

# TRANSCRIPT

## LEGISLATIVE COUNCIL ENVIRONMENT AND PLANNING COMMITTEE

### Inquiry into the 2022 Flood Event in Victoria

Shepparton – Wednesday 13 September 2023

#### MEMBERS

Sonja Terpstra – Chair

David Ettershank – Deputy Chair

Ryan Batchelor

Melina Bath

Gaelle Broad

Wendy Lovell

Samantha Ratnam

Rikkie-Lee Tyrrell

Sheena Watt

#### PARTICIPATING MEMBERS

John Berger

Ann-Marie Hermans

Joe McCracken

Evan Mulholland

Rachel Payne

**WITNESSES**

Leigh Findlay, Board Chair,

Jane Macey, Board Deputy Chair, and

Linda Nieuwenhuizen, Chief Executive Officer, Committee for Greater Shepparton;

Amy Robinson, Executive Officer, Greater Shepparton Lighthouse Project;

Jenny Wilson, Chief Executive Officer, Murray Dairy; and

Taylor Hall, General Manager, Valley Pack.

**The CHAIR:** I declare open the committee's public hearing for the Inquiry into the 2022 Flood Event in Victoria. This public hearing is for the Environment and Planning Committee, an all-party committee of the Parliament looking into the October flood event. We will be providing a report to Parliament, which will include recommendations to the government. Please ensure that mobile phones have been switched to silent and that background noise is minimised.

I would like to begin this hearing by respectfully acknowledging the Aboriginal peoples, the traditional custodians of the various lands we are gathered on today, and paying my respects to their ancestors, elders and families. I particularly welcome any elders or community members who are here today to impart their knowledge of this issue to the committee.

I welcome any members of the public in the gallery and remind those in the room to please be respectful of proceedings and to remain silent at all times.

For anyone who is giving evidence today, all evidence taken at today's proceedings is protected by parliamentary privilege as provided by the *Constitution Act 1975* and provisions of the Legislative Council standing orders. Therefore the information you provide during the hearing is protected by law. You are protected against any action for what you say during this hearing, but if you go elsewhere and repeat the same things, those comments may not be protected by this privilege. Any deliberately false evidence or misleading of the committee may be considered a contempt of Parliament.

All evidence is being recorded, and you will be provided with a proof version of the transcript following the hearing. Transcripts will ultimately be made public and posted on the committee's website.

At this point I will take the opportunity to introduce myself, and the other committee members will also introduce themselves to you. My name is Sonja Terpstra. I am the Chair of the Environment and Planning Committee.

**Wendy LOVELL:** You all know me – Wendy Lovell, Member for Northern Victoria Region.

**Rikkie-Lee TYRRELL:** Rikkie-Lee Tyrrell, Member for Northern Victoria Region.

**Samantha RATNAM:** Morning, all. Samantha Ratnam, Member for Northern Metropolitan.

**Melina BATH:** Melina Bath, Member for Eastern Victoria Region. Hello.

**Gaelle BROAD:** Hi, I am Gaelle Broad, Member for Northern Victoria.

**Sheena WATT:** Hi, I am Sheena Watt, Member for Northern Metropolitan.

**The CHAIR:** So now it is over to all of you. It is a really big panel. You have got 10 minutes for opening remarks. Over to you. Who wants to speak? I will give you a 2-minute warning as you approach the end of your time, but also, whoever is speaking, could you please state your name and the organisation you represent for the Hansard record. Over to you.

**Leigh FINDLAY:** Thank you. Good morning, and thanks for the opportunity. I might really quickly, just given we are a big panel, do a quick intro on our front as well. Leigh Findlay, Board Chair, Committee for Greater Shepparton.

**Amy ROBINSON:** Amy Robinson, the Executive Officer of Greater Shepparton Lighthouse Project.

**Jenny WILSON:** Jenny Wilson, CEO, Murray Dairy.

**Linda NIEUWENHUIZEN:** Lindy Nieuwenhuizen, CEO of Committee for Greater Shepparton.

**Jane MACEY:** Jane Macey, Deputy Chair for the Committee for Greater Shepparton.

**Taylor HALL:** Taylor Hall, General Manager of Valley Pack in Mooroopna.

**Leigh FINDLAY:** Thank you. So the committee for, as you touched on, are a member-funded organisation. We have got 120 members in our group, and the committee for is in place really to unlock our region's potential by sharing knowledge and providing a voice to all levels of government and decision-makers. Our members include businesses, public agencies and service providers as well as not-for-profit organisations.

In the aftermath of the floods we had a lot of members contact us wanting to provide a bit of a download and a feedback session on what worked well for them, what did not and where there could be some improvements made. We ended up holding round tables, which we had 60 of our members attend – so of the 120 members we had half of them attend. We broke these round tables, into sectors, and those sectors included agriculture and horticulture; manufacturing; transport and logistics; health care and aged care; health support services; finance and insurance; education, including early learning; and retail, arts and recreation. As I said, we asked those groups what worked well, what could have been done better and how they would do things differently into the future. The findings are the basis of the report that we have submitted, but for brevity I will touch on a couple of key areas in the submission that we would like to discuss.

One of the key components was workforce and transport connectivity. The Goulburn River not only divides the towns of Shepparton and Mooroopna, it also divides all of northern Victoria from the Great Dividing Range to the New South Wales border. So for this reason it is not a surprise that every round table talked about the impact of losing the causeway between Shepparton and Mooroopna. We had freight operators like Taylor and Jenny's understanding of the impact of the dairy and milk collections and the processing sectors and Amy's experience as well with delivering help and relief to impacted communities. We heard how local health care, aged and social services staff were available to work but unable to get to site. Some were adding a 4-hour round trip each day to what was normally a 10-kilometre trip that would take 5 to 10 minutes. We heard how local residential and care providers with operations on both sides of the river were unable to deliver meals, medications and support. We heard how local businesses were forced into partial and in some cases complete shutdowns as 60 to 85 per cent of their workforce or key staff were unavailable to get to work.

Health, manufacturing and logistics, and construction are our major employers. Whether it is an anaesthetist, a chemical engineer or a food technologist, these jobs cannot be done remotely. Taylor, like other local transport operators, spoke about transport schedules falling apart as 100-kilometre trips were turned into 400-kilometre trips or directing suppliers to dump milk and cancelling pick-ups. They were unable to guarantee the safe movement of their vehicles and drivers. So many of the communication and operational frustrations were the flow-on consequences of the largest city on Victoria's largest river not having access to a second river crossing. We are confident the operational issues can be addressed through better planning protocols and communications. But if we are planning for a future with more frequent, erratic and extreme weather events, the key that came through from us and our members was a priority to invest in a second river crossing between Shepparton and Mooroopna.

The next key item that came out of our work and our round tables was locals strengthening local emergency management. As we know, in October 64 of Victoria's 79 local government areas were simultaneously flooded. This represented a huge challenge for emergency services and response agencies to source and deploy resources. We have also reflected on the Victoria SES management plan's references to share responsibility as a cornerstone of good emergency management and the defence force reviews that have highlighted the demands of repeated natural disasters on our defence force personnel and resources. We heard examples that demonstrate the huge difference between a precautionary relocation to appropriate accommodation managed by

a familiar face and a forced evacuation in the middle of the night. We heard frustrations from business, agencies and community about the reach, relevance, length and simplicity of warnings in a regional city where one in six speaks a language other than English, where there are many very different experiences of flooding and where social media translation was relied on to convert the content material. We understand you are going to hear from the ethnic council later today, and we really encourage you to listen to some of the feedback and responses that they have had in relation to their experience.

We heard that a relief system that relies on impacted residents making contact to register their needs cannot match the speed, scale and efficiency of local agencies with local knowledge, who anticipate requirements from dietary requirements to the age and number of residents in each household. Amy can provide a lot more information on her insights – what that they experienced in that area. We heard about employers setting up computers in tearooms to assist staff to prepare grant applications, and the success of a lot of our local banks, who were able to assist customers with large and small grant applications and receive that money on the same day. In summary, the industry and community want to make better use of their professional skills, trusted relationships, local knowledge, existing communication networks and resources to support the emergency response.

The next item is the clarification of essential services. Clarifying the status of business and workers early in the event would greatly assist everyone. We heard of nurses that were employed at the hospital that were able to travel across the river or provided alternative transport, but the equivalent professional working in local aged care was unable to do the same. There were similar concerns raised regarding the movement of freight across the causeway, and Jenny and Taylor can speak to these.

The next point is energy resilience. Reliable energy supplies are essential for any emergency response. The loss of power supply to business and residents in Mooroopna and Tatura was significant. Reliable energy supply is also essential to animal and human health during a disaster. Our region is home to around 20 per cent of regional Victoria's manufacturing and our hospital services, a catchment that extends from the New South Wales Riverina to the outskirts of Melbourne. So keeping the lights on, the product cold and the phone lines and internet working is critical, as we all know.

**The CHAIR:** You have 2 minutes.

**Leigh FINDLAY:** Two minutes. Since the floods there has been work undertaken to protect the Mooroopna substation; however, broader energy vulnerabilities do remain. Some of the feedback was that we would like to explore how local renewable energy generation could help substitute and strengthen our supply for farms, warehouses, residential facilities and our large manufacturers.

The final point we want to make is that there was overwhelming support and positive feedback on the accuracy of our flood mapping, and that underpins the smart development of housing in our community. On the Goulburn Broken CMA and council's planning controls, the feedback from everybody was that it was a stand-out success. For everything post 1974 that was flood-mapped, the feedback was that it was very, very accurate in terms of where the water got to. And of the housing that had been developed post 1974, there was not a house that went under. There were streets and there were issues with access, but they performed exactly the way that they should perform. To underpin that, there are currently precinct structure plans that are under consideration to unlock another 3000 lots within our community. Housing is a real issue at the moment. Getting those lots unlocked for development is a real key. We do not believe there should be any issues with unlocking those, given the accuracy and the evidence we have had in relation to the performance of the catchments in those development areas. Jane is a town planner at Spiire; she can talk to that. Our company is also an engineering company that works in that space.

**The CHAIR:** Your time has expired.

**Leigh FINDLAY:** Thank you.

**The CHAIR:** Great. All right, questions. Dr Ratnam.

**Samantha RATNAM:** Thanks very much for being here this morning and for your written submission as well. In terms of ongoing impacts, there are a few questions that I would like to ask. Firstly, given the breadth of your membership and the consultations you have been doing with your membership, which is really valuable

for us to hear as well, what have been some of the long-lasting impacts and the longest lasting impacts that you are still supporting members with or members are asking for support with?

**Leigh FINDLAY:** We would defer to Amy, I would say, on this one.

**Samantha RATNAM:** Sure.

**Amy ROBINSON:** I coordinate a place-based collective impact organisation that works to improve outcomes for young people. Here in Mooroopna and Shepparton we operate out of seven sites, and for us, with the increased cost-of-living crisis, we are continually supporting families through the hardship that this flooding has caused. Housing affordability and availability is obviously a massive one. But for our organisation it was really about resourcing – of pivoting our staff to be able to support this work when it is not essentially core work of our organisation. The long-lasting impacts for our families – obviously the psychological distress. Particularly in Mooroopna we talk about the causeway closure, but I think it is important to note what that does for community members when they are feeling isolated from services. There is already a lack of services here in Mooroopna. I think it has been a difficult time for our community, and they are requiring significant support with the basics.

**Samantha RATNAM:** Can I just ask on that, in terms of basics, with housing have you got a sense of how many people are coming to you for housing support? We are getting some figures from the council on notice about how many people are still in temporary accommodation. Is that population coming to your office for support or some part of it?

**Amy ROBINSON:** Yes. We are not a service – we do referrals to services – but we have seen a higher intake and just the availability here and the pricing issues that have flowed on in terms of caravan park availability in our region.

**Samantha RATNAM:** Okay. And could I ask: in terms of business impact, in terms of businesses who might have been flood affected or somehow affected and their ability to recover, has the recovery been quick? Are there some sections of the economic community that are taking longer to recover, and why?

**Linda NIEUWENHUIZEN:** There are probably a few at the table here who will have industry-specific responses. I think when you have a look at our region, we are predominantly ag driven, so there is seasonality attached to that when you wipe out a crop or you wipe out supply. I think it is also worth noting that we had two major hailstorms come through at Melbourne Cup and then at Christmas as well. We have had multiple emergencies on top of each other that have affected the supply of the raw product. When you look at a lot of the industries that then process and manufacture that supply, while they may not have been physically impacted by water creeping into their premises – although some were – there is still significant flow-on consequence. It keeps coming back to workforce availability – housing underpins that – and then the supply chain interruptions that we have seen across the nation, both for inputs and for movement of finished product. I might now ask Jenny and Taylor to add further comment.

**Jenny WILSON:** In reference to perhaps the impacts specifically to the dairy industry and on farm, as Lindy highlighted, the time that the wet conditions and floods occurred was peak time for harvesting of crops, and across this region significant crop losses meant that milking-quality fodder being available then all year round for the rest of the season was in short supply. That caused an overall drop in milk production of around about 5 per cent for this region on what was shaping up to be a significant, positive season prior to that event occurring. The ongoing impacts for some of those farm businesses, particularly to the west of our region – it was not a fast flood. It certainly was a fast flood in places like Rochester and had a huge impact to farms and on-farm infrastructure, but further west it was a much slower riverine flood, and some of that land for production has been and still continues to be out of production now. It will take several years of recovery for that land to come back into productive farm use. The other ongoing business impact – and I will allow the transport guru to talk about this a bit further – with bridge structures has meant that us getting those trucks, particularly milk tankers, around the region remains problematic. There is a much further distance that they are having to travel, and that is adding a significant cost layer to their business.

**Samantha RATNAM:** Thank you.

**Taylor HALL:** Thanks. Yes, the long-lasting issue from that October flood for my business and I think for a number in the western Goulburn is the road access issue. We have got three key bridges. We have got McCoys Bridge, the causeway and the Murchison Bridge. Each of those structures is aged, has had flood impacts and has had ongoing reduced weight restrictions, which force us to travel a lot further, and of course in the peak of the flood all three structures completely closed, which meant essentially the western Goulburn was landlocked for, say, a week, and then ongoing we are still dealing with those weight restrictions and closures going forward.

**Samantha RATNAM:** Thank you. Happy to come back.

**The CHAIR:** Sure. Ms Watt.

**Sheena WATT:** Thank you. And thank you for your quite detailed submission. I just have a question about the role of businesses and advocacy organisations such as the Committee for Greater Shepparton in encouraging and supporting community preparation. Talk to me about what role you could have in the future, because you have clearly got some really good thinking happening and some really strong recommendations in your submission. I think it is worth hearing that out.

**Linda NIEUWENHUIZEN:** I think what really came out to us through the round tables was, if you have a look at the composition of Shepparton as industry and as community, our DNA is food manufacturing, moving food around, working with and in diverse communities and a very compact and connected community. So really we have some strengths there that are inbred in our community that may not exist in others. So when we talk about how we can better scale up and respond to future emergencies, there are organisations that are probably in this space who could play a much, I guess, earlier role in preparing community. One of the observations made was although communications come out and council issued one of its first notifications about the pending flood a good 11 days before the water arrived – like we keep saying, we are not a fast flood, we are a slow flood. So in those 11 days the presumption is that those messages come out and individuals are able to receive them, act on them and have not only the capacity but the financial resources to respond. There are examples that Amy can speak to about some of the early preparation that some of these community groups can play a part in in preparing their communities to understand what flood is like in this region. We did have examples of people asking, ‘Where’s the manhole in my roof so that I can get to the top when you need winch me out?’, and that is not the nature of flooding in this catchment. So this sort of understanding of local flood literacy – having the financial capacity to stock the pantry if you do need to be self-sufficient for 72 hours, and also just understanding whether you are safe, whether you are not, whether you need to sandbag, how you sandbag. All of these really individual inquiries are things that – I think there is a general community capability that might be stronger in this part of the world because of who we are as industry and as employers than is necessarily the case in other regional centres. Amy, would you like to add further –

**Amy ROBINSON:** Yes. Our involvement is through committee for and Lighthouse, and through our GV Cares volunteer network we were briefed on the Friday morning about the imminent risk of flooding. By lunchtime I had community buses and we were evacuating Murchison Caravan Park. By mid-afternoon we were given all the flood maps and started doorknocking with our team of volunteers here in Mooroopna and Shepparton. I think the thing that stood out to me was the complacency around not understanding the information that was being provided and not taking it seriously enough. I think the other key thing that I found an area for improvement in was – I then received a phone call from the incident control centre at about 11 o’clock at night with VicPol-ordered evacuations here in Mooroopna at the Aspen Lodge Caravan Park. So we sent our minibuses over, I was driving one of them with female staff members and we were able to evacuate the caravan park. But one thing that really stood out to me was, in the doorknocking in particular, the vulnerable people in our community that potentially do not make it onto the vulnerable persons register. I think as a community that does have so many resources, we can potentially do a better job at identifying who those really key-risk individuals are that are going to need assistance in times of crisis.

Standing up the food response we had 150 volunteers. Within the first week I think there were about 2700 food boxes that went out to vulnerable members of the community. Again the learnings there: I think that we could strengthen our formal relationship with council about how and when we are asked to step in. We had a really great working relationship with council, but just in terms of improvements in the speediness of response in future, I think there are some learnings there. But that response was a real game changer in terms of – we set up seven distribution hubs, two of which were over here in Mooroopna. But that allowed us to get ahead,

particularly in the Barmah community, where, again, knowing our community really well, we had offers from organisations that had big four-wheel drives and hire trailers for four-wheel driving. So we were able to get ahead of the floodwaters and better prepare communities as the water was rising. So I guess the strength of community shone through. There were volunteers stepping up and just knowing the assets we have in our community – if you needed a forklift driver – and all those really practical, tangible things, like knowing who to call on to get help and using communication channels that suited our community. Using the Messenger app was a game changer in terms of people accessing support.

**Jenny WILSON:** Can I add to that experience? I think one of the observations I made, and a number of people that work in organisations and agencies that were on the Mooroopna side of the river – I am a resident of the Tatura community. A lot of residents were evacuated to the Tatura community as part of that process. Part of the issue there was that we had no power for five days, and suddenly our community swelled significantly with the number of people that had been evacuated to it. We ran out of fuel; we ran out of food – basic items in the supermarket. If you travelled to the next town, Stanhope or to Kyabram, it was exactly the same experience, because we were all landlocked for at least a week, if not 10 days, not being able to get across those river crossings at the Murray, the Campaspe, the Goulburn and down south as well.

The bit that I was impressed with during that period was a number of key organisations and agencies that opened their doors essentially and recognised that there were people that would perhaps normally be working for organisations, whether it was local government or other large key organisations; basically they all banded together and worked out of locations on the other side of the river. Goulburn–Murray Water was an example where they opened their doors to allow other agencies to come in and still function and try and maintain some level of continuity throughout that period. I think identifying early potential sites and organisations that can provide that sort of business continuity support is really important. The other piece is recognising that if you are going to be a hub for an evacuation centre, that critical infrastructure such as power and such as access to a mobile network et cetera has to be maintained.

**Leigh FINDLAY:** Coming back to your question, Sheena – what can the committee do – I guess there are a lot of people doing a lot of good things in these kinds of events. From our point of view, we are only one piece in a really big puzzle of people doing good things. I suppose, we are well connected with the business community, and whether there is a role there where business steps up to help in these kinds of things. There could be a conduit that we could be a part of.

**Sheena WATT:** I am interested in exploring that, so thank you.

**The CHAIR:** Thank you. Ms Broad. Did you want to – go on.

**Linda NIEUWENHUIZEN:** Sorry, I just want to add a tiny bit to that. We did have a look at the state emergency management plan, and some of the examples that sit in that about the expectation on business to inform customers, communities and staff – some of those roles. When we look at how quickly we prepare, that whole preparation phase, the resourcing and capacity to make that easy for business to do that confidently I think is something well and truly worth exploring,

**Sheena WATT:** I appreciate that. Thanks.

**The CHAIR:** Ms Broad.

**Gaelle BROAD:** Thank you. It has been very insightful. On page 14 of your submission you talk a bit about the confusion, I guess, that businesses had with different information and different groups involved, and you also sort of mention feedback that Emergency Management Victoria was just 12 months old at the time of this disaster. Can you give us some insights? I guess moving forward we are looking for recommendations. What could be improved in that space?

**Leigh FINDLAY:** Can you do that one?

**Linda NIEUWENHUIZEN:** Yes. In terms of the communication, I think some of it related to, which we touched on earlier, the understanding of what is an essential service and an essential worker – a particular example that came out. Through COVID quite a few industries were recognised as essential services, or their employees were essential workers. That does not immediately transfer to the next disaster. So that awareness of

who is and who is not considered essential for the different nature of subsequent events was possibly not as clear as it would have ideally been. I think, Jenny, you were able to –

**Jenny WILSON:** Yes. A particular example of that was during COVID dairy was identified as an essential service, which meant that access for transport pick-ups, access to workers et cetera was, I guess, somewhat prioritised. The particular example that we had was with the causeway closure. As that was getting to the point when it could be reopened but only to essential services, it was then a conversation back into the emergency management centre to say, 'Dairy is classified as an essential service.' That worked reasonably well because there were local relationships. So when I was on the phone to negotiate some of those conversations, I knew who was talking to or who I needed to talk to. Part of the issue was that translating to what actually happened on the ground. When you had a changeover of shift, for example, with VicPol on the ground, if that information had not been transferred to VicPol in that changeover process, all of a sudden you had tankers being stopped when crossing back over the causeway. So I think that local knowledge and those local relationships and networks become really critical, and it is that almost corporate knowledge piece that needs to be maintained when you introduce a new organisation such as Emergency Management Victoria.

**Gaëlle BROAD:** Thank you. We have all seen the impact of having the causeway cut off. I guess if it was brought back better, it would help a lot in that flood recovery process and keeping everyone connected. I am just interested in your thoughts on that. And the Shepparton bypass we hear about too: what difference would that make in this scenario that you have experienced moving forward?

**Leigh FINDLAY:** Probably the simple version is: when we did these round tables we asked, 'If there was a silver bullet, if there was one thing you could pick – if it was operational, if it was communications and warning signs, all of these different things – what would you pick as your highest priority out of all of those things?' I reckon for 90 per cent – a very, very high percentage – it was the second river crossing. That alleviated all the connection of workforce from one side of the river to the other and the movement of freight and logistics. There were so many positives that would come out of that particular piece of infrastructure.

**Taylor HALL:** I think if I can add to that and just point out: as Leigh mentioned earlier, the Goulburn River cuts the state in half, and I do not think that is truly understood. You must cross the Goulburn River to move east–west, whether it is from Sydney to Bendigo. It does not matter where you are travelling east–west in Victoria, you need to cross the river. There was no way across. It does not matter if a tanker full of milk cannot go across or it is a truck or a school bus or a person that goes to work – their job may not seem essential, but in the complex web of our society an essential job in one person's eyes is not in another's – it flows through and impacts every business. Then from impacting businesses it impacts just people's lives day to day. If that piece of infrastructure is closed unnecessarily, potentially after the water has receded, and stays closed – for reasons of preservation of a road surface, for example – that has a significant impact on the community that needs to be understood and potentially reviewed and prevented from happening into the future. It is I guess an easy decision to make on the spot, but understanding the unintended consequences of that closure continuing longer than it needed to is the important thing to go for.

**The CHAIR:** Great, thank you. I am conscious of time, because I know there are four other members that want to ask you questions and we have got half an hour left. I might ask you a question, if I can: Linda, I am interested in whether you could tell us from the business community's perspective what their experience was with insurance. How were claims made? Were they easily processed or not processed? Are you able to unpack that for us, please? Any one of you can answer – I do not mind.

**Linda NIEUWENHUIZEN:** Yes, we have a number of organisations who are insurance organisations and also providers of insurance with some of our banks and so forth. We have heard quite varied experiences there. Obviously there have been quite a few highlighted where the worst case has pretty much played out for individuals, who feel quite frustrated by the length and the care and concern when they are at pretty much their most vulnerable. But the other side is some of the examples we have heard of how I guess local representatives, who live and breathe in this region and who are connected to their clients, whether it is as brokers or whether it is just living and being local, have been able to work those things through with the clients and actually support them to get the results they needed. So it has been, I guess, a full spectrum of examples. I think there is an opportunity to have a look at not only what has not worked for individuals but also to have a look at what it takes for it to work well, given you never really engage with your insurer until you are in a vulnerable position – that support and that conversation that you need from people. So yes, I guess I probably would say it is quite varied,

and there has also been quite a bit of conversation since about how we will secure insurance into the future. It is interesting – even on just some of the social media groups that have remained post-flood there are conversations going on there: ‘No, I’ve been able to continue my insurance with X and I haven’t seen a premium increase,’ whereas so-and-so’s is massive. There are, I guess, these community conversations going on that are helping to identify who people are comfortable continuing to secure their insurance with.

**Leigh FINDLAY:** Yes, I would just reiterate: there is a complete spectrum of immediate action, from getting outcomes and insurers on board to the other end, where there are still things being sorted out. You could not say on the one hand or the other whether it is going well or not. Probably one of the things we have learned is again the sophistication of the insurers. We were a little bit worried that our region could get slapped with an ‘uninsurable’ kind of lens. When we did meet with some a little bit higher up within the insurance industry, some of the feedback was that it is quite sophisticated – that they go right down to the individual house and they use the mapping that is available. Again, I suppose, reiterating what Lindy said, insurance is still available for some, but we are hearing that it is not for others. When the information is actually there and the sophistication is there – it probably needs a bit more teasing out with the insurers, but –

**The CHAIR:** Yes, it is, as you said, a broad spectrum of experiences and responses.

**Leigh FINDLAY:** Yes, the whole shooting match of good, bad and indifferent.

**Jane MACEY:** I will just add to that. For about a month after the flooding event – I work as a town planner – we were contacted by so many people asking for the flood mappings that applied specifically to their property to have those conversations with the insurers, and it was a mixed result. Insurers would not give regard to that – they were just looking at postcodes – or some insurers were looking specifically at the property. So that flood mapping is just really important not only for planning controls but also for insurance purposes and people’s understanding of where they are impacted or otherwise.

**The CHAIR:** Would you say that is something that has emerged out of this incident, the flood, that that is something that has become –

**Jane MACEY:** We have always from time to time had inquiries about that for insurance purposes, but it was exacerbated for about six to eight weeks after the flooding as people were having those conversations with their insurance agencies. They were people who were not impacted but who received their renewal notices and noticed a big flood levy. So it was people who were impacted and were not impacted.

**The CHAIR:** That is interesting. Amy, just a quick question for you. Earlier when you were talking to us about when your agency or volunteers were doorknocking you said that perhaps people were not acting on some of the advice that was being given and that that is a bit of a concern. Even though that information is there, sometimes people will say things like ‘Well, where do I go?’ or ‘What do I do with my animals?’ So it is this psychological process, almost, of struggling to process what is actually being told to you. In your experience, what do you think we should look at and how could we strengthen getting people to actually appreciate what is being told to them and acting on the information? I know it is probably a bit of an unfair question, but you have had some recent experience talking to people, so I would be interested in your insights.

**Amy ROBINSON:** Yes. Look, a misconception was: ‘If this applies to me, I’ll get a text.’ That was something that I was working through with people: ‘No, this is the flyer. Follow the steps for older people.’ Getting on an app posed a bit of a barrier, so it was encouraging them to reach out to family – sons and daughters – that could help get over that technology barrier. But I think a really tangible thing, particularly for the most vulnerable members of our community, would be something really action-oriented, like a toolkit with all the information and what you need to do. Turning up on the doorstep and being able to have those conversations with our community face to face I think is something that I would like to see happen in our community to better prepare people with the items, the physical information. We did have issues. Whilst the flood maps were amazingly accurate, I am sure you would have read about the system crashing because everyone was trying to download those maps. So that was a real concern for our community and caused a lot of unrest for people not knowing. So very practical, very tangible, I know, but I think it would make a difference, particularly for our most vulnerable members of the community.

**The CHAIR:** And I think that the previous witness, the council, was saying things like that as well. And you are speaking to that as well – it is the lack of forethought or preparation before the event, so if you have a plan

in place and all this information, make the decision before we are in a crisis. Was that your experience too, that people had not given preplanning to this event and it was like being hit with information they had never heard?

**Amy ROBINSON:** Yes, and I think if we are talking about building capacity and capability and empowering our community, we need to take those steps to provide the information required for them to be able to do that, because if the expectation is that you are to be self-reliant for the first 72 hours –

**The CHAIR:** Or longer, perhaps.

**Amy ROBINSON:** our community does not know that, for the most part.

**The CHAIR:** And one last final bit from me. Sorry – go on.

**Leigh FINDLAY:** I was just going to quickly add to that: I doorknocked a number of places as well that do not actually sit right on the riverbank. So you are inside of an estate that is a bit lower lying, and the initial response is, ‘No way, mate. There’s no way the water’s coming in here.’ I reckon if you had a photo with the place and what it looked like –

**The CHAIR:** ‘This is you.’

**Leigh FINDLAY:** ‘This is your house, and this is what it’s going to look like in two days and where the water will get.’ I think it is just that appreciation that it is going to get in there.

**The CHAIR:** The psychological preparedness.

**Leigh FINDLAY:** Yes, and then once you get past that, they can start to plan and prepare.

**The CHAIR:** Yes, that is right. One final thing from me before we move on, and any of you can answer, I do not mind: what would be your top three if you had to focus our attention? Because we have got to write a report with recommendations, from your perspective what would be your top three things that we should prioritise?

**Linda NIEUWENHUIZEN:** Number one, obviously, a flood-proof, flood-resilient second river crossing. The biggest city on Victoria’s biggest river is extremely vulnerable. Second would be supporting council and the CMA to continue the work they have done on the flood mapping.

**Jane MACEY:** And implementing that into the planning scheme.

**Linda NIEUWENHUIZEN:** Thank you.

**The CHAIR:** And one more? Top three – lucky last.

**Linda NIEUWENHUIZEN:** The third one is really – and I cannot say it quickly; I am still trying to pull the words together – around our need to recalibrate how we think about emergencies if we are talking 64 out of 79 councils and how you can equitably service and respond to the individual experience and needs of every regional centre that was impacted simultaneously.

**The CHAIR:** It is diverse.

**Linda NIEUWENHUIZEN:** It is diverse. Understanding, and a lot of that comes back to how we can integrate and activate regional communities’ areas of expertise, existing agencies and their organisations into the response in a way that is appropriate and safe and reliable for everyone impacted.

**The CHAIR:** So it would be preparedness and response?

**Linda NIEUWENHUIZEN:** Yes, I think we have to rethink the scale of what we are now talking about when we are saying, ‘It’s so widespread.’ If we saw it again, how would we do it better? We would call in those capabilities earlier and supplement. And certainly in our case, was there a missed opportunity to release resources that were applied to Shepparton to other regional centres that do not have those same levels of expertise and capability? So that real statewide capability – or even if you had a look at the fires that ran down

the entire east coast of Australia a couple of years ago, it is a similar principle in how we expand and how we respond to not just more frequent but more widespread events.

**The CHAIR:** Because it is going to happen. All right, Mrs Tyrrell.

**Rikkie-Lee TYRRELL:** Hi. You mentioned the requirements for an alternate energy source during when we were having blackouts. Are you talking about permanent or temporary sources, like locally generated energy sources? And if it was permanent, would it be through grant systems or just to keep businesses going?

**Linda NIEUWENHUIZEN:** Okay, there are a few at the table that can talk to this.

**Jenny WILSON:** I might kick off with one.

**Rikkie-Lee TYRRELL:** I know as a dairy farmer myself that we could benefit from a diesel-operated generator to keep the vat going, whereas a smaller business in town might want solar, so that is why I am asking what types.

**Linda NIEUWENHUIZEN:** So we are probably less specific about exactly what type, but for an example, a manufacturer here gave us the example that they would need 30 industrial-scale generators to keep their manufacturing site running. That is just to run the computers, because the gas runs the lines, all right. So when you are talking a major centre for manufacturing, you are talking a mix of energy needs and how we can better support those when at present most of our energy needs travel across the country from Latrobe Valley. So what are the ways we can supplement and build resilience by having a look at some of these, I guess, energy opportunities that are here now but also that may occur over coming years.

**Jenny WILSON:** And probably just to add to that, I think it is a combination of small- and large-scale alternative power sources that are needed. You know, we had an example of Bega Tatura Milk being out of power for about four or five days. They had 1 million litres of milk in storage at that time that they had collected just prior to the power outage. They had enough power to keep their product in cold storage but not enough to actually process that milk. It took at least four or five days to negotiate the additional power needs that they needed to then be able to process that milk. That milk did get downgraded as a product. It was not completely lost, but it was probably only 12 to 24 hours away from being completely dumped.

Lindy has highlighted that this region is a huge food and manufacturing region with big demands and big requirements around power, and if we want to maintain particularly the food production – and the food production is going back up into supermarkets in Sydney and Queensland and down into Melbourne – then we need to protect that power source. And then, as you highlighted, on farms the smaller generator requirements are critical as well.

**Rikkie-Lee TYRRELL:** You all got excited about that.

**Linda NIEUWENHUIZEN:** Can I just add to that?

**Rikkie-Lee TYRRELL:** Yes, go for it.

**Linda NIEUWENHUIZEN:** We were very lucky – we had a full cohort, a full busload, of Powercor representatives come to the region two weeks ago, and we took them to all sorts of manufacturing locations from Tat, Girgarre, Strathmerton, Kyabram, Cobram, as well as Shepp and Mooroopna. I would suggest that at most of the sites that we visited through that, I guess, western arc, each of the processors we went to are investing in bioenergy onsite to supplement their local energy needs. So industry is already heading down this path; it is what we can do over the top of that to advance it further.

**Rikkie-Lee TYRRELL:** Thank you.

**The CHAIR:** Ms Lovell.

**Wendy LOVELL:** Thanks, guys – very comprehensive presentation this morning. As we all know, everything that we do here is underpinned by our primary production – so the dairy industry in particular with the multiplier effect that that brings and also the horticultural industry. I guess my question is to Jenny and to Taylor. Jenny, you spoke a little bit about this before, but I am really interested in what the value of the loss was

to the dairy industry and also to the hort industry of this season. So in the dairy industry you had the value of milk that had to be dumped, the loss of power and what effect that had on farms, as well as, as you have just spoken about, the food processor, the multiplier effect of what was lost in production in our food processors and any other things that might come into that. And Taylor, of course, if you are happy to talk to the hort industry: the impact of additional water sitting on trees for so long, what that might mean for production for last season but also seasons to come and any multiplier effect for loss of quality of fruit for export et cetera – and I know we had the hail events on top of that, which compounded it. I would be really interested to hear that from you.

**Jenny WILSON:** So I guess in general terms from a dairy industry perspective, we produce about 1.76 billion litres of milk annually in this region. I highlighted that the wet conditions and floods came at a time when fodder production was critical for the industry. We saw an overall drop of 5 per cent this season as a consequence. Direct farm impacts – yes, there were farms that did have to dump milk as a consequence over, I would say, a four-week period – not as an individual farmer. As it spread across the region over that sort of October–November period, particularly as we got further west towards Kerang et cetera where access just became really problematic with the much slower riverine flood event, there were certainly examples of lost production. We estimate that it could have been around 2 per cent of milk that was dumped over that period. I guess longer term the impacts are around dealing with flood-impacted properties, workforce fatigue, farmer fatigue, mental health fatigue. They all play into a significant loss, and it does impact productivity over a period of time – that coupled with a whole lot of other events that have impacted the dairy industry over the last five, six, seven years, including water policy reform as well. So there is a fair amount of mental pressure that something like a flood just exacerbates over that period of time. So, yes, there were definite milk-dumping requirements and losses associated with that. There was an overall milk production loss throughout the whole season. You cannot get back that milk production; once cows drop in milk production in a season they do not come back. There were some farm exits, but not perhaps a huge amount of farm exits at this stage.

**Wendy LOVELL:** But no dollar value?

**Jenny WILSON:** Look, I would have to come back to you with a dollar value, yes.

**Wendy LOVELL:** Thanks. Taylor?

**Taylor HALL:** It would be difficult to quantify exactly with horticulture given the wet season. I could confidently say that many hundreds of millions of dollars were lost out of horticulture due to the couple of really wet years. But is that out of the scope here in terms of flooding? I know a number of orchards to the north, Loch Garry flood protection district, that are impacted, and vineyards south towards Murchison of course. So there were a number of properties directly impacted from flooding and then obviously hail from a wet season, but I am not sure which way to answer. Are we talking about wet season or flooding? They happened at the same time, but they are quite –

**Wendy LOVELL:** We are talking about flooding today.

**Taylor HALL:** Okay, so with regard to flooding, no, I could not quantify what the lost production was from the Goulburn Valley as a result of being submerged.

**Wendy LOVELL:** Can you comment on the impact that it has on the trees and their future production and perhaps on the quality of fruit for the season?

**Taylor HALL:** I would say that, rather than flooding, a wet season and growing fruit trees in wet soil for a number of years would be more detrimental than a flood that lasted for a week. I would not go further than that, though.

**Wendy LOVELL:** All right. Great.

**Linda NIEUWENHUIZEN:** Can I just add to that. Through some of the round tables – I will not name them obviously for commercial reasons – we have had most of our tomato crop wiped. We have had a lot of these seasonal crops wiped. So the consequences of that take a 12-month cycle to work through. While we might be wanting to give numbers now, I would also say those numbers will grow over the next two to three years, and certainly some of the processors and manufacturers have said the impact on lost inputs will take a good two to three years to work through the financials of their businesses.

**Wendy LOVELL:** All right. And just a general question. We all know that Mooroopna was particularly hard hit – and this is a business question – and we have a number of shops that are still empty that were badly affected in the floods, in the main street there; is there any work that is going on specifically to support businesses in Mooroopna to re-establish and to get this town moving again?

**Linda NIEUWENHUIZEN:** So there are a number of initiatives that have commenced out of Mooroopna itself and certainly, with our partner organisation the chamber of commerce, both in Shepparton and in Mooroopna. There are also a number of local community groups; I think the theme was ‘Get Mooroopna moving’, so they are working through these things. But again, there are still consequences of the flood that are evident in infrastructure, whether that is the repair of the actual shopfronts or some of the other workforce and fatigue factors. We would like to see regrowth return. It is an important part of our city, this entire area. So while I cannot talk to anything specific, I know there are a number of initiatives on the way. Probably Taylor and Amy could also touch on that.

**Taylor HALL:** Just on Mooroopna, I am fairly passionate about the town and the existing Mooroopna proper, the existing town we are sitting in right now. For certainty, into the future it needs to be protected with a levee. It is a fairly simple fix. It was proposed many years ago, back in 2002, and I think it needs to be addressed again to give the residents that reside in the old, original Mooroopna where we are right now the certainty to be able to build back on the same site, and to give it to the central business area of Mooroopna. Some of our key largest apple and pear facilities in Australia are based in Mooroopna, and to give them certainty into the future, we need a levee.

**The CHAIR:** Okay, thank you. Ms Bath.

**Melina BATH:** Thank you. Thanks, Chair, and thank you, Committee for Greater Shepparton. A quick statement: as the daughter of a dairy farmer, I concur about the importance of the dairy industry, so thank you, Jenny, for your advocacy, and everybody today. You have covered a lot of comments that I wanted to address, but the one that I would like to drill down into is about planning, so I will go to you, Jane, in a moment. But I will go to, first, your submission. On page 10 it says that the committee ‘encourages policies and incentives to assist homeowners incorporate contemporary climate resilient designs’ to rebuild once you have had flood-impacted dwellings. Can you unpack that for this committee a little bit more? What do you envision when you talk about that? Have you got any idea of costs? That could be in the too-hard basket. But also, do you believe that there should be an increase in government assistance for these initiatives? How do you see that playing out?

**Jane MACEY:** So just in terms of the design, first of all, in terms of planning about where you can actually build dwellings, that is working very closely with the council and the catchment management authority to determine where it is appropriate to build, whether that be residential communities or commercial or industrial development. So that comes back to putting those controls back into the planning scheme and having the accurate data that we relied upon so well during the flooding from the catchment management authority implemented into the scheme. In terms of some of the specific design responses, are you talking more about new developments or existing development areas, or –

**Melina BATH:** I was going off your submission. Is it elevation, or is it new technologies in homes about buffering? That is how I read it, but I just wanted you to unpack that a little bit. You can take it on notice.

**Linda NIEUWENHUIZEN:** I can –

**Melina BATH:** Okay, great.

**Linda NIEUWENHUIZEN:** In the submission on page 4 there are two maps. If you look in really closely, you will see up the very top – I will hold it up and point to it; I hope you can see it – just in here there are two sections with a big brown channel running between. To the left is the Boulevard Estate. That is actually where I live; we moved in about 2010. All the houses are built up. Our streets filled like little shallow canals and the water then left; not one house was inundated. I have a video from 7 am on the day the flood peaked and the canals are full, and 24 hours later I have the exact same video showing the streets completely bone dry. So engineering and design of the estate from the ground up was quite incredible. You went 100 metres across that brown strip to the older areas, and you did have above-floor flooding. For me they are really stark examples of being pretty close to the same location sitting on the river, and yet through design that begins from the ground

and goes up we were able to mitigate and manage the flow of water. Because we do live on a river, it is not necessarily about preventing; it is about managing how the water moves through the region when these events happen and minimising that impact.

**Melina BATH:** And who should have responsibility for that – is that council? It is planning, but should there be some state or federal government initiatives to support that? I want to tease that out as a process.

**Linda NIEUWENHUIZEN:** I think that when I look at how our estate came about – and I am conscious I am sitting between two of the architects of it – it was a really good example of brilliant work by the CMA, appropriate planning controls by council and a private sector that took the initiative to follow that guidance and invest in the design that would flood-proof that particular development. I think over time the market value starts to reflect that confidence. So, yes, we can talk through incentives and grants and all these sorts of things – and they probably would assist. Particularly in some of our older areas, there may be a need to support the introduction of contemporary design, but certainly I think when we are able to show people examples that worked, the incentive becomes much more than about dollars.

**Melina BATH:** Sure. Absolutely. Jane, you mentioned in one of your comments before getting housing developments unlocked, in the right places.

**Jane MACEY:** Correct. Yes.

**Melina BATH:** What are the impediments now? What recommendation would you make to this committee about unlocking those housing developments, in the right spot with the right scope?

**Jane MACEY:** We have got one major growth corridor that is about to be unlocked: the Shepparton South East precinct structure plan. That has been through a number of design iterations to respond to all the physical constraints across that area, including some flood-prone area. Similar to the example that Linda just spoke of, there are ways that industry can work with the authorities such as council and the catchment management authority to formalise those floodways and protect them to do the role that they are meant to do, which then provides the security for residential developable areas to provide a flood-free environment for future housing. So those areas need to be unlocked so that more homes can be provided, and I think that is just a matter of working through the state government process quickly and having confidence that the work that is being done by scientists in terms of the flood modelling, engineers in terms of the design and planners in terms of the laying out the different land-use mixes, together with the councils, the government agencies and the catchment management authority – that all of their work is correct, the assumptions are made and tested and the government then can proceed with confidence to implement those growth corridors into the planning scheme.

**Melina BATH:** Okay. One very quickly – you can take it on notice if you like. I think, Linda, you spoke about Emergency Management Victoria – this is in terms of business; the business community and their response – and how when there is a flood Emergency Management Victoria plans for business to inform their customers. I just want you to develop that a little bit more, because I felt like there were some things that you could see that would work better.

**The CHAIR:** Can I just let you know we have 2 minutes left for this session, so if there are questions on notice, people can provide them.

**Melina BATH:** If not, a short answer, and then you can provide greater.

**Linda NIEUWENHUIZEN:** A short answer, sure. We have a large number of employers. We have a diverse workforce. A lot of the time your employer is more than just an employer; they are a friend, they are a colleague, they are a source of trust.

**Melina BATH:** You live together – you live in the same town or the like.

**Linda NIEUWENHUIZEN:** Yes, and so they are a trusted source of communication. In that sense, with the state emergency management plan, which talks about the role of business in communicating to customers, to employees and to their networks, there is probably a role there, but let us make sure that that is properly supported if we are going to expect that of business.

**Melina BATH:** What would that support look like?

**Linda NIEUWENHUIZEN:** It is probably the resources. I mean, no-one wants to give advice if you do not know what you are giving advice on. I guess what we are saying is: let us really embrace that function as a pathway or a conduit for delivering some of this information rather than expecting business to do it but leaving it as an empty ask: 'You guys do it.'

**Melina BATH:** EMV needs to give you the tools.

**Linda NIEUWENHUIZEN:** Well, EMV or whoever the key resource providers are – but really just embracing it as a conduit for information, particularly in a regional community.

**The CHAIR:** We are going to have to leave it there. Thank you very much for giving your evidence today. Thank you for coming along.

**Witnesses withdrew.**