

TRANSCRIPT

LEGISLATIVE COUNCIL ENVIRONMENT AND PLANNING COMMITTEE

Inquiry into the 2022 Flood Event in Victoria

Seymour – Thursday 14 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

Stuart Locke, President, and

Graeme Dove, Committee Member, Go Seymour;

Shelley Hamilton, Owner, Wattle Motel; and

Gerard O'Sullivan, Seymour Football Netball Club.

The CHAIR: Good afternoon, everybody. 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 pay 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 those of you that are giving evidence today, all evidence being taken 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 juncture I will take the opportunity to introduce myself, and the other committee members will also introduce themselves to you. I am Sonja Terpstra. I am the Chair of the Environment and Planning Committee, and I am a Member for the North-Eastern Metropolitan Region.

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

Gaëlle BROAD: Hi. Gaëlle Broad, Member for Northern Victoria.

Wendy LOVELL: Wendy Lovell, Member for Northern Victoria.

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

The CHAIR: With that we will hand over to you to make your opening remarks. As I said, you have 10 minutes. I will give you a 2-minute warning as we approach the end, so if you could please confine your comments. It is up to you as to who wants to take up that time, but each of us will have questions for you, so you will have the full session to unpack anything you wish to. Also, when you speak, could you please just state your name and the organisation that you are representing for the Hansard record. Over to you.

Gerard O'SULLIVAN: Okay. Thank you for the opportunity to speak today. I am Gerard O'Sullivan, representing the Seymour Football Netball Club and the community clean-up event. Firstly, I just want to acknowledge those in our community who have felt and are still feeling the devastating impact of the 2022 flood. It has been a tough time for so many, and as a football-netball club we keep those affected in our thoughts.

I am here to provide you with information in relation to the flood recovery effort undertaken by the Seymour football club and the broader community. As the water levels rose and impending damage became obvious, we soon realised that even in our own football and netball community alone we were going to have dozens of

individuals and businesses that would be feeling the devastation of the impact of the floods. With that, I contacted former Member for Euroa and friend of our club Steph Ryan and fellow committee member Lyndel Feery with a proposal that we band together a number of volunteers from our football netball club that would immediately begin the enormous task of cleaning up the town. We knew our players and club members wanted to volunteer their time for the clean-up but also donate good food items that the flood victims might need. Initially we thought that process would be in conjunction with, managed and coordinated by local council, but it became clear that they could not be as nimble and did not have the resources or manpower to act as quickly as we could. We put a message out on our Facebook page for our members to let them know what our intentions were and to gauge the amount of time they could provide. The response was instant, with approximately 70 of our members ready to go when we were allowed to start the clean-up process. As word spread, with the football netball club mobilising clean-up crews, there was an incredible response from our local community, including local trades, civil works operators, businesses and general volunteers wanting to combine with us to commence the clean-up.

A town flood information meeting was called by council where they informed the community that they were unable to begin the recovery process right away. At that time, council advised affected community members that the best chance for any immediate assistance was to contact the Seymour Football Netball Club, as we were putting together clean-up teams. We then used our Facebook page, monitored by Lyndel, as a point of contact, and she would relay the information to the ground crew – where to attend, how many people and what equipment would be needed. During the course of the week there was engagement from Adam Evans from the Mitchell Shire Council in regard to additional assistance required from residents.

At approximately 4 pm on the Sunday, after water receded enough for us to gain access to the businesses and homes, a call was made to attend Shelley's motel – the Wattle Motel in Emily Street, Seymour – where approximately 70 people showed up within half an hour, armed with equipment to undertake the job of cleaning up and removing fixtures and fittings. That was the starting point of five solid days of clean-up crews going to homes and businesses to undertake the strip-out process, and more importantly, to remove all the rubbish to alleviate the mental anguish of the occupants and improve the aesthetic view of the town. The first five days was the highest impact, but there were still volunteers on the ground helping out various organisations two weeks later. Whilst I am proud of the Seymour football club, it was a whole-town effort, and it is something our community should be very proud of. Further to that, for the voluntary work that was completed, including the supply of heavy-duty machinery, trucks and manpower, a conservative value estimate would be in excess of \$350,000.

During the floods and the aftermath, I made a few observations I think are worth sharing: the community did not appear to have an adequate emergency plan; councils were limited in their capacity to assist towns, individuals and businesses quickly in the event of a disaster; access to the transfer station on our clean-up was a little disjointed; there was a delay in the deployment of the army access to clean-up tasks despite Pucka being ready and willing to mobilise; and the residents formerly occupying the inundated dwellings continued to be displaced. Thank you for your time.

Shelley HAMILTON: Hi. My name is Shelley Hamilton. I operate and run the business at the Wattle Motel here in Seymour with my husband, and I have two children – six years old and 12 years old. On that Thursday 13 October, around 4 o'clock, we had the SES come knocking on our business door, telling us the Goulburn River might peak in the evening. So when I heard that, I said to my husband, 'Look, I am going to go down to the SES centre and get some sandbags to prepare for tonight, and while I do that can you go inform the guests to say, "Get ready for tonight".' While I was driving out about 10 or 15 minutes later, I could hear my children crying and my husband saying to me, 'Oh no, hon, the water's already in the house; we can't do anything. Quickly come back.' Then I could see my little one, six years old – my husband put her on the table, and then the 12-year-old was crying, saying, 'Mum, I tried to push the water out but the water kept coming back inside the house.' And then from there, the day we walked out with our clothes, we just walked out of the old home and our business. Then we were living with our friend Shannon for a couple of weeks, and we were travelling around. So we would go to live with relatives in Euroa and Melbourne and come back to, live back in Seymour when the kids were back to school.

While we are trying to rebuild, thank you to the footy club. When we came back they were helping us do clean-ups and recovery. Then we tried to apply for some of the government grant to help us to rebuild. We have been out of business for six months, so in the meantime, for six months, we have been living with other people. With

the nature of our business, we are working with the local BeyondHousing and also the crisis centre, so we provide support to all the local people that need housing. At that time, after the flood and with finance, it was causing a lot of people that were looking for accommodation in Seymour to have to go to Shepparton, especially the domestic violence victims. Also, one of the things in terms of the support for the business grant is that the second tier we find quite complicated and challenging.

Stuart LOCKE: Hi. Stuart Locke is my name. I am President of the local business chamber Go Seymour. Go Seymour is a recognised group representing the members and supporting the community through our advocacy initiatives and events. What does the panel know about this? Well, you would know that we have no satisfactory flood mitigation plan. You may well know that there is also no satisfactory flood monitoring system upstream of Seymour. You know that the recent flood decimated a large section of our township. And you know the recovery is slow; insurance issues are crippling many, as reported in the broadsheets as recently as Wednesday in the *Age*. You know we have lost many dwellings: 254 homes were affected in some way. We believe 80-plus dwellings are still uninhabitable, and housing stock, destroyed by the floods, is an all-time low. You know that housing stock is an issue in all regional centres even without flood issues, thus adding to our dilemma.

What I am here to do, though, is to inform you of the effects on our local businesses and therefore the ripple effect on our community that you may not know about. What you may not know is that, despite all the modelling and funding offers from state, feds and local insurers also, we in Seymour have the decisions re the scientific cost-benefit of key flood mitigation infrastructure decided on not by the flood modellers, not by the hydrologists, not by the regional catchment authorities, not by the regional water management authorities, not by council officers trained and educated in planning or cost analysis and not even by the politicians of the day with funds acquired to delivered these mitigation strategies –

The CHAIR: You have 2 minutes, Stuart.

Stuart LOCKE: Thank you. You know who does make the decisions – that is our local councillors, not just here but in all LGAs that have flood management issues across Victoria. I know of none here who are educated in water flows or flood strategies, and seven of the nine do not even live in Seymour but get to deliberate on our future and ongoing flood prevention and security. In my role as President of Go Seymour and as a resident of this very street it would be negligent of me not to present to the panel why this is. Bushfire management strategies, the Hume Freeway, which was diverted around this town for future growth and benefit – they were never placed in the hands of local council decision-making, so why is flood and water management?

Do you know that one business in our town, pre the flood, was looking to invest \$3 million in expanding their business and their employee base? Because of the flood management strategy decision and the consequent flood, the future for this town in its unprotected state means that that money has now been diverted to a nearby centre – not as strategically positioned, but it has no flood protection issues. Do you also know that a resort was planned for the Emily Street business district to enhance and utilise the river environments à la the Murray River towns, with some 20 acres of river flat and a spend in 2019 of \$12 million to construct elevated cabins and capture Seymour on the Goulburn? It was not to be more than 100 metres from Macca's and the Vic Police headquarters, and yet that entrepreneur cannot invest in Seymour. That is on public record at a Mitchell Shire Council meeting in 2019. Do you know that the local caravan parks cannot invest and develop because of flood overlay issues? And yet they are the very institutions needing to increase capacity to meet the needs of this place in Seymour due to the flood. Is that 2 minutes?

The CHAIR: Yes.

Stuart LOCKE: Do you know that over 80 individual dwellings, from one bedroom to many bedrooms, are still uninhabitable to this day? That is over a year later. Do you know where these inhabitants are now? But also I would like to thank the state government for the Mickleham site, as one of my staff used that facility. Do you know that one major retail chain was closed here for nearly seven months and that 99 businesses were affected? Now since the flood, many have closed their doors or are operating online, which is not good for high street retail. Can you imagine not having fresh bread from your local Bakers Delight, ladies? It was closed for almost a year due to insurance issues, and yet none of these aforementioned economic outputs bear any weight when local councillors fear for their popularity and when scaremongers –

The CHAIR: Sorry, Stuart, I am going to have to ask you to wrap up because your time has expired. Very quickly – but we will have plenty of opportunity to ask you questions.

Stuart LOCKE: Thank you. Just to finish, I hope you are aware of those things. Thank you.

The CHAIR: All right, thank you. Ms Lovell, question.

Wendy LOVELL: I am just going to pass. I have just got something –

The CHAIR: Sorry about that. I did not know that you were doing that. Dr Ratnam, question.

Samantha RATNAM: Thank you very much for your presentation. Just in terms of coordination and communication, Shelley, I had a question for you firstly. You talked about trying to access business grants to get back up on your feet. Have you been successful with those? What has been your experience?

Shelley HAMILTON: We have now approved the first tier, but for the second tier we only got half of the amount due to the requirement that we must provide exactly the \$20,000 receipt. So what we tried to do is we tried to get two different receipts in. But they were over the \$20,000, and then they came back to me and said, ‘No, you need to be exactly the same amount.’ So we have gone back with a different receipt. Finally, they paid us around \$8000, yes.

Samantha RATNAM: Okay. So that has taken quite a long time to get that. Do you have any accounts from other businesses? Is that a shared experience? Are other businesses, do you think, experiencing the same thing, or do you just know about your experience?

Shelley HAMILTON: I have heard from other businesses, and they are also having the same experience. And the Chinese restaurant across the road also are unable to open the same thing. I think she is – yes.

Samantha RATNAM: So the administration and the requirements for that need to be looked at as well.

Shelley HAMILTON: Yes.

Samantha RATNAM: And Stuart, just in terms of your evidence, I take your point from your personal submission as well that you presented to the inquiry around who makes the decisions around some of this planning that we have to do better. We are certainly hearing that across these hearings in terms of preparedness, doing the modelling and having the resources to do the modelling. And I hear your critique about, you know, have we got qualified people at the right levels of government doing it? I am just interested in exploring that because you seem to insinuate in your submission that you think it is individual councils making the decision or they made a decision not to go ahead with the levee, I understand, after a previous decision. My understanding is that it is not them doing the research themselves. They have got council staff who have expertise in these areas who then surface reports for councils to make a decision on. Are you proposing a different model? Do you think it should be held in a different level of government? Is that what you are proposing?

Stuart LOCKE: Correct.

Samantha RATNAM: At a state level?

Stuart LOCKE: Yes, at a state government departmental level.

Samantha RATNAM: Okay. And to make decisions specifically around levees or just more generally in terms of flood mapping?

Stuart LOCKE: In our case, levees, but I guess in other cases of flood management strategies there may be different plans for different places, but across Victoria.

Samantha RATNAM: And that is interesting. We are hearing a theme around people wanting some state coordination around it. It is hard to get, for example, planning schemes updated in a timely way, given the frequency of these disasters is going to increase as well. It takes a couple-of-year turnaround to get planning schemes updated after you do all that strategic work. So that is interesting. I think that is along the same lines.

But you actually believe that they should hold the responsibility for that, not just the coordination responsibility?

Stuart LOCKE: Correct.

Samantha RATNAM: Great. I am happy to come back.

The CHAIR: Gerard, I will perhaps start with you. I just was reading your submission. It was provided to me, so I was just reading it. One of the comments that you make is that the community did not have an emergency plan, in your submission. It is something that I have been asking witnesses about both on an individual personal level – did people have an emergency evacuation plan as an individual – but then also from a town perspective, and it seems that most of the answers I am getting are no, that there are not any. Why do you think that is? Do you think people just have not turned their minds to it or have not appreciated the risks? I think what we are also hearing is that floods are not seen in the same way that fires are, perhaps. Can you unpack that for me, please?

Gerard O’SULLIVAN: I would say I think it gets put on the backburner for a while. These things are obviously high impact and, hopefully, never seen again, but the likelihood is we will, so we need to develop a strategy around a plan. And if there is an emergency plan, it certainly was not forthcoming at the point in time when we most needed it.

The CHAIR: Yes. So some of the things that might be, for example, considered in an emergency plan would be: if people need to evacuate, where do they go, and who is coordinating that or who is leading that? We have heard comments around who is disseminating information, but we have got challenges like ‘Who has a mobile phone? Who has access to the internet? Is there a role for local radio to play where there are people who are not connected to the internet?’ and those sorts of things. In your estimation, because you have made that comment here, what should an emergency plan look like at a town level?

Gerard O’SULLIVAN: Well, obviously it has got to be reviewed as time goes on. Hopefully we do not have another event like this –

The CHAIR: We will.

Gerard O’SULLIVAN: but if it does happen, we need to have it reviewed on an annual basis as a bare minimum so that we have in place current active plans so that we can enforce them at that point in time. I take on board what you say about local radio and that not everybody has got the internet and not everybody has got a phone, so we need all abilities to get that information out there. I guess a document probably just flies in the wind, but there still has to be some sort of document there that says, ‘Look, it’s going to flood Wednesday. We’re three days out. What are we going to do?’ That appeared to me to be not available. If it is there – I hope it is there – it certainly was not presented to the ground crew. The thing I would hate to see is, in the event of another disaster, the right that we were given taken away because we probably did not tick all the boxes. That is something I would sort of try and mould into some sort of plan that could be created. Obviously it has got to be created at a senior level, but with high input from the people who –

The CHAIR: Yes, local knowledge.

Gerard O’SULLIVAN: Like Neil Beer, who was talking before – he has been through it for a lifetime. And everybody in this room probably has at one point in time been involved in a bushfire or a flood event. So if we can put some heads together and develop a commonsense plan, that would be an ideal outcome.

The CHAIR: It is an important point you raise about needing to have flexibility around it, because things do change. It is a dynamic environment; not every natural disaster is going to be exactly like the previous one, so we need to continue to update it. Are there any other comments around the emergency plan or individual plans? Would any of you like to comment on that?

Graeme DOVE: Yes, I would like to comment on that. I think that we have Regional Roads Victoria to look after our regional roads and to repair them and to maintain them, and they have done a really good job of getting back onto it after the floods. They have been trying to get areas fixed up. Why don’t we have a state department for regional resilience covering floods, fires and also droughts? They are very big problems. They

are not able to be handled properly by individual councils. When you look at the resources that councils have, they do not have enough resources to actually mobilise people to get out there and help where needed, no matter what the disaster is. If we had a properly set-up department to handle this for regional Victoria, I think it would be an excellent idea. We could actually see some real value in getting that to happen, because for some of the problems we have around here, insurance is a problem. We do not have any hydrologists that actually agree on what happens – you know, ‘What’s flood-covered and what’s not?’ and ‘What’s this and what’s that?’ If we had a resilience portfolio, there would be the opportunity to bring in specialist engineers and designers – people who know how to do this stuff, people who know how to construct mitigation for flood and for fire and also help when we have got drought. If we had experts in a team, and it was a department of state government and it looked after regional Victoria – that is the missing thing that we have got in this state.

Now, I do not travel just around here. I actually live in Bendigo. I run businesses here and in Kilmore. I am also from Echuca – that is where I grew up. I have worked in Shepparton. I have lived in Stanhope, and I have lived in Nathalia. I have been in floods. I have been in fires. When we had the 2009 Black Saturday fires, the state government set up a tourism recovery plan and asked me if I would go on that and help coordinate to make sure from a business perspective that the money did not get wasted. I mean, these things are extremely important to me, and they are extremely important to our community here.

Businesses can get back up and going far more easily than the people who cannot get back into their houses. Around here some of my neighbours have not been in their houses since we flooded. One of those houses has seven people in it normally. It has got a caravan and a portable ensuite. It is just seriously a joke. They were insured, but they cannot – they are only just starting to work on their place now. I am sorry, but I do not find that acceptable from a community point of view no matter where you live. I think it does not matter whether the community is in Mildura, whether it is down in Bairnsdale, whether it is in Warrnambool or whether it is in Seymour, we need something in regional Victoria that is a real plan. These things are going to continue to happen.

We have a really good plan here in Seymour to build a mitigation plan, but in the end it became evident to council that public sentiment was fading. People did not want to have to pay, did not want to have their rates increased. And then a survey was taken of the whole town. Twenty per cent of the town is all that is affected in the flood plain, but the whole town is told it is going to have to pay – ‘Sorry, that is just what happens,’ – and all of a sudden a really good plan and a really well funded, well organised thing gets flicked out the window.

We have got to stop this sort of stuff happening in the future. Take these things away from local councils. Bring it into a department of state government, manage it properly and give us the resources that we need. One suggestion I have for that: we have got a new tax that has come in now – you know, the new tax on rezoning; they call it a windfall tax. I do not mind paying a windfall tax if we can actually get some benefit out of the windfall.

Melina BATH: Hypothecate.

Graeme DOVE: Sorry?

Melina BATH: Hypothecate.

Wendy LOVELL: ‘Hypothecate’ means allocate that money to this –

Graeme DOVE: Yes. Sorry. That is what I am meaning. So if we could allocate that money to fund this department, I would be more than happy. If we could get a rezoning here on a property that I have – if that could get rezoned because we have got a flood overlay removed – I would be more than happy to pay the tax, and I would like to see it go to this statewide resilience fund. We need it. I would be seriously happy if we could get that money that is coming in from regional areas. The windfall does not affect metropolitan areas, because we have the GAIC there. So this is a tax that fills that gap in regional Victoria. I would really like to see it happen.

We have got to grow, and we have got to be able to expand. We cannot do it if we do not have the proper resources. Councils themselves, no matter where they are in regional Victoria, do not have the capacity to do these things. It is not fair and it is not reasonable to take their resources away from the other things that they need to do when we have disasters. You throw them in off the deep end; they do not really know how to

manage these things. And they do their best, like this centre here. Stuart and I are on the recovery committee, and they are doing a good job of trying to get things and keep things together, but gee, when I walk around the place and drive around here, there is a heck of a lot of stuff that still needs doing. Should we do something better in the future, or should we just let it get worse – because this time our hospital missed by millimetres being inundated. In other places like Rochester, you can see there now – I drove through there only the other day – that their hospital is a mess still. This is just not right.

The CHAIR: Stuart, did you want to add anything?

Stuart LOCKE: I think Graeme has encapsulated a lot of it.

The CHAIR: No, thank you. That was a very comprehensive answer, so thank you. And it is good to hear from a business perspective what your thoughts are. I mean, this is the point of these hearings; we are hearing from lots of different stakeholders on their views about all these sorts of things. Ms Lovell, I will come back to you now.

Wendy LOVELL: Thank you. I apologise for before – I just had a bit of chocolate in my mouth. So I acknowledge the impact on individual residents and the fact that they are not back in their homes yet. But you are a business group, so I want to ask you briefly about businesses. This is probably more to Stuart. Stuart, how many businesses were actually inundated, and what has been the main barrier to them re-establishing? Has it been access to grants, has it been difficulties with insurance companies or have they made the choice to operate online rather than go back into the CBD because it is in a flood-prone area?

Stuart LOCKE: The exact number of businesses that were inundated, I cannot give you the number, but I know there were 99 businesses affected by the floods. Of course, some businesses are affected physically, but many of our businesses are affected by the ripple effect of the floods – communications cut, Emily Street was closed for days.

Wendy LOVELL: Loss of trade.

Stuart LOCKE: Yes, it is the whole loss of trade. And of course not only that, it is the publicity that comes with it. So when a flood comes, it comes and then it goes, but the publicity and the media still tell everyone that Seymour has been destroyed by flood, like Rochester is. I am sure people still avoid Rochester because they still think it is flooded. It is just the perception. But a lot more businesses than those initially inundated were affected than that number. There are over 80 businesses now still affected, as you say – either a combination of insurance claims or uninhabitable because there is damage and asbestos. And some businesses are on the edge, as a lot of small businesses are. So this flood just tips them. It is not for any other reason than, ‘I just can’t resurrect the business again.’ We know of one business that has gone online now. So there are a combination of things. I cannot talk to the grants specifically – my business was not affected – but there were private grants out there that I was involved with. There was a \$2500 thing. You had to provide an invoice of something concrete like a laptop, photocopier, whatever. That was rolled out really quickly. One of my staff who had a business formerly got very frustrated with the inability to get grants, and I think he did not tick a box.

Wendy LOVELL: Is there anything that can be done to assist the business community in Seymour immediately?

Stuart LOCKE: I think the long-term planning is the key for any business here at the moment, yes.

Wendy LOVELL: Shelley, it is interesting – you said you had the two children.

Shelley HAMILTON: Yes.

Wendy LOVELL: I am just wondering about post-traumatic stress on the children and how the children are coping post the floods.

Shelley HAMILTON: After the flood, children have to go back to school, so my 12-year-old was a little bit struggling. She was crying. She was saying, ‘Look, I can’t go back to school, because I’d be embarrassed. I lost all of my stuff, and I lost my school uniform. I’ve got no school uniform.’ We are sending her to school to let the school know that she is a little bit struggling, so the school said, ‘Don’t worry, we’re sending out to the children so no-one is going to ask, “How did you go with the flood?”’ The school also provided once a month a

counsellor coming out to speak to her, because she said she could not sleep, she could not eat and all she was dreaming about is the water. And she loves swimming. So at school she would always compete. Apparently butterfly is the best. She got the medal for that.

Wendy LOVELL: That is excellent.

Shelley HAMILTON: But now she refuses to go back to the pool. So she has not been ever since we got flooded.

Wendy LOVELL: Is there further support still coming for that, or is that initial support gone now?

Shelley HAMILTON: Not anymore, no.

Wendy LOVELL: No more support?

Shelley HAMILTON: No more support, yes.

Wendy LOVELL: So obviously it is still needed if she will not go back in the swimming pool?

Shelley HAMILTON: Yes.

The CHAIR: Ms Tyrrell?

Rikkie-Lee TYRRELL: No. Unfortunately, people keep asking and answering the questions I had.

The CHAIR: Ms Broad.

Gaelle BROAD: Thank you to all of you because it has been very insightful. Shelley, I just want to ask, I guess, about the business grants. You mentioned you sort of had \$8000 only paid out in the second part, but what was the damage cost for your business? Like, it was entirely flooded, wasn't it?

Shelley HAMILTON: Yes, we were entirely flooded. We lost everything, all the belongings, so we do not have anything. We would come back home, we had to replace all the fittings, all the fit-outs in our businesses, and also our home. I was just telling Melina last week. We saw Melina and said, 'We just got our bathroom last week.' We have not had a bathroom for six or seven months, so we are having showers in the motel room. It took us about six months, still ongoing, so we have got other stuff to fix. With the grant itself, I think probably one of the requirements, the second tier, is you must provide exactly a \$20,000 receipt to prove it in order for them to get the payout. So we submitted over 20 and then, 'No, come back, and can you submit another different receipt?' So we are trying to. And just finally, the payout, but not \$20,000 – we only got \$8000 because the receipts were not what they want, like \$20,000.

Gaelle BROAD: And yet your whole hotel has been flooded. So what is the estimated damage cost to that?

Shelley HAMILTON: We have spent all our savings. We saved up and we have withdrawn some of our mortgage out. So far it is nearly \$300,000.

The CHAIR: And were you insured, sorry?

Shelley HAMILTON: We were insured, but we did not have cover for flood insurance.

The CHAIR: Right. So uninsured, then, pretty much.

Shelley HAMILTON: Yes, we were.

The CHAIR: Uninsured – none for flood, so that is uninsured. Did you have anything further?

Gaelle BROAD: Yes. I guess just with the business grants, there were three phases to that. Just from your experience for businesses moving forward, this is a highly anxious time when you are in the middle of recovering. You are dealing with children. What could be improved in that process for businesses in future?

Shelley HAMILTON: I guess making them easier, the requirements themselves. When you get into the site, you feel so overwhelmed. And at that time we lost all our identification, so we walked out. We could not find our passports, we could not find our drivers licences. Then we went to the hub recovery, and somebody tried to help us, through logging it, to get the initial \$5000. But they said, 'I'm sorry, you have got no ID. Can you go back to find something?' And then that was the thing –

Melina BATH: It was floating down the river.

Gerard O'SULLIVAN: It was in Rochester.

Melina BATH: It was floating away, your ID.

Shelley HAMILTON: Yes. We must have left it on the table or in the handbags. We could not find it, so we walked out without all our IDs.

Gaelle BROAD: I am just interested too, from your perspective, from business locally: we heard from the council this morning about the proposed levee around Seymour and there being a 'no' position at this point. But does business have a different perspective on the value of the levee? If you could talk to that.

Graeme DOVE: Yes, I can certainly talk to that. Since 2007 I have been involved in virtually every flood study that has happened in Seymour and been involved in many consultations with designers, engineers. Basically, yes, we as the major businesses in Emily Street petitioned council back in 2010 to get this done. It was done. There were lots of surveys done, there was lots of support.

Nearly 10 years later, in 2019, we were asked – in fact I think it was on Thursday: could I be ready for Monday night for council to make a presentation? Because the council looked like they were going to overturn this and get rid of this whole project. So I got together a few of the other people that I could as quick as I could, and we repetitioned and put back in what we had put in in 2010 and updated it for 2019 and said, 'We really want this project to go ahead.' I stood there and said, for the community and for business growth and for things that I could see that we could do as a business and with other people as a group, these are the things we would be able to do if this overlay went and the town was protected and you could get better insurance and you could get better everything else. This was essential for us in Emily Street, that section of town. One of the other residents said to me just recently, 'What chance do we stand? We're 20 per cent of the population of Seymour, and when you take a vote of all the people in Seymour and 80 per cent live somewhere else and they look like they're being told they're going to have to pay extra money for us, what do they do?' Well, I can tell you what I was told at one of those meetings. My adjoining businessperson and I were there, and a person that we knew came up to us and said, 'You guys want this levee to go ahead. It's only going to help you guys down that end of town. You're not getting any of my money. You can sink or swim on your own.' That, unfortunately, is not a great community comment. Now that the flood has happened, I would guess that a lot of the people that live in other parts of Seymour that have not been able to access services and have had disruptions of their livelihoods might feel a bit differently.

Unfortunately, we, the major business operators in Emily Street – the majority of us – have for years pushed to get this done, because it is not possible to pick up your business and move it out to the edge of town and move it onto higher ground; it has been suggested by many people that that is what we should do. The infrastructure costs that are sitting in that area are massive. You know, we have got police stations, we have got hospitals, we have got our major sporting grounds, we have got the showgrounds, we have got all sorts of things in there. Government departments are in there, shops are in there, the big supermarkets are in there, the retail shops – there is so much stuff there. The police station, the courthouse, you name it – it sits in that area. This needs to be protected, and yet we do not get a strong enough voice. That is how we feel about it.

Gaelle BROAD: Okay. So the priority is you would like to see the levee built?

Graeme DOVE: Absolutely. It is just essential to getting this place going, because the catchment management authority here just recently gave us a presentation and they said, 'We won't force mitigation on any town or any city that does not want it, but if they want it, we would support and try and help them get it organised.' But the problem is we do not get the support here locally. That is why I want it moved away from local areas and made a state thing. Get it away from the local influencers, because the lady that said that to me is saying, 'I still haven't got a chance of getting back into my house yet. We're never going to get anything built

here. I'm never going to get the value of my house back. I can't move anywhere else. I can't afford to buy somewhere else. I can't afford to do this. This is just not fair.' That is not my perspective, that is a resident's perspective of it as well.

But from a business point of view, yes, I think we have done as much as we possibly could to influence council to get this done. There was a whole thing that went through national resilience in 2010. It was approved to be done. There was state funding, there was federal funding. There was even a late offer by Jaclyn Symes. She stated in a pre-election meeting here in Seymour – I was not present there; I have got it second-hand, but you could check that with Jaclyn Symes – that she offered a late offer of about \$12 million or \$14 million: 'Come on, get this done.' And she said she was rejected by the council. I mean, it is unfair. It is unfair on the people that are affected by it.

Yes, we are affected by it, but as I said earlier, my main concerns are for the people who cannot get back. There are a lot of people that are missing out of this town. We do not know where they are. We do not know who they are. They were couch surfing in the units. They did not have a name, they did not have a face, and they are not here now, because all those buildings are empty. This is not funny. I go around other towns, and they are making a big noise about the floods because all those people are still there. In Seymour we have lost people. We do not know who they are or where they are. And I am sorry – I mentioned this at a dinner with Andrew Crisp – how can we do this? How can we not be prepared for these things? How can we not know who lives in these places and who is going to check on them?

The CHAIR: I think we heard at a prior hearing about vulnerable people, and I guess that is what you are speaking about.

Graeme DOVE: That is what I am speaking about.

The CHAIR: Yes, and how we look after them and how we know where they are or who knows where they are.

Graeme DOVE: Yes. It is really, really sad. And one thing I will mention as well – and this was a personal interest for me and for my business: we have an organisation in Seymour called Goulburn Options, and Goulburn Options look after about a hundred disabled people from a really broad-ranging area. They lost all of their vehicles. They were totally in trouble. So I and my son – we are basically the people that own our business – put some pressure on a few of our friends to help. So we got some vehicles and we got some funding, and we got vehicles that you could not even get. There was one coming into Australia – they needed one that was suitable to put a wheelchair-lifter in. They had that on the road within six weeks because we put pressure on people at Toyota to help us. They are a great organisation. They are looking after a hundred people, but think about this: if they are not there to give the respite to the people who are looking after these disabled people, there are another 300 or 400 people who are carers who cannot get respite – the system is going to fall apart. So to me – I have been working with the people there and understanding them for a long time – there was nothing else I could do but get off my butt, get on my phone and get help for those people, to get them so that they could mobilise these people around and look after them. It is such a horrible thing to think these people are not going to get looked after. Now, they are a different group to the people who – we do not even know who they are. We have got to do better in this state. I am sorry, but it is just not acceptable.

The CHAIR: Thank you.

Melina BATH: I have not had a third go. Thanks, Chair. I want to thank each and every one of you for the impact and positive commitment you have made to your community in a variety of ways. I have got lots of questions, but you finished off, Graeme, so I will start back with you.

Graeme DOVE: Good.

Melina BATH: You did not have a chance to read your document. Is there anything in there that you would like to share with us that you have not? That is the first thing. I want to probably direct that to that the Seymour flood levee bank project – I have got that right, haven't I?

Graeme DOVE: Yes.

Melina BATH: It had some money behind it, \$5.8 million, from the federal and state governments – I am not sure of the split – 10 years ago or more.

Graeme DOVE: Yes.

Melina BATH: I want to understand where that money might have gone to. I guess you are a businessman, you are not a councillor.

Graeme DOVE: That is right.

Melina BATH: When you presented to council saying, ‘We want the levee,’ what documents did you have? Did you put forward a submission in your short space of time? Have you got that, and could you share it with us?

Graeme DOVE: Yes, I have certainly got some documents here.

The CHAIR: You can provide them on notice too, if you want to.

Melina BATH: Yes, that is right.

Graeme DOVE: If I had done my presentation – I have these documents here, and I am happy to provide these documents here and have them tabled. This is a record of things since 2010 – things that we have done, things that we have put together, copies of letters that we have sent in.

The CHAIR: Is that to council?

Graeme DOVE: Yes, to council, as businesspeople – an advertising campaign that we ran back in 2008–09 here in Seymour. There are some documents here. I would be very happy to table these documents and let you have a look at what we have got.

What happened was that in 2010 the council had to apply to national resilience to get the flood mitigation funding. They had to provide evidence that they had the proper studies done by appropriately qualified people who could say beyond a reasonable doubt that building this –

Melina BATH: Would make a difference.

Graeme DOVE: would make a big difference. That was then signed off by the then CEO. Then state and federal money flowed through. I think there were two lots of grants. The first one was in 2011, and I think it may have been 2013. Some of that money would have been spent on the designs that council did for this. What happened to the balance of the money I could not tell you. I am not a councillor. Somewhere in my papers there I saw that in a budget for 2019–20 there was something like 180 – no, it was not 180. Anyhow, there was an amount of money. You would have to look in the things. I have got a copy of that if people want it. But there was an amount set aside to be put towards this project in the 2019–20 budget, but the project was then dropped. I do not know what happened to that money. I could not tell you. It is not for me to say.

Melina BATH: No, no. I just wanted to ventilate it so that there was the other side. I did ask council today – this is just for an understanding, this is about aerating the conversation around this – if they would revisit the levee. I think the answer was generally no. But you are saying from a business and community point of view you want a refresh of that?

Graeme DOVE: We are talking in this environment, and I will talk to you about what I think there. I have had a number of people suggest to me that if we all got together and sued council because they did not build this, would we have a case to have a class action? My answer to that is very simple. Why would you sue your council? That is really not very smart. You do not do things like that, in my opinion. You do not do that. But yes, the council may not have made the right decision, but they based that decision on community sentiment – the whole community of Seymour’s sentiment – and the information that went out to them may not have been very well sent out to them, it may not have been very factual and it may have been just people’s opinions that were circulated. In fact there was a campaign, I believe it was on Facebook – I do not use Facebook myself, but I believe it was there – to stop the levee. It was very heavily pushed, and I think that would have changed public sentiment quite substantially. However, after the floods the same thoughts were put out there that we should sue

the local quarry, because the water came up and over the quarry. The quarry has a safety bank so that vehicles cannot go over the top of it into the big ditch where they have been digging it out. This is the quarry on the west side of Seymour. They have a safety bank. So the proposition was being put out there that the failure of that bank was the reason why Eliza Street, along the railway line, flooded. That is not true.

Melina BATH: So your group is not advocating suing in any way. You want positive solutions.

Graeme DOVE: Correct. We do not want to sue the council; we do not want to sue anybody. We just want a positive outcome, and we want things done properly.

Melina BATH: Great. Can I move to Shelley. I actually stayed at your – and paid for – accommodation last night, and I can tell you the new bathrooms are delightful and recommend Wattle Motel. Just for clarity, you do have insurance?

Shelley HAMILTON: I do have insurance.

Melina BATH: You do have inundation insurance –

Shelley HAMILTON: Yes.

Melina BATH: but you do not have flood insurance because the flood overlay is too high. Is that –

Shelley HAMILTON: Yes, that is correct.

Melina BATH: Okay. Thank you. I was trying to get my head around that. You also say – I know you have spoken here – that you house women and families in crisis, domestic violence cases and the like.

Shelley HAMILTON: Yes.

Melina BATH: Where are they? Not being able to come to your usual facility, where have they gone, do you think? And how important is it for that to be local and for them to be able to stay in your accommodation?

Shelley HAMILTON: What I have heard so far is that now, because we are unable to provide that accommodation, most of them have moved to Shepparton. So Shepparton has been providing that support. I guess, for me, it is very important to support all these victims.

Melina BATH: You are a caring person, and you have a good community conscience.

Shelley HAMILTON: Thank you. That is why we are working with BeyondHousing and all the crisis centres, so we open up the doors to those women that are in need.

Melina BATH: Thank you. Gerard, congratulations to you and your team of volunteers, which was ever expanding at the time. What would have helped you? You took it upon yourselves to activate support and an immediate response to the community. What would have helped you from a chain of command – we will say a government response, but a chain of command response? What would have been something that you could have used?

Gerard O’SULLIVAN: I think the capacity to involve the army base sooner would have been better.

Melina BATH: Puckapunyal is not very far from here, is it?

Gerard O’SULLIVAN: No, 8 kilometres. Steph and I had a conversation with the area commander out there about deploying the army a lot sooner than it was, but there was, for want of a better description, red tape involved there, meaning that they could not deploy until the Wednesday after the event. I am not laying blame there by any means, but if we had been able to get more of those guys in quicker, it would have been better for us.

Melina BATH: And bringing equipment with them, or could you have supplied that?

Gerard O’SULLIVAN: Yes. In a review of what they were actually able to supply, we would probably ask for a bit better next time, if there had to be one. They provided arms and legs and muscles, but there was not

much equipment in terms of trucks or excavators, which the local guys did provide. But we acted quite swiftly and with the approval of local authorities. I think it would have been a real tragedy if we were restricted in what we were trying to do. At that point in time – and I will keep referring to Steph because she was on the ground with the team – Steph did make a lot of phone calls to the Premier’s office in regard to getting roads open that were being closed, which allowed our equipment and haulage people to get out to the transfer station a lot more efficiently. I probably have not answered that perfectly for you, Melina, but we were just up and going and really vibrant about what we wanted to do and achieve.

Melina BATH: And you say \$350,000 in in-kind donations and non-hire of equipment was vital to help with the clean-up et cetera. We have not organised this beforehand, but in your football–netball club grounds – because they are beautiful down there; they are a whole integrated area that I am sure the community use – is there something that you particularly have on your wish list?

Gerard O’SULLIVAN: Oh, yes. We want new clubrooms but everyone else does too. Everyone in country football wants new clubrooms that has not already got them. We were actually very satisfied with the outcome of what we were given, for want of a better description, post flood. Our ground was resurfaced. The buildings that were affected, yes, did take some time to get reinstated, but they have been reinstated well. I can also briefly speak from a cricket point of view because the cricket was at the start of their season, so they were relocated to another facility that was vacated by a previous side. To council’s credit there, they acted quickly in giving approvals to allow us to go to that space. But yes, if you are handing out any gifts, Melina, I will have a brand-new set of clubrooms, thanks.

Melina BATH: Not quite germane to the terms of reference, though, is it?

The CHAIR: No. If I can, can I just follow on from that? I am listening very carefully, and it is clear that a number of you in business have capacity to kind of step in very quickly. You are talking about people who might own excavators, and builders. Do you volunteer at all with the SES then?

Gerard O’SULLIVAN: Personally, I do not. I am involved in quite a few town organisations but not the SES. I will not go into that, because it is not a question you are asking me for. But no, there is a strong volunteer base out there. We had a little bit of time out there during the course of the event and could not admire the people enough. They were fantastic.

The CHAIR: I am just wondering, though, if, like you are saying, you may not be able to take on any more volunteering role but perhaps in an informal way, if you have got resources that you could offer in an emergency situation –

Gerard O’SULLIVAN: Absolutely, yes.

The CHAIR: that could be something as an adjunct.

Gerard O’SULLIVAN: I guess it comes down to the training aspect of stuff. Like, there would be a multitude of people in our organisation who, if they were asked for help, would go, ‘Yes, no problem, we’re there to help.’ But if you got to the gate and they said, ‘Have you have your white card, your red card or your orange card?’ – well, we are probably going to get hit with some restrictive natures there.

The CHAIR: Yes. Any other questions? Gaele.

Gaele BROAD: I am just interested, I heard reports from different people – like, insurance is complicated, certainly for business. There are about 15 different privately organised hydrologist reports to try and get some of that assistance and evidence for insurance cover. Do you think that there should be like an independent hydrologist that comes to a town to help make it easier for businesses in the recovery phase? What are your thoughts?

Graeme DOVE: My thoughts are that is precisely what we need, and it is in my notes there as well. That is precisely what we do need, because I have heard from half a dozen different people that they have heard half a dozen different interpretations from half a dozen different hydrologists about what the outcome of their insurance claim will be. Personally I did not have a hydrologist come in, but I did have an insurance assessor come in who said to me, ‘You can’t replace that piece of concrete in your floor in your workshop. That’s

beyond the scope of this.’ And I said, ‘I’ve already replaced it, and you’ll pay for it because it was ripped up. Here are all the photos. This is what my insurance company told me to do. Here’s the evidence.’ He said, ‘Oh, look, you could build a six-storey building up top of this concrete, it’s so thick. It’s this, it’s that, it’s something or other else, it’s reinforced and it’s something, something, something.’ It was not reinforced. It was 50-plus years old. Yes, it was thick. But the water came in from underneath on the west side and pushed there for well over a day, and it scoured it out underneath. I have got hoists sitting on that concrete, and those hoists have got to hold fairly heavy cars. They are rated for over four tonnes. I am not going to put my people working underneath a car, and I am not going to put my customers’ cars at risk by not doing that. So eventually I won the argument, but why should I have to have that argument when it is actually such basic, simple stuff. We could not put a hoist on there. You drilled a hole into the concrete, and it went through and there was a gap underneath it like that. Seriously, we need people. That is why we want a resilience set-up so regional Victoria has its own resilience team – hydrologists, engineers and experts – to help us in these situations, regardless of whether you have got insurance or whether you have not or whether you are trying to put claims in to government for funds that are out there because there have been funds made available. Shelley’s example is perfect. I mean, how damn ridiculous is that? If we had people on the ground out here coming and seeing Shelley and seeing her place, they would be able to assess it and give her the \$20,000 grant. It is just so damn ridiculous that you have got to go through some paperwork system and send it in – upload it onto your email, send it in and, ‘Oh, it went over the \$20,000,’ if it is not exactly right. Come on, be serious. We need people on the ground when these things happen who have got the okay to go out and say yes. That is what we need.

Wendy LOVELL: My question actually follows on from that because it is to do with the \$20,000 grant. Someone was telling me this the other day – it might have even been you, Shelley –

Shelley HAMILTON: Yes, that was me.

Wendy LOVELL: that you could only submit one invoice. You could not have submitted, say, an invoice for \$7000 for carpets and \$5000 for plumbing and \$3000 for something else, even though that would have come to less than \$20,000. You could only submit one invoice and you could not submit an invoice over \$20,000 and get \$20,000 of it.

Shelley HAMILTON: No. They wanted the amount of the invoice to total \$20,000. Regardless of if there were two or three, they had to make up exactly \$20,000. So if it was \$20,000.60 or whatever, they came back with, ‘No, it’s not exactly \$20,000.’ What we have done with the businesses that are helping us with our cabinets and our flooring is we are paying not in instalments but separated into two invoices. We asked if we could please pay in two payments. So we are paying them separately, but the amount is not exactly \$20,000, so we submitted it and it came back with, ‘No. Can you give me other evidence of the invoice?’ So we sent it in again and then finally the third time we sent it in we got the payment coming through of \$8000.

Wendy LOVELL: Yes, fine.

The CHAIR: All right. Thank you all very much for coming in. We really appreciate hearing from the business perspective and the challenges that you have been facing post flood. Thank you all very much. Best wishes for a speedy business recovery.

Witnesses withdrew.