

# Australian flood victims condemn lack of government assistance, exorbitant insurance premiums

**Our reporters**  
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The fallout from massive floods that struck the east coast of New South Wales and south-east Queensland last week continues, with clean-up efforts still underway in many affected areas.

Insurance companies have reported that damage claims have already reached \$87 million and could exceed half a billion dollars. Many of the flood victims, however, had no insurance, and have lost virtually everything.

Insurance premiums in affected areas are exorbitant, because of the high risks of flood damage. This has highlighted the fact that many of the properties inundated, including in the western and north-western reaches of Sydney, were built on flood plains. The dangerous construction, which continues, is the direct result of government policies aimed at boosting the fortunes of developers and propping-up a speculative property bubble.

The deluge has also revealed a lack of government planning for natural disasters, at the state and federal levels.

Over the weekend, the WSWs spoke to some of those affected by the floods around Sydney.

A resident of Windsor, a north-western suburb, explained that water levels in his basement had reached 1.7 metres.

“We were ready to go, having moved major appliances and prepared to move other stuff to our neighbours next door, because they have an upstairs floor,” he said. “Everyone in the street was helping each other. Some had hot water, some didn’t. Some had power, some didn’t. Whoever had what was needed offered it to everyone else.”

Asked about the official response, the resident said, “We haven’t had much support at all from the government. We get a car that drives down once in a blue

moon, has a look, and drives off again. That’s pretty much it. We had one notification on Sunday night [March 21] saying to be prepared for evacuation. That’s it.

“The only reason I know we can dump damaged property for free is that I saw it on the news. The problem is you can’t get to the dumping area. When is it accessible and what about the people who can’t move things? What about older people? We haven’t been told. In previous floods, we have been able to leave stuff out the front and they pick it up. Not this time.

“Our house isn’t seriously damaged. The basement panelling is villaboard so water won’t affect it much. It’s all the furniture and all the material we had in storage in the basement that’s been hit. The kitchen has to be ripped out. Because we didn’t expect it to come up so quickly, we couldn’t get everything out. It’s never come up so fast before. It was rising at 10 centimetres an hour.”

Asked what he planned to do, the resident explained: “We don’t have insurance. It’s too expensive, over \$30,000 a year. We have been here for 21 years. That would nearly buy the house, so it’s not feasible. Originally it was \$3,000, which was expensive back then. Every year with a new disaster somewhere, the flood insurance goes up.

“I don’t think anyone in the street has flood insurance. It’s too expensive. We all just hope and pray that we can get through it.”

Asked what should be done, he stated: “If you are going to allow building on flood plains, then the government needs to subsidise, or put in place, measures that prevent flooding. Put in infrastructure. But like everything else, it comes down to money.

Sue, an early childhood educator, who lives in the same area, confirmed the insurance costs. “Without flood coverage, insurance is \$3,500 a year,” she said. “We had

a quote last year from the NRMA for flood insurance at \$36,000. People can't afford that.

"The community support is amazing. Everybody rallies around. I've had so many people ask 'Do you need anything?' I've had offers of help to clean. A neighbour rang and offered to cook. We don't have hot water so we are showering at one neighbour's house and washing in another. It's like that for everybody. From the government, we got \$1,000 in relief money, but that's all.

"We had to answer a long questionnaire for the support money including the young government official reading question 21 'Has anyone in your household died in the event?' Couldn't they phrase that in a better way?

"They asked what was damaged. We said the sofa and the fridge were underwater. They wrote down 'Possibly damaged.' I said 'no, not possibly, they are never going to work again!'"

"We were lucky. The water didn't rise above the fence line out the back, so all our things are somewhere in our back garden, under water. There was a kid not far from here whose school bag was found floating in the river at Brooklyn about 70 kilometres away."

Jazmin, 22, lives with her parents in the western Sydney suburb of Penrith.

"I have lived in this house my whole life and this flood was the worst I had seen," she said. "People were saying it was as intense as the flood in 1961.

"The house wasn't damaged, but the water was one step away from coming in. The granny flat and our beauty salon, my mum's business, copped all the rain.

"We have insurance, and we had a lot of issues from the last flood 13 months ago. As this year's flood was happening we were still trying to sort it out. They were saying we were no longer insured, but they never told us that they cut it off. We have it sorted out now, but it was a crazy experience. It's like suddenly it wasn't there just when you needed it.

"We had the State Emergency Service [SES] here, but it wasn't so much about helping us as traffic control.

"The warnings we had were really bad. We got an SMS around 4:15pm, the day of the flooding, saying we needed to evacuate by 4:30pm. They gave us 15 minutes, when the floods had already hit. That was useless. I was telling people 'don't rely on the texts but instead watch the news and try to prepare yourself.' There was no way we were going to get out in 15 minutes. The water was already high.

"You want to be part of a community that helps everyone. When a crisis does hit and you don't get

support that you need and deserve it's not a nice feeling.

"You never think it is going to happen to you. My mum and dad bought here 25 years ago, and in all that time they have never had to evacuate. They were in shock with the lack of official support. People around us, neighbours, reached out, like with cleaning up.

"But there's been nothing from the government. I think mum might have heard something on the phone today, but it's a week after the flood took place.

"There was no solid plan. We knew the rain was coming. You see the forecasts. But there was no heads up. It was all just us keeping an eye on the news. There was no pre-warning.

"Even something simple like sandbags was a problem. We found an SES setup in Claremont, nearby, but there was a limit of 10 bags per person. That's not going to help us! Maybe for a shopfront, but that's useless here. Even finding where the sandbags were was difficult. We were on the phone to the council and they didn't know. In the end it came down to friends and family helping out.

"We have a council pick-up for damaged stuff, and it's still not picked up. We have this skip bin, but that's from one of Dad's friends, we couldn't afford to pay for one.

"There's a lot of new building around here, and I am sure the water system around Peachtree Creek has been affected. We have had heavy rain like this before, but we have never experienced a flood like this.

"There have been fires and floods and floods again. What's next?"



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