected by the flood and I witnessed a lot of devastation in our area. 2030, there we go. So, I would like to make an appeal for a review for tenants. I'm a homeowner but I observed numerous locals were displaced after the flood because the rules were that their tenancy agreement was immediately void in the face of a natural disaster. So we witnessed local families fighting to save their rentals to then find themselves displaced when the owner turned up and obviously wanted to do work.

20 Now, I understand that work needs to be done but what we witnessed over and over and over again was that families are being displaced and continue to be displaced. They become totally vulnerable and have no rights of their own and, sorry, guys, I really want that to be addressed. And the other thing I'm asking is, we're doing reactive work but I want to appeal for the state and federal government to support our council in doing preventative work. That we've had many years of reviews about what's happened in reaction to the 2017 flood.

There was, you know, a flood review done for over a year and a half. Only three points out of 24 have been actioned and at the time it was acknowledged that finances was a really huge factor in why none of them were being actioned. So we know that we have our wet season every year. There should be ongoing maintenance happening in the months leading up. I know that that's not going to solve a catastrophic flood but when we're talking mils. Like my house was saved by mils. It might not be saved by mils

next time. If we can be doing that ongoing maintenance that might help those millage and save however many houses that were just flooded. I know it's a bigger issue but we need to be able to support our council financially in having an ongoing maintenance project in each of our affected areas in the shire. This should be ongoing every year, financially-backed and then, you know, it might make a huge difference in how many households are affected by this flood. That's it.

10 [REDACTED] My name is [REDACTED]. I live in [REDACTED] and most of the houses up that end of the Stuart Street and Station Street went underwater including my house. The water was between half a metre and a metre high. The insurance company will only put the house back to how it was, it won't do preventative work. So we feel that for us and also the whole of Mullumbimby – most of the old part of Mullumbimby are timber homes on stumps so they can all be lifted. We feel the only real solution for us is to lift our houses and the moment – that costs around about 100,000 to \$150,000. There is a New South Wales government scheme called the Voluntary House-Raising Scheme where the government will pay two-thirds and the resident or the owner will pay one-third.

20 The problem with that is it's not designed for a large number of homes. Like in Murwillumbah they had that scheme, they've lifted three houses in three years. In Moree they've lifted nine houses in three years. So the scheme is very difficult to access. It's not designed for a major area like Mullumbimby. It needs to be redesigned. Also, some people don't even have the \$50,000 to raise their house. So, say I could afford it, what about my neighbour who can't? And so the next flood I see them go under. So, I would like to see that whole scheme reviewed for major number of houses being lifted. Also, there's only one house lifting company in this shire in Kingscliff. I believe the government could seriously look at developing a whole new industry all up and down the coast to look at house-raising because this really is a long

term solution and they did that in Darwin with cyclone-proofing houses. I believe house-raising could be another industry that could be really very beneficial for the society. If the government could support it and bring people into that industry I think that would be very helpful for the future.

FEMALE SPEAKER: [REDACTED], I think this might need to be the last.

[REDACTED]: I've got one more.

10 FEMALE SPEAKER: I've got one more too but it's up to Mary and Mick. One and one after this one. Great, thank you.

[REDACTED]: Hi. My name's [REDACTED]. I live in [REDACTED] Byron Bay. I really feel for all of you people because I consider myself lucky listening to your stories. In my instance we went under. We had water up to our waist and technically that was above the sewerage so that means we're part of the category 3. Everything has to get thrown out when the sewerage is impacted. I want to ask council why was Belongil allowed to get blocked up. My family are pioneers, my grandmother's house is down the road. I bought my house to live in Byron Bay. I just do not understand,
20 we couldn't so much as go 10 miles when we were building and yet, you've gone down. You've covered Butler Street that was a natural bowl for the collected water. You've put in the bus interchange and the bypass that's blocked all the natural runoff for Belongil.

You go to the Belongil. I walk Byron Street to get to my shopping because God knows who can afford to pay for the parking in Byron Bay. I walk Byron Street which those

of you that don't know it's actually categorised as a road but it's not, it's a piece of bitumen that people walk down. So, you've got people on bikes and scooters and whatever else. You go down there with a car and they're abusing you but it's on the map as a road. Anyway, I walk that street and I find shopping trolleys. I find people that are moving out because of the transient people that are in Byron Bay. They throw their junk in the Belongil. They're used to be a remediation project. Whatever you want to call it. Every six months you would see the guys down there dredging the Belongil so the flow was there.

10 I'm now seeing that you're putting in a bike track out near the sports rec. Have a look at what they're doing. They're blocking the natural flow to put in a [REDACTED] bike track for God's sake that's, what, two metres high. My property, the state government allowed buildings that have Besser brick walls that are taller than I am that float down to the main Shirley Street. So, there's no drainage in Shirley Street. Where do you think the runoff goes then? My property and poor old [REDACTED] property. The other side that is now condemned because it was well and truly too high on her property and yet, council used to clean Belongil. Where were the engineers that looked at the bypass and that rotten bus interchange and filling in Butler Street?

20 These are all things council have gone ahead or state government have approved. Yet, as property owners are told we can't do it but they can. Now we're wearing the brunt of it and I had to leave twice because I've now got yet another insurance claims manager. I still have had nothing. We paid to get dehumidifiers put in our house to pull out the dampness of the walls because the mould was just atrocious. I do have people living in my property because they've had nowhere else to go. So, we put in the dehumidifiers so they could stay. I just don't understand.

Byron itself – the money we have to pay out. We're seen as a cash cow. I'm assuming that you guys are getting it as well but Byron Bay is seen as the cash cow. It's both the local council and the state government because every time they need money – we were asked about the percentage increase about four or five years ago. That if you put it up by 15 per cent we'll just manage. We'll put it up by 25 per cent and you'll get maintenance ongoing. Put it up 35 per cent and you'll get better roads. Well, it went up 35 per cent. I'd like to know who voted for it but I still see those heritage-listed potholes in Byron Bay.

- 10 FEMALE SPEAKER: We've got our last speaker over here. Thank you to the two people who've stepped aside because [REDACTED] would like to add something to what he said and thank you to the generous people up the back who've said that that's okay.

- [REDACTED]: Thank you. So really quickly. All the emergency services in New South Wales, SES, RFS, VRA, Marine Rescue, Surf Lifesaving all use the Telstra network so when it stopped, we all stopped. We were getting the trip load calls from the police for the 2300 homes, Ocean Shores, Billinudgel, New Brighton, they didn't work. None of our radios worked. The reason for it is, you ask, it's because we have to pay for an additional licence so when the Telstra network falls over it falls back to
- 20 Vodafone or Optus or whoever else and there's no money for that. So hopefully that's taken out that if you want us to help you have to give us the tools.

You also have to take away the red tape. So, we couldn't help because in Sydney because we're centralised, the SES couldn't come to our Board and say, please help. When they tried - we said, what do you want from us? They said we don't know. What do you want us to wear? We don't know. Where do you want us to go? Who do we report to? We don't know, we don't know, we don't know. So we self-tasked.

There was so many boats going to Lismore, that's why all the other clubs they came up here.

So, it would be nice to get communication, that would be brilliant. Inter-agency – more than just a high-level kind of, hey, how are you but down on the ground. And encourage interacting with our neighbours and our colleagues. Sharing knowledge and local knowledge as well because we've lost that over the years with this centralisation back to Sydney. Remember, New South Wales stands for Newcastle, Sydney, Wollongong. Always been the case, always will be. So, we've been in this
10 community as Brunswick Surf Lifesaving Club since 1935. You're us. So, we look forward to seeing our friends from the State Emergency Service, the RFS, Volunteer Rescue, Marine Rescue and anyone else I've missed. I'm sorry. We enjoy seeing youse and we'll see youse more around. Hopefully we don't get to all meet in this situation again.

██████████ Thank you everybody. My name is ██████████. I'm a little bit emotional. Just listening to stories and also, I represent hundreds of people here today. Our not-for-profit has been taking care of many, many families in the Northern Rivers. Sorry. Just want to relay to New South Wales– clearly there is immense need for community
20 to share their stories. How important that is to have an ongoing capacity for you guys to come and listen, and for us to be able to share with you our experiences. Not just in the preliminary impacts but the ongoing aspects of recover because that looks very different for each person, as you can clearly hear from the people that are supporting and the people that have experienced. Going through these big traumatic experiences and so for us we take care of families with children up to the age of five.

So, in the first 2000 days of life, if a family has a child in that age bracket, we've been supporting them. Pretty much from a couple of days after the floods occurred in early February, our not-for-profit teamed up with another not-for-profit, an Indigenous corporation; The Returning. We're PPB Media and we set up first a response from the ground. I was lucky to be in Sydney at the time when the floods happened and had full phone and internet. I was able to just work all day long trying to organise staff and then immediately when I could return I returned home and was straight on the ground.

10 I want to relay the most important things is that there are so many different nuanced impacts to families and to people and community members that the response from the government couldn't match. I think as we've heard here today, the inflexibility of the systems prevents them from reacting and responding meaningfully and timely to situations. So that's a big lesson for us to kind of look to, maybe countries, who have this sorted out in another way. Maybe they're more flexible with their capacity to respond which is what's stopping us as a community to respond. Not us as a community but as a governing body to respond more flexibly and more timely to things because what's really needed on the ground is a whole lot of stuff. It's not some funding or one thing or like we heard with the government – with the ADF when they came in and they couldn't walk a kilometre. I also heard they weren't allowed into
20 houses where there was mould. I was told this by our colleagues in Lismore.

Every single house in Lismore had mould in it. If they were coming to help to go into houses and move things, how could they do that if there was – if they had an order that they could not go in where there was mould? Things like that,. We need to know that the aspects that we're delivering, so what we're sending to be the help that is actually able to respond in a meaningful way to what's needed. I've been working in the consumer advocacy, health consumer advocacy for over 10 years, or volunteering actually, and I understand the different government bodies and all the different

organisations that work together to provide services to the community. I often feel that what's missing is a flexible response, you know a, task system. Someone that's responsible to moving in on the ground and understanding the needs and working with all the organisations to coordinate more meaningful responses. Yeah, I'll stop now. There's a lot more to say but thank you so much for coming. I really hope you're able to come again and again and again. I want to send all my love to everyone in this amazing community who been so incredible.

MALE SPEAKER: Thank you everybody. Thank you so much for the support that
10 you spoke and also listened with. I'll pass it over to Mick to give some closing remarks and then we'll get our Mayor to close today's session.

MR FULLER: Good afternoon ladies and gents and thank you again on behalf of Mary O'Kane and myself for coming out. Look, the stories are tough to listen to. There is no doubt they're tough to share and your stories aren't unlike the other stories that we have been told. Just to reinforce some of Mary's points. We are an independent inquiry and while we were established by the Premier, it's Mary and my challenge to take your stories, these passionate stories, and put them into some meaningful recommendations to drive change so the things that we've heard about
20 today, are prevented tomorrow. So, could I just say that it's not a waste being here today, We've listened to all of your stories. Not only has Mary been taking notes, we've been taking a record of it, we're recording it as well. It is important to us that the recommendations that we will delivery early to the government make a difference.

So, from our perspective, I sincerely thank you for coming out. Yes, we will be back up north. Whilst this weather event did happen right across New South Wales, from Broken Hill, Woronora but certainly the majority of the damage, the majority of the

devastation has been north. So, yes, we will be back but what is much more important is for you continue to share. Not just the stories with each other but we are taking written submissions. We're also hosting a couple of online town halls where people will get another opportunity to tell their story and to listen to other stories but on behalf of Mary and myself and the team, thank you so much for coming out and for the Mayor, you know, you were passionate about us returning and it was well worth it. Thank you.

MAYOR: Thanks Mary and thanks Mick for coming to our community. We certainly
10 felt that you needed to visit all of the communities that were affected. Whilst we share grief and trauma across the region, we do have the individual and unique circumstances here in the Byron Shire. We felt it was really important that you came so thanks very much for coming. Thank you to everyone for coming out today and for showing bravery in telling your stories. I know that it can be hard to relive that. I'm very confident that we've got the right people here to actually lead a proper inquiry, to deliver real findings that will actually make the difference.

The challenge will remain to ensure that we hold our governments to account, to deliver the funding because ultimately it's going to come down to a lot of intelligent
20 planning for the future. But it's going to come down to the money to back that up to ensure that we actually are prepared, that we are trained and that we can actually lead an effective response to the inevitable next time. So, thanks again for coming out and thanks very much to the Chairs of the inquiry. If we can give them a round of applause. Thank you.

MEETING CONCLUDED