



Legislative Council
Environment and
Planning Committee

The 2022 flood event in Victoria

Inquiry | Interim Report

April 2024

Published by order, or
under the authority, of the
Parliament of Victoria
April 2024

ISBN 978 1 922882 70 7 (print version)

ISBN 978 1 922882 71 4 (PDF version)

This report is available on the Committee's website:
parliament.vic.gov.au/epc-lc

Cover image courtesy of Campaspe Shire Council

Committee membership



CHAIR
Ryan Batchelor
Southern Metropolitan
from 21 November 2023



CHAIR
Sonja Terpstra
North-Eastern Metropolitan
until 20 November 2023



DEPUTY CHAIR
David Ettershank
Western Metropolitan



Melina Bath
Eastern Victoria



Gaele Broad
Northern Victoria



Jacinta Ermacora
Western Victoria



Hon Wendy Lovell
Northern Victoria



Dr Samantha Ratnam
Northern Metropolitan



Rikkie-Lee Tyrrell
Northern Victoria



Sheena Watt
Northern Metropolitan

Participating members

John Berger, Southern Metropolitan
Anne-Marie Hermans, South-Eastern Metropolitan
Evan Mulholland, Northern Metropolitan
Rachel Payne, South-Eastern Metropolitan
Richard Welch, North-Eastern Metropolitan

About the Committee

Functions

The Environment and Planning Standing Committee will inquire into and report on any proposal, matter or thing concerned with the arts, coordination of government, environment, and planning the use, development and protection of land.

Secretariat

Lilian Topic, Committee Manager
Caitlin Connally, Inquiry Officer
Kieran Crowe, Inquiry Officer (until October 2023)
Imran Ahmed, Research Assistant (until February 2024)
Adeel Siddiqi, Research Assistant (from January 2024)
Julie Barnes, Senior Administrative Officer
Sylvette Bassy, Administrative Officer
Ben Kimber, Communications Adviser

Contact details

Address Legislative Council Committees Office
Parliament of Victoria
Parliament House, Spring Street
East Melbourne Victoria 3002

Phone +61 3 8682 2869

Email floodinquiry@parliament.vic.gov.au

Web parliament.vic.gov.au/floodinquiry

Contents

Preliminaries

Committee membership	ii
About the Committee	iii
Terms of reference	vii
Chair’s foreword	ix
Findings	xi
1 About the Inquiry: Northern Victoria	1
1.1 Inquiry into the October 2022 flood event in Victoria	1
1.2 Public submission phase	3
1.2.1 Submission writing workshops	5
1.3 Public hearings and site visit	9
1.4 Open mic sessions	10
1.5 Online and social media engagement	12
2 Why has the Committee released an Interim Report?	15
2.1 Northern Victoria focus	16
2.2 Final Report	17
3 The October 2022 flood event in Northern Victoria	19
3.1 Introduction	19
3.2 The October 2022 flood event	19
3.3 Rochester	20
3.4 Seymour	23
3.5 Greater Shepparton	26
3.6 Echuca	29
3.7 Water releases from Lake Eildon and Lake Eppalock	33
4 Flood recovery in Northern Victoria	39
4.1 Introduction	39
4.2 Financial recovery	40
4.2.1 Community services funding	44
4.2.2 Committee findings	46

Contents

4.3	Temporary accommodation	47
4.3.1	Housing issues in Northern Victoria	49
4.3.2	Housing issues following the 2022 flood event	52
4.3.3	Committee findings	54
4.4	Debris and structural damage to infrastructure	55
4.4.1	Committee findings	60
4.5	Community support	61
4.5.1	Committee findings	64
4.6	Insurance	65
4.6.1	Committee findings	67
4.7	The Final Report	67
Appendix		
A	About the Inquiry	69

Terms of reference

Inquiry into the 2022 flood event in Victoria

On 22 February 2023, the Legislative Council agreed to the following motion:

That this House requires the Environment and Planning Committee to inquire into, consider and report, by 30 June 2024, on the state's preparedness for and response to Victoria's major flooding event of October 2022 (the Flood Event), including but not limited to the —

1. causes of and contributors to the Flood Event;
2. adequacy and effectiveness of early warning systems;
3. resourcing of the State Emergency Service, the adequacy of its response to the Flood Event and the adequacy of its resourcing to deal with increasing floods and natural disasters in the future;
4. implementation and effectiveness of the 2016 Victorian Floodplain Management Strategy in relation to the Flood Event;
5. location, funding, maintenance and effectiveness of engineered structures, such as floodwalls, rural levees and culverts, as a flood mitigation strategy;
6. Flood Event as a whole, including but not limited to, the catchments and floodplains of the —
 - a. Avoca River;
 - b. Barwon River;
 - c. Broken River;
 - d. Campaspe River;
 - e. Goulburn River;
 - f. Loddon River;
 - g. Maribyrnong River;
 - h. Murray River;
7. the 2007 decision of the Minister for Planning to approve the construction of a flood wall around Flemington Racecourse and whether the growing impacts of climate change were considered;
8. the implications for future planning decisions including —
 - a. how the Victorian planning framework can ensure climate mitigation is a consideration in future planning decisions;

Terms of reference

- b. how corporate interests may influence decision-making at the expense of communities and climate change preparedness; and
9. any other related matters.

Chair's foreword

This Interim Report for the Environment and Planning Committee's Inquiry into the October 2022 flood event is an acknowledgement of the enormous contribution the regional community made to this Inquiry.

I would like to thank all of those who made a contribution to our public hearings in the regional Victoria towns in northern Victoria that the Committee visited: Rochester, Echuca, Seymour, and Shepparton. I would also like to thank those from surrounding areas who came to the hearings to make a contribution, or who provided a submission.

There were also contributions from regional people at our online open mic and others provided evidence at hearings in Melbourne.

Further, as this Interim Report outlines, there were 880 submissions to the Inquiry. Many of the submissions are from experts, and government and non government agencies. The majority are from those who experienced the immense challenges of the floods personally. It could not have been easy to make a contribution whilst personally dealing with those challenges. We are grateful to those who could provide their insights and reflections.

I hope that this report has demonstrated that those who experienced flooding and who understand the challenges of recovery best are at the forefront of our thinking in relation to our Final Report.

The Final Report will include a discussion of the Maribyrnong flooding and will include recommendations to the government for both regional Victoria and Maribyrnong in three key areas: Mitigation (including planning and preparedness); Recovery and Response.

I thank the previous Committee Chair for her contribution to the hearings in Northern Victoria, and my Committee colleagues for their commitment to this important Inquiry.

I am delighted that we are able to table this report in Echuca today.

I commend the report to the House.

A handwritten signature in black ink, appearing to read 'Ryan Batchelor', with a large, stylized flourish underneath.

Ryan Batchelor MLC
Chair

Findings

FINDING 1: The complexity of processes associated with flood recovery financial supports exacerbated the distress of some flood-impacted individuals, families and businesses. Some communities experienced delays to immediate relief and some were potentially deterred from claiming assistance which would have facilitated recovery. **47**

FINDING 2: Despite the availability of a wide range of grants and financial support programs, the support available does not always effectively align with the actual needs of affected individuals and communities. **47**

FINDING 3: In Northern Victoria, the broader issues of housing availability, affordability and suitability in the region created additional strain in housing flood-affected people. These issues underscore a systemic challenge extending beyond the immediate emergency response. **55**

FINDING 4: In Northern Victoria, the October 2022 flood event has seen the prolonged submersion of land and infrastructure resulting in extensive damage and erosion. The damage of the floods has been widespread including the tragic loss of life, displacement of residents and damage to thousands of homes and businesses. **60**

FINDING 5: There is a pressing demand for comprehensive community support, including practical measures, and a critical necessity for increasing support mechanisms addressing emotional and mental impacts for an effective emergency response. **64**

FINDING 6: Timely insurance processing is crucial for easing financial strain and expediting post-disaster rebuilding. Delays or inadequate coverage prolong hardships, hindering recovery for individuals and communities. **67**

Chapter 1

About the Inquiry: Northern Victoria



Wayne Park gives evidence at the Rochester open mic, with Paul Poort (left) and Judi McKail (centre).

1.1 Inquiry into the October 2022 flood event in Victoria

On 22 February 2023 the Environment and Planning Committee received its first inquiry for the 60th Parliament. The Legislative Council asked the Committee to investigate Victoria's preparedness for, and response to, Victoria's major flooding event of October 2022. In particular, the Committee was asked to consider factors such as what caused or contributed to the Flood Event, emergency services, government policy, flood mitigation strategies, and the Victorian planning framework.

This Interim Report is focussed on Northern Victoria and this Chapter looks at the invaluable contribution made by communities in Northern Victoria to the Inquiry and to the work of the Committee.



“I personally view this inquiry as the only viable expression to date to communicate our experience in the hope that it aids our community.”

Cameron David Lovering,
Rochester



Clockwise from top left: Ellen Lowerson shows Kieran Crowe and Lucy Hunt footage of the Seymour flood at the submission writing workshop; many Rochester residents attended a submission writing workshop; Community Recovery Committee’s Elizabeth Trewick, Leigh Wilson and Tracie Kyne at the Rochester public hearing; Sonja Terpstra, Melina Bath, Sheena Watt and Rikkie-Lee Tyrrell at the Rochester public hearing.



“Our children are the future of Rochester and rebuilding not only involves physical structures but also the social fabric of our community.”

Elizabeth Trewick,
Rochester



“There is still so much pain in our community today. We struggle for data; we struggle for agencies to share information and we will continue to struggle for a long time to recover.”

Leigh Wilson, Rochester

1.2 Public submission phase

The Inquiry opened to public submissions on 6 March 2023. The original reporting date in May 2023 was extended several times to accommodate flood-affected communities and residents. The last public submission was accepted on 31 January 2024. This was a submission from the Queensland Reconstruction Authority who provided valuable insights and information for the Inquiry based on their experience of flood events. The Committee is grateful for their input, especially given the many practical and other challenges facing them at the time. A total of 880 submissions were received, with around 608 coming from Northern Victoria. The main contributing towns and local government areas are listed below.

Table 1.1 Submissions from towns in Northern Victoria

Town	Number of submissions
Rochester	344
Echuca	58
Bendigo	19
Seymour	16
Kerang	15

Source: Legislative Council Environment and Planning Committee.

Table 1.2 Submissions from flood affected local government areas in Northern Victoria

Local government area	Number of submissions
Campaspe	429
Murrindindi	36
Greater Shepparton	27
Gannawarra	25
Loddon	22
Greater Bendigo	18

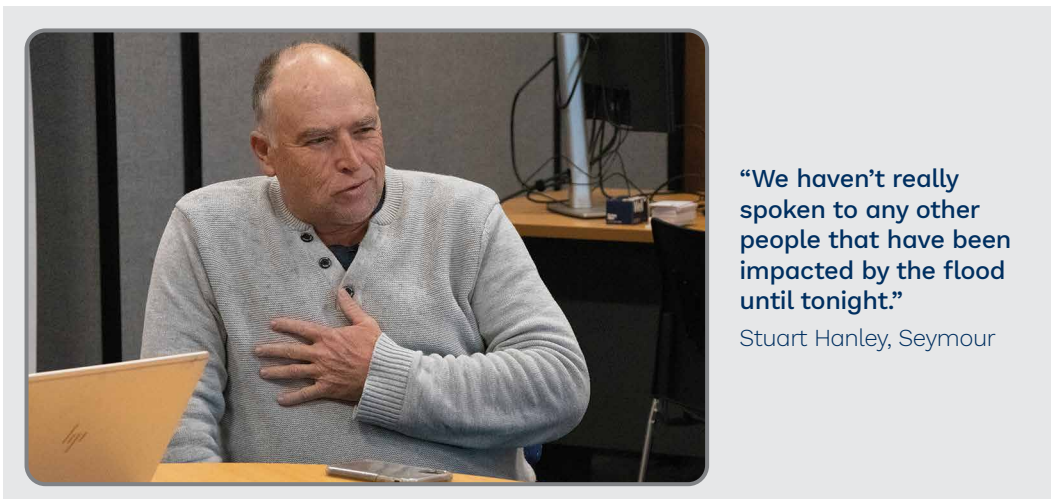
Source: Legislative Council Environment and Planning Committee.



Inquiry Officer Kieran Crowe briefs residents at the Rochester submission writing workshop.



The Seymour submission writing workshop.



1.2.1 Submission writing workshops

On 23 April 2023, the Mayor of Campaspe Shire, Cr Rob Amos, wrote to the Committee, requesting support for Campaspe Shire residents to complete public submissions to the Inquiry. Residents of the Shire had faced flooding from the Murray, Goulburn, and Campaspe Rivers. Cr Amos told the Committee that at that time 50% of residents were able to return to their home. However, others were living in caravans on their property or at camping grounds, in temporary accommodation at Elmore, or had not returned to the region at all. It was the Mayor’s view that many residents did not have the technology they would usually rely on to complete an online submission.

A request for support from Mitchell Shire Council followed soon after.

1

The Committee resolved very early in the Inquiry that people affected by the floods be at the forefront of the Inquiry’s investigations. To this end, the committee secretariat was directed to conduct public submission writing workshops which were held at Seymour (7 June 2023) and Rochester (14 June 2023).

Holding targeted submission writing workshops is not a customary practice of committee inquiries but allowed people to gain a practical insight into the process of a parliamentary inquiry. Importantly, it also taught attendees how to prepare their own submissions. Attendees were given an overview of the Inquiry, including the terms of reference, and were provided practical tips and advice on how to make a submission, including how to present evidence and arguments in a clear and persuasive way. Hard copy submission forms that could be posted back to the Committee were provided. Assistance with lodging an online submission was also offered, with committee staff on hand to answer further questions and address any concerns about the process.

The Committee is grateful to members of the community who attended the workshops at Rochester High School and Seymour Recovery Hub, submitted insightful submissions outlining their first hand experiences of the floods, and provided advice that has informed the Committee’s work.



“These disasters are not going to stop and the way to do better is to ensure we deliver inclusive planning, robust frameworks and proper resourcing of local government and state emergency services.”

Leah Taaffe, Echuca



Clockwise from top left: Rikki-Lee Tyrrell, Wendy Lovell, Gaelle Broad, Sonja Terpstra, Samantha Ratnam and Melina Bath at the Seymour public hearing; beef farmer Andrew Perrygives evidence at the Seymour public hearing. Nick Stetcher is on the left; a panel of Victorian councils gave evidence at the Echuca public hearing.



“We have to invest in community leaders and we have to provide that support for them to educate their communities.”

Sam Atukorala,
Shepparton



Representatives from Committee for Greater Shepparton, Greater Shepparton Lighthouse Foundation, Murray Dairy and Valley Pack appeared as part of a panel at the Mooroopna public hearing.



Committee MPs hear from Rochester and Elmore District Health Service (REDHS) at the Rochester Shire Hall.

1.3 Public hearings and site visit

The Committee launched the public hearing phase of the Inquiry in Rochester on 23 August 2023. Over 100 people attended the public gallery as local and district residents gave candid and impassioned evidence. Further day-long public hearings were held at Echuca (24 August), Mooroopna (13 September) and Seymour (14 September). In Echuca members of the Committee undertook a site visit and inspected the Echuca flood levee.

Hearings in each of these towns were supported by the local councils and communities who assisted with set up and organisation of venues and provided advice to committee staff prior to the hearings.



Clockwise from top left: Committee MPs tour the Echuca flood levee; Mark Cattell, ACO Readiness, VICSES (Victoria State Emergency Service) took Committee MPs on a tour of the Echuca flood levee; more than 100 people attended the Rochester Shire Hall for a public hearing and open mic session.



“So, the challenge I pose to all levels of government in this post-flood, post-pandemic environment is to strategically rebuild trust, credibility and capacity and lead well under pressure.”

Kate Burke, Echuca



“There needs to be some recalibration of response agencies in their established doctrines and ethos to ensure that we are all working as one agency.”

Ann-Marie Roberts,
City of Greater Bendigo

1.4 Open mic sessions

Two open mic sessions were held during the public hearing phase of the Inquiry, including an in-person session at Rochester, where 16 local and district residents shared what they had experienced before, during and following the October flood event. A further 19 people from across Victoria recounted their lived experiences and shared their views at an online session held on 18 October 2023. On both occasions, the Committee heard heartfelt evidence about the impact of the floods on lives and livelihoods.



Clockwise from top left: Catriona Jenkins at the Rochester open mic session; John Oakley recounts his flood experience at the Rochester open mic session; Gaille Broad, Wendy Lovell, John Berger, Sonja Terpstra and Melina Bath hear from witnesses at Rochester.



1.5 Online and social media engagement

The Committee used connections with local councils and community members, as well as social media to reach as many communities and individuals as possible throughout each phase of the Inquiry. Information about committee activities was provided to Northern Victorians via:

- media releases
- news articles on the Parliament of Victoria website
- videos
- social media posts
- advertising through *The Age* newspaper.

This included information about submission timeframes, hearing schedules and other Inquiry updates.

There was also extensive interest and coverage provided by external media organisations. Comments to social media were gathered to inform the committee secretariat and internally produced videos have received thousands of views on YouTube. Local community members were willing to appear on camera and share their stories. The Legislative Council Environment and Planning Committee thanks everyone who provided a submission, appeared at a hearing, or participated in workshops for their engagement with the Inquiry.



Committee Chair Ryan Batchelor gives an update on the Inquiry via Parliament's social media.

The Committee is currently preparing its Final Report to the Parliament, which will include recommendations to the Victorian Government. The Final Report is due to be tabled in the Legislative Council in June this year.

More information about the Inquiry can be found at these locations:

Video coverage: vicparl.news/floodinquiryvids

Media releases: <https://www.parliament.vic.gov.au/floodinquiry>

Facebook posts: <https://www.facebook.com/VicParliament>

Instagram posts: <https://www.instagram.com/victorianparliament>

The reporting date for this Inquiry is 30 June 2024. The Committee is planning to present a full report to the Parliament at that time which will consider both Northern Victoria, and Maribyrnong, and which will include recommendations to the Government.

Chapter 2

Why has the Committee released an Interim Report?

This Interim Report for the Inquiry into the 2022 flood event in Victoria focuses on the voices of residents in Northern Victoria, a region hit hard by the October 2022 floods. In particular, it looks at the experiences of residents of:

- Echuca
- Rochester
- Seymour
- Shepparton.

The Interim Report highlights these communities' views on how they can be supported to recover.

These towns were some of the regional areas devastated by flooding in 2022. The Committee heard extensively from many members of these communities about their experiences during the flood period, their journey of recovery and their determination to put in place strategies to mitigate against future flood events.

On 3 May 2023, the Legislative Council decided to hold a regional hearing in the Northern Victorian town of Echuca in April 2024. Echuca was the site of hearings and site visits by the Committee who visited the town in August 2023.

The Legislative Council's sitting in Echuca provides the Environment and Planning Committee with an opportunity to update the community on what the Committee heard and learnt in the region.

To this end the Committee is releasing an Interim Report. This is the first of two reports that will be issued by the Committee for this Inquiry. This Interim Report will focus on the floods that occurred in Northern Victoria.

The Interim Report is in three parts. Chapter 1 outlines the purpose of the Report, Chapter 2 outlines events in Northern Victoria and Chapter 3 looks at the process and tools for recovery in Northern Victoria.

In relation to recovery, the Report will look at financial support, temporary accommodation, debris and structural damage, infrastructure, insurance and community support.

It should be noted that much of the recovery needs of Northern Victoria are also applicable to other communities impacted by the 2022 flood event, particularly the

community of Maribyrnong. Flood recovery will be discussed more comprehensively in the Committee's Final Report, including examination of recovery in Maribyrnong and other areas of Victoria. All recommendations will be contained in the Final Report.

At this time, the Committee is not in a position to publish a final report. This is because of an expectation that it will receive further key information in May 2024 relating to the Maribyrnong River. The Committee believes this data is essential for a thorough and informed analysis of the Maribyrnong flooding, without which the Committee is not able to make informed and meaningful recommendations. Therefore, a full Final Report with recommendations will be made available by the Committee's reporting date of 30 June 2024.

2.1 Northern Victoria focus

Foremost among the reasons for tabling an Interim Report is to acknowledge, in situ, the contribution from stakeholders in Northern Victoria to the Committee's Inquiry.

Rochester and Echuca are responsible for 55% of the submissions to the Inquiry. Submission writing workshops were held in Rochester and public hearings were held in both towns. Individuals from this region also contributed to an online open mic session held by the Committee. This is a massive contribution, and we are extremely grateful for the effort made by all contributors to provide frank and open information to the Inquiry.

The Committee is privileged to be able to table its Interim Report during the special regional sitting of the Legislative Council in Echuca. The Committee believes that the Interim Report reflects the input of this community and the suggestions and advice provided at regional hearings and in submissions to the Inquiry. The perspectives and experiences shared by the community have been particularly influential in shaping our understanding of the events in 2022 and will be reflected prominently in our Interim and Final reports.

The Interim Report looks at ongoing and future needs for effective flood recovery in Northern Victoria, and the unique challenges, experiences, and opportunities within these communities.

This Interim Report is a step towards a comprehensive understanding of the challenges faced by Northern Victoria in the wake of the floods. The Final Report will build on this foundation, offering recommendations for the recovery of the wider Northern Victoria region and Maribyrnong.

Effective responses to recovery are necessarily complex. Recognising the complexity of recovery efforts, the Committee acknowledges that these needs often intersect with broader recovery strategies applicable to other flood-affected areas, including Maribyrnong. Whilst the Interim Report highlights the voices of the Northern Victorian community, it also draws parallels to wider recovery frameworks, offering insights that could benefit a broader spectrum of flood-affected regions. The Committee intends to

continue its consideration of flood recovery in its Final Report, including an in-depth consideration of any unique recovery needs for Maribyrnong and other affected areas not canvassed in this Report.

The floods that occurred in Northern Victoria in January 2024 were another reminder of what can occur in relation to weather events and the need for robust preparedness and response.

2.2 Final Report

The Interim Report commences the Committee's discussion of the recovery needs of areas in Northern Victoria affected by the floods. This discussion will continue in the Committee's Final Report. In the Final Report the Committee will make recommendations to the Victorian Government in relation to the Committee's Findings.

The Final Report will cover:

- the causes and contributing factors to the October 2022 flood event
- pre-flood planning
 - infrastructure readiness
 - early warning systems
 - public awareness programs
- governance structures
- planning and flood risk
- flood mitigation infrastructure
- flood emergency warnings and preparedness
- resourcing for flood events and the response of the Victoria State Emergency Service
- flood recovery in relation to Northern Victoria, Maribyrnong and other parts of the State
 - effectiveness of relief efforts
 - rehabilitation processes
 - support provided to the affected communities
 - the role of key agencies responsible for responding to and managing the aftermath of the flood.

The Final Report will include examples of experiences and evidence from those directly impacted by the flood and provide recommendations for reform.

Chapter 3

The October 2022 flood event in Northern Victoria

3.1 Introduction

The October 2022 flood event was one of the most devastating in Victoria's history.¹ Rivers, creeks and streams from Melbourne to central and northern Victoria flooded, inundating towns and cities and agricultural areas.

As noted in Chapter 2, the Interim Report focuses on Northern Victoria, which experienced the most severe flooding of areas impacted in October 2022. This Chapter provides an overview of the flood event as experienced in Northern Victoria, focusing on the climatic drivers and extent of flooding in affected areas.

The Committee's Final Report will examine the October 2022 flood event in greater detail, for both Northern Victoria and Maribyrnong. All recommendations will be contained in the Final Report.

Throughout the Chapter, the Committee has highlighted the views of people with direct experience of the floods in Northern Victoria. The reflections in this Chapter focus on what people saw and experienced during the floods. It considers personal reflections from those affected, in order to understand what people and communities faced during the floods and in the aftermath of that event.

3.2 The October 2022 flood event

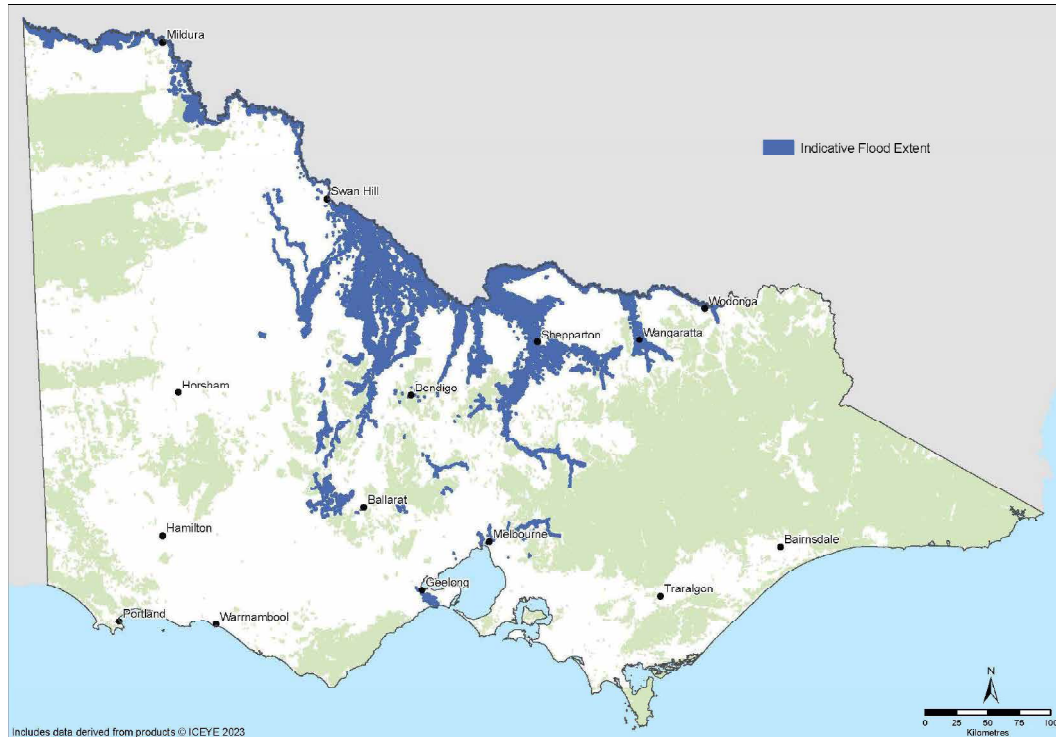
During the October 2022 flood cities and towns across the State were flooded. Tragically the life of a man in Rochester was lost, as well as homes, businesses, and infrastructure. Smaller towns and agricultural regions were acutely affected by the flooding. The livelihoods of many in regional and rural Victoria were impacted, crops and livestock were lost, machinery and infrastructure were damaged, and harvests were ruined.

The following sections provide an overview of the flood event with reference to population centres that were most impacted in terms of number of properties affected and the scale of damage.

¹ VICSES, *Community Matters*, Summer Edition, Edition 21, 2022, p. 4.

Figure 2.1 below from the Victorian Government’s submission shows the extent (Indicative observed flood extent) of the October 2022 event, which is the focus of this inquiry.

Figure 3.1 Indicative observed flood extent



Source: Victorian Government, *Submission 295*, p. 69.

3.3 Rochester

Rochester, where the Campaspe River runs through the centre of the town, was heavily impacted by the October 2022 flood event. Every dwelling in the town was affected in some way, and sadly one person was found deceased in their home.² In the days before the floods of 2022, Rochester received 70mm of rainfall on the 13th and 30mm on the 14th of October.³

Rochester has previously been impacted by serious flooding, including most recently in 2011. In 2011, 80% of the town was affected by flooding.⁴ The Victorian Government submission noted that on 14 October 2022 Rochester was ‘inundated with flood peaks higher than those recorded in 2011’.⁵

² Ibid.

³ Bureau of Meteorology, *Daily Rainfall: Rochester*, <http://www.bom.gov.au/jsp/ncc/cdio/weatherData/av?p_nccObsCode=136&p_display_type=dailyDataFile&p_startYear=2022&p_c=-1281576287&p_stn_num=080049> accessed 20 March 2023.

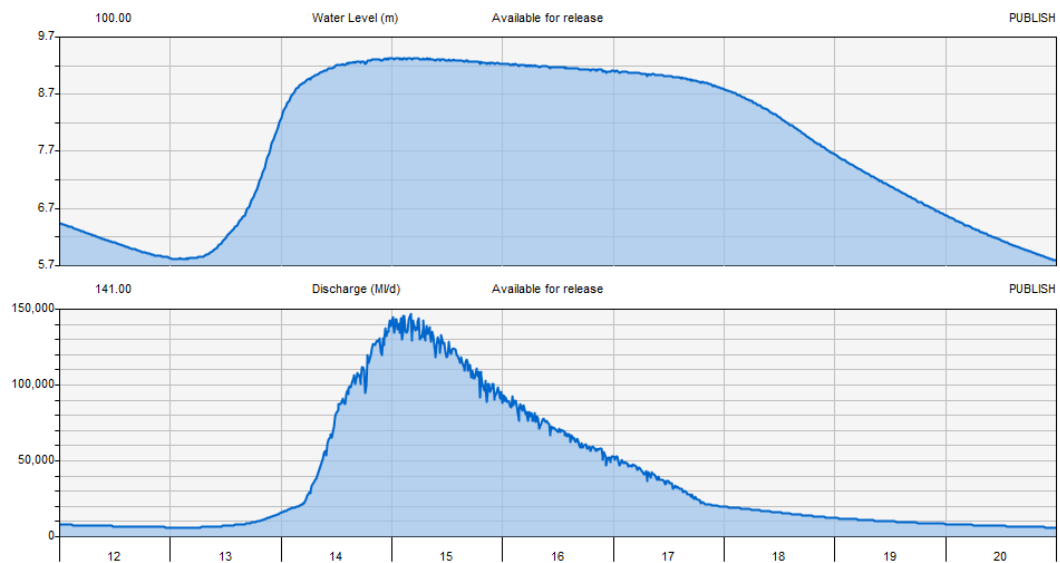
⁴ VICSES, *Rochester Local Flood Guide*, 2020, p. 3.

⁵ Victorian Government, *Submission 295*, p. 68.

Upstream from Rochester sits Lake Eppalock, a reservoir originally designed to hold water for use by irrigators. As a result of the heavy rainfall on 13 and 14 October, the reservoir reached capacity and water overflowed into the Campaspe River. Some submitters to the Inquiry believe this release of water contributed to the severity of the flooding at Rochester and other towns upstream.⁶ This issue will be discussed further in Section 3.7.

At Rochester, the Campaspe peaked at midnight on Friday 14 October and unlike the Maribyrnong, the water levels stayed high for days afterwards. This is illustrated in Figure 3.2 below.

Figure 3.2 Campaspe River at Rochester water height (m) and discharge (ml/d) between 12 and 19 October 2022



Source: Department of Environment, Land, Water and Planning, *Water Measurement Information System*, <<https://data.water.vic.gov.au>> accessed 30 March 2023.

In its submission, Campaspe Shire Council⁷ described the extent of damage and destruction which occurred in Rochester, stating it was ‘hardest hit, with over 800 homes either damaged or uninhabitable’. The Council provided its submission to the Inquiry on 5 June 2023. At the time, it noted that over 70% of Rochester residents were ‘still not back in their home some seven months post the event’. Further:

- 250 households were living in caravans on their impacted properties
- many residents are living in makeshift accommodation, such as sheds
- others are living outside the municipality.⁸

⁶ For example, see: Campaspe Shire Council, *Submission 650*, p. 3; Wayne Park, *Submission 5*, p. 1.

⁷ Campaspe Shire Council incorporates the townships of Rochester, Echuca, Gunbower, Torrumbarry and other small rural communities.

⁸ Campaspe Shire Council, *Submission 650*, p. 2.

At the time of writing, approximately 110 residents are also living at the Elmore Village. This village was established by the Victorian Government at the height of the floods and it housed 350 residents at its peak.

Campaspe Shire Council, *Submission 650*, p. 2.

Figure 3.3 below gives an aerial view of the flooding.

Figure 3.3 An aerial view of the flooding in Rochester in October 2022



Source: Benjamin Preiss, 'This is going to break a lot of people': Nearly every house in Rochester inundated, *The Age*, 15 October 2022, <<https://www.theage.com.au/national/victoria/this-is-going-to-break-a-lot-of-people-nearly-every-house-in-rochester-inundated-20221015-p5bq0i.html>> accessed 22 March 2023.

The VICSES Rochester Unit received over 350 requests for assistance. They managed to conduct rescues despite their facility and the Country Fire Authority station being affected by flooding. A staging post was set up at the sewage treatment plant to coordinate rescues.⁹

The first death of the October 2022 flood event was recorded in Rochester when a 71-year-old man was found dead in the backyard of his home.¹⁰ A second flood-related death was recorded in Nathalia, north of Shepparton on 19 October 2022.¹¹

⁹ VICSES, *Community Matters*, p. 12.

¹⁰ Benjamin Preiss, "This is going to break a lot of people': Nearly every house in Rochester inundated', *The Age*, 15 October 2022, <<https://www.theage.com.au/national/victoria/this-is-going-to-break-a-lot-of-people-nearly-every-house-in-rochester-inundated-20221015-p5bq0i.html>> accessed 22 March 2023.

¹¹ 'Man found dead in floodwater at Nathalia, north-west of Shepparton in Victoria', *ABC News*, 19 October 2022, <<https://www.abc.net.au/news/2022-10-19/victoria-flood-death-at-nathalia-shepparton/101550728>> accessed 17 April 2023.

Paul Poort

On 14 October at 17:00, the floodwaters breached the floor of our home and we were inundated with this water. When you realise that there is nothing you can do to stop the water coming in, the impact is devastating. Initially we were told that this flood would be about 100 millimetres higher than the previous flood of 2011. If this had been the case, we would not have been flooded, as we would still have had the clearance. We built our home 16 years ago, ensuring not only that we built it to the regulation height that we were given but that we actually built ours a level higher. Many residents in our town talk about the wave of water that came through at that time, and many of these residents, like us, did not have flood inundation in 2011 but did in 2022.

One of our big issues will be getting insurance for flooding in the future. Will there be an embargo on our town for flood cover, and if not, will we be able to afford it, if we can even get cover? What, if anything, will our governments do to ensure that we are not disadvantaged by this event, regarding insurance cover?

Source: Paul Poort, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 71.

Hannah Taylor

Our home was one that should never have got wet in Rochester, among many others. The water did not come from the river but down a road like a tsunami. The water had stopped rising for about half an hour and then within half an hour we were sandbagging the motel (two doors up from our home) and evacuating. We were two weeks off having a fully renovated home, which we'd been doing for two and a half years. I was 36 weeks pregnant at the time of the flood.

Source: Hannah Taylor, *Submission 22*, p. 1.

3.4 Seymour

The township of Seymour was the first major town to experience flooding in October 2022,¹² when rainfall caused a rapid rise in the Goulburn River. Seymour is located on the Goulburn River, which flows to the west of the town. It is located approximately 60 kilometres from Lake Eildon, a reservoir where the Goulburn is dammed. Seymour has a history of flooding that has resulted in the town's commercial centre being moved three times in between the late 19th century and 1916–17.¹³

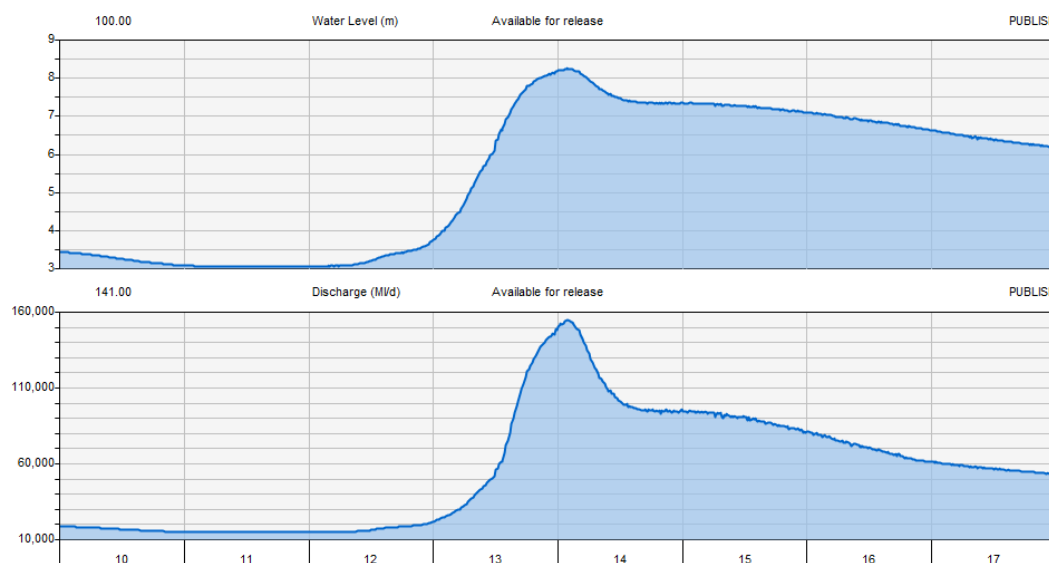
¹² Mitchell Shire Council, *Submission 521*, p. 4.

¹³ VICSES, *Seymour Local Flood Guide*, 2020, p. 3.

Seymour recorded 89.8mm of rain on 13 October and 65.8mm on 14 October 2022.¹⁴

As shown in Figure 3.4 below, the Goulburn River peaked in the early hours of 14 October at 8.26 m, exceeding the previous record of 7.64 m which occurred in May 1974.¹⁵ The floods were the second worst in Seymour's history after the floods in 1916.¹⁶

Figure 3.4 Goulburn River at Seymour water height (m) and discharge (ml/d) between 10 and 17 October 2022



Source: Department of Energy, Environment and Climate Action, *Water Measurement Information System*, <<https://data.water.vic.gov.au>> accessed 30 March 2023.

The Mitchell Shire Council's submission noted the widespread damage in Seymour, with over 250 properties experiencing over floor flooding.¹⁷

Ultimately more than 254 homes and businesses were flooded above floor level. Hundreds of kilometres of roads were significantly damaged, with more than 50 roads closed during the event and for a considerable time thereafter. The cost of the roads alone was in excess of \$3 million.

Cr Fiona Stevens, Mayor, Mitchell Shire Council, public hearing, Seymour, 14 September 2023, *Transcript of evidence*, p. 2.

Figure 3.5 below shows the extent of the flooding in central Seymour.

¹⁴ Bureau of Meteorology, *Daily Rainfall: Goulburn River at Seymour, 2022*, <http://www.bom.gov.au/jsp/ncc/cdio/weatherData/av?p_nccObsCode=136&p_display_type=dailyDataFile&p_startYear=2022&p_c=-1553247063&p_stn_num=088126> accessed 22 March 2022.

¹⁵ Victorian Government, *Submission 295*, p. 77.

¹⁶ VICSES, *Seymour Local Flood Guide*, p. 3.

¹⁷ Mitchell Shire Council, *Submission 521*, p. 6.

Figure 3.5 An aerial view of the flooding at Seymour in October 2022



Source: Chip Le Grand, 'Rejected Seymour levee could have averted flooding disaster', *The Age*, 18 October 2022, <<https://www.theage.com.au/national/victoria/rejected-seymour-levee-could-have-averted-flooding-disaster-20221017-p5bafi.html>> accessed 22 March 2023.

In its submission, the Victorian Government reported that the Seymour VICSES unit area received 274 requests for assistance, of which 150 were made on 13 October.¹⁸

Lindsay Poxon

On the day of the 2022 flood, I had to go to Melbourne to help my sister with a hospital appointment on Thursday 13th. I left before 11am, at that time, the Goulburn River was already running a banker, Whiteheads Creek was therefore, unable to drain into the flood level River and the stalled and spreading floodwater had caused the closure of Wallis Street between GV Hwy and High St and there was, easily, 100mm of water in High Street near the Vietnam Veterans Walk. Along Emily Street, near Deep Creek, the floodwater was over more than half the double carriageway, with the inbound lanes almost blocked with water. As I crossed the River bridge, the course of the River was visibly in flood. The rain did not stop during my journey down the Hume Freeway and several of the reasonably large culverts which cross the Freeway, were overflowing with up to 100mm on the pavement, causing a problem for traffic, also some pavement areas were breaking up badly. I believe that not too long after I had left Seymour for the day, the water levels I had observed in Town, had started to go up even higher quite quickly.

(continued)

¹⁸ Victorian Government, *Submission 295*, p. 45.

Lindsay Poxon (continued)

I did not return to Seymour until the early hours of Friday, by which time the floods in Town had reached their high and damaging levels of inundation. The roads were closed and I got to my home via Redbank Road, coming in from the North of Seymour. The roads were all closed from my side of Town and I could not access the flooded areas for many days.

Source: Lindsay Poxon, *Submission 759*, p. 2.

3.5 Greater Shepparton

Greater Shepparton sits on the confluence of the Goulburn and Broken Rivers. The Goulburn runs south to north, with Shepparton on the east bank and the town of Mooroopna on the west. The Broken River runs across the south of Shepparton before joining the Goulburn. The Goulburn is the larger of the two rivers. It runs from the high country, through Lake Eildon and on to the Murray River, passing Shepparton as it nears the Murray. Flooding events in Greater Shepparton can differ depending on which river is flooding or if both are flooding at the same time.¹⁹

Shepparton and Mooroopna are built on flat ground that is prone to flooding. Previous major floods include those in 1974, 1993 and 2010, with the 1974 flood—a Goulburn River dominant flood—being the worst in the modern era, peaking at 12.09 m.²⁰

In 2022, Shepparton received 34.6mm of rain on 13 October and 46.6 mm on 14 October. There were also water releases from Lake Eildon into the Goulburn River on 13 October as levels peaked at the reservoir. Some stakeholders contended that these water releases contributed to flooding downstream (see Section 3.7 for further discussion on Lake Eildon’s water releases during the 2022 flood event).²¹ Parts of Shepparton and Mooroopna, including the causeway floodplain between the two towns, began flooding on 15 October.²²

Data from the now Department of Energy, Environment and Climate Action²³ (DEECA) shows the Goulburn peaking at 12.029 m at Shepparton in the early hours of 17 October (Figure 3.6).²⁴ However, there were media reports of the river peaking at 12.06 m on

¹⁹ VICSES, *Shepparton, Mooroopna and Kialla Local Flood Guide*, pp. 2–4.

²⁰ Tyler Maher, ‘Shepparton floods: the situation as it stands’, *Shepparton News*, 16 October 2022, <<https://www.sheppnews.com.au/news/shepparton-floods-the-situation-as-it-stands>> accessed 22 March 2023.

²¹ For example, see: Mark Lamb, Chief Executive Officer, Murray Darling Association, public hearing, Mooroopna, 13 September 2023, *Transcript of evidence*, p. 33.

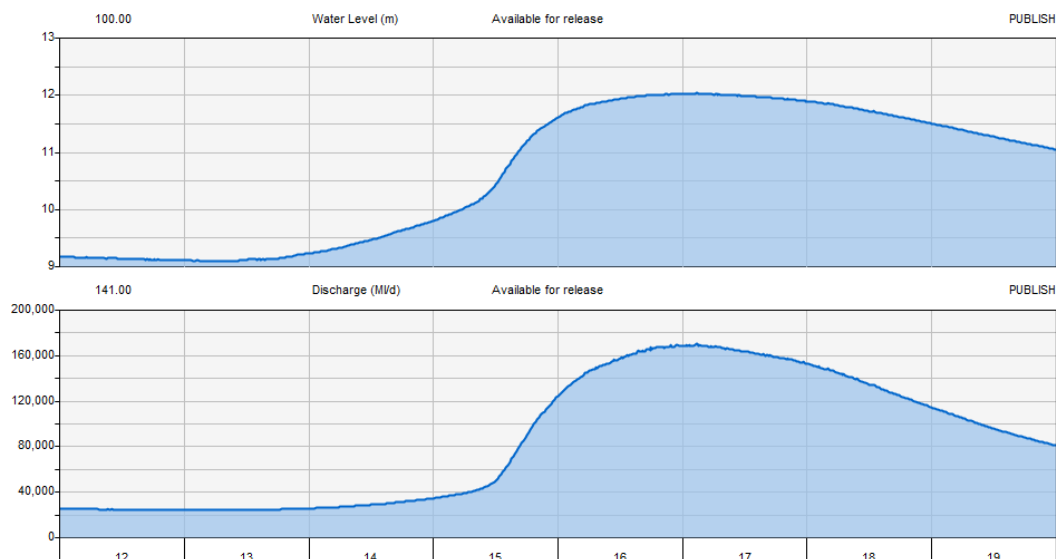
²² Monique Preston, ‘Year in review 2022: Flooding devastates the region’, *Shepparton News*, 10 January 2023, <<https://www.sheppnews.com.au/news/year-in-review-2022-flooding-devastates-the-region>> accessed 22 March 2023.

²³ This Department was previously known as the Department of Environment, Land, Water and Planning. The department was split on 1 January 2023, with the planning function going to the Department of Transport and the rest of the functions being reconstituted into the Department of Energy, Environment and Climate Action (DEECA).

²⁴ Site 405204 Goulburn River at Shepparton, Hourly Data, 17 October 2022, Department of Energy, Environment and Climate Action, Water Measurement Information System, <<https://data.water.vic.gov.au>> accessed 30 March 2023.

October 17, just 0.3 m less than the 1974 peak.²⁵ Since this original evidence was provided to the Committee, other sources have suggested that flood heights reached up to 12.10 m.²⁶

Figure 3.6 The Goulburn River at Shepparton water height (m) and discharge (ml/d) between 12 and 19 October 2022



Source: Department of Energy, Environment and Climate Action, *Water Measurement Information System*, <<https://data.water.vic.gov.au>> accessed 30 March 2023.

The Committee for Greater Shepparton described some of the impacts of flooding experienced in the Shepparton area, noting:

- approximately 1–2% of houses in Shepparton-Mooroopna experienced above floor flooding
- at the peak of flooding, there were over 800 road closures across the Goulburn Murray region
- a significant number of houses were isolated (but were not flooded).²⁷

Many residents' daily lives were affected directly through property damage or isolation, and their health and wellbeing impacted. Residential properties, businesses and farms were impacted. Culturally significant sites were flooded. Local properties, waterways, parks and roadways suffered considerable damage as did several major Council assets.

Greater Shepparton City Council, *Submission 654*, p. 3.

²⁵ Monique Preston, 'Year in review 2022: Flooding devastates the region'.

²⁶ VICSES, *Shepparton, Mooroopna and Kialla Local Flood Guide*, p. 6.

²⁷ Committee for Greater Shepparton, *Submission 393*, p. 4.

Figure 3.7 below shows the extent of flooding in Shepparton.

Figure 3.7 An aerial view of flooding in Shepparton in October 2022



Source: City of Greater Shepparton, *Flood Information Update*, 26 October 2022, <<https://greater-shepparton.com.au/whats-happening/news/news-article/1/456/post/flood-information-update-october-2022>> accessed 30 March 2023.

Approximately 4000 properties were isolated or inundated in Shepparton and Mooroopna.²⁸ In its submission, the Victorian Government noted that the Shepparton Search and Rescue Squad was the busiest volunteer unit during the October 2022 flood event. The Shepparton Search and Rescue Squad:

- received 980 requests for assistance—
 - 41% (402) requests were made on 16 October
 - 550 related directly to flood impacts
- conducted over 180 rescues, including 287 with potential for floodwaters to enter premises.²⁹

Of the requests for assistance to the Shepparton Search and Rescue Squad, 770 (78.6%) came from the Shepparton area specifically.³⁰ The Final Report will examine the response of emergency services during the October 2022 flood event in more detail.

²⁸ Monique Preston, 'Year in review 2022: Flooding devastates the region'.

²⁹ Victorian Government, *Submission 295*, p. 45.

³⁰ *Ibid.*

Vicki and Geoff Woodhouse

At a local level there was no warning notification that was consistent. (2009 flood we had SES door knocking insisting we leave our property....the water came no where as close to our house as October 2022).

We had no contact from local government until water had subsided from access streets.

Source: Vicki and Geoff Woodhouse, *Submission 435*, p. 1.

Naomi Clark

This time last year, 12 months yesterday to the day, we lost our house and our land. I am at Bunbartha, which is about 10, 15 minutes out of Shepparton. We live practically a stone's throw from Loch Garry, which is an infrastructure I imagine most people know about, where when the water gets to a certain point in Shepparton, they open the bars and let it out onto the flood plains. We were not expecting to flood ourselves; we were expecting it to flood a couple of roads away. However, on that particular day when Goulburn–Murray Water was supposed to lift the bars, due to lack of management, I feel, and no common courtesy obviously for us downstream, the bars were not pulled at an adequate time, and all the water that built up in the loch then blew out the majority of levees, which then led to me and my neighbours losing our homes and our farms. We are hobby farmers, so we work. We do not make a wage off our farms. It is purely we bought it to set ourselves up and so our kids could have an opportunity to be out of town and ride horses and pursue their interests. So for us it has just been absolute turmoil. I probably sound a bit exhausted – it has been a long 12 months. It is taking its toll.

Source: Naomi Clark, public hearing, Melbourne, 18 October 2023, *Transcript of evidence*, p. 12.

3.6 Echuca

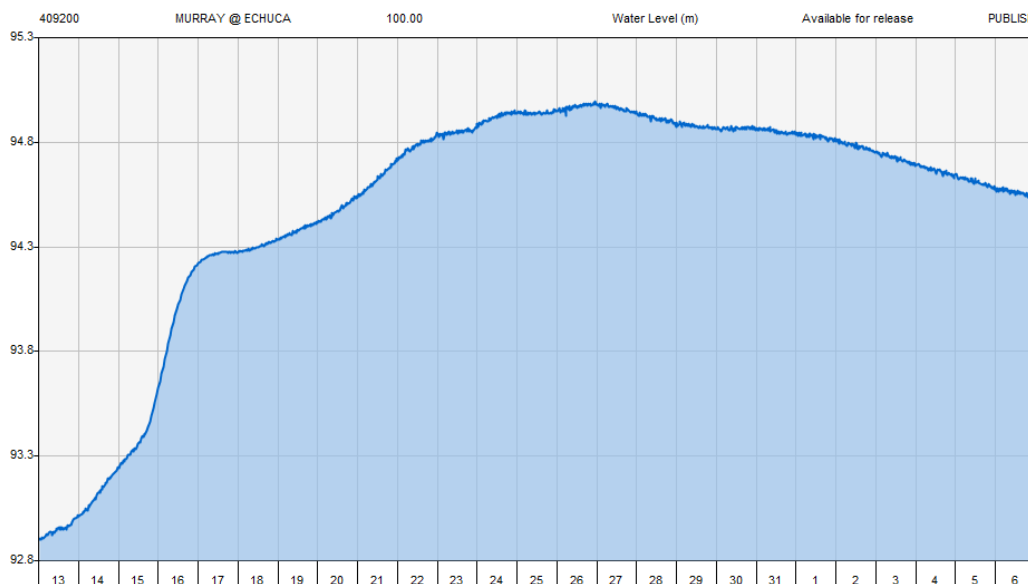
Echuca has a long history of flooding, with floods in 1870 and 1993 considered the worst on record, with heights of 96.2 m and 94.77 m respectively. Historically, floods are more severe when all three rivers in the region flood at once.³¹ Echuca sits at the confluence of the Murray River, and the Campaspe River. The Goulburn also runs nearby, joining the Murray 15km to Echuca's east.

Echuca received 55 mm of rain on 13 October and 35 mm on 14 October 2022. Flooding began on the Campaspe River on 15 October and later the Murray, reaching a peak

³¹ VICSES, *Echuca Local Flood Guide*, p. 2.

of 94.98 m, the highest since 1916.³² Figure 3.8 below shows the height of the Murray River between 13 October and 5 November 2022. The data clearly depicts that from 13 October 2022 the Murray River peaked slowly but stayed elevated for several weeks after flooding began.

Figure 3.8 Murray River at Echuca water height (m) between 13 October and 5 November 2022



Source: Department of Energy, Environment and Climate Action, *Water Measurement Information System*, <<https://data.water.vic.gov.au>> accessed 30 March 2023.

Unlike other flood affected areas, because the Murray River did not peak until nearly two weeks after the flooding began there was time to consider flood mitigation measures.

On 17 October, Emergency Management Victoria, as the lead agency during the flooding event, made the decision that a levee needed to be built to protect as much of the town as possible.³³ A levee was constructed within 48 hours along the eastern side of the town that faces the Murray. It was built on the first available flat solid ground back from the Murray floodplain, along residential streets.³⁴ The levee was constructed from earth and sandbags by locals with the help of Australian Defence Force personnel.³⁵

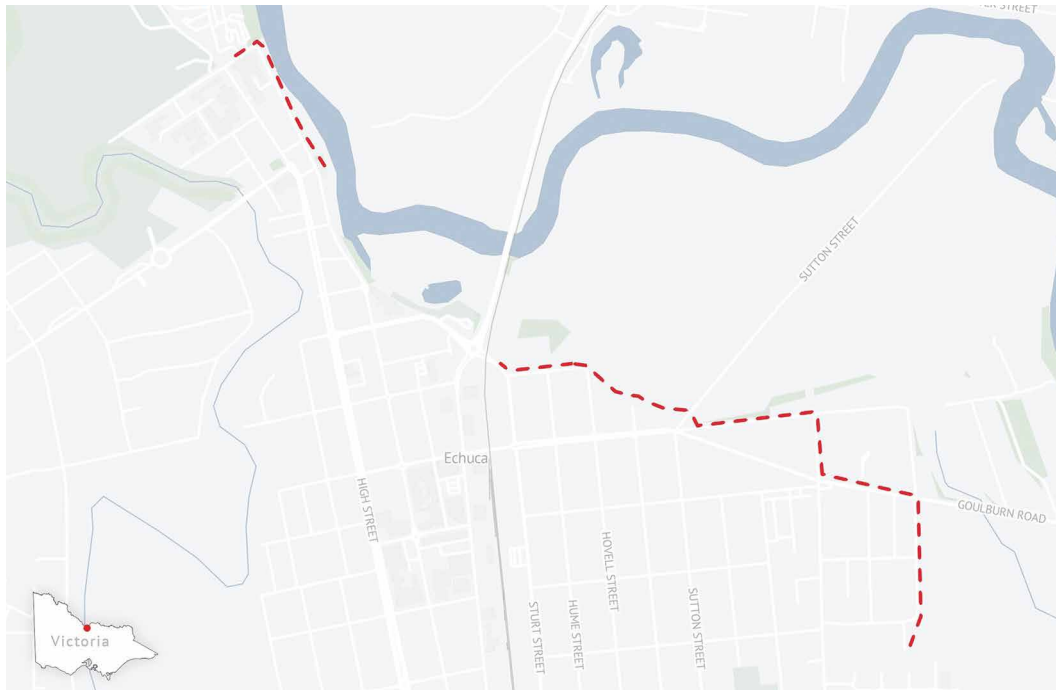
³² The flood gage at Echuca Wharf uses the Australian Height Data metric, which measures water level based on height above sea level. This accounts for the large number in comparison to other river levels, which measure depth from riverbed to water level. Ibid.

³³ Campaspe Shire Council, *A statement from Campaspe Shire council regarding the Echuca levee*, media release, 25 October 2022.

³⁴ Bianca Hall and Patrick Hatch, 'Line in the sand: How a makeshift levee divided a country town', *Sydney Morning Herald*, 2 November 2022, <<https://www.smh.com.au/interactive/2022/echuca-levee/index.html>> accessed 29 March 2023.

³⁵ Ibid.

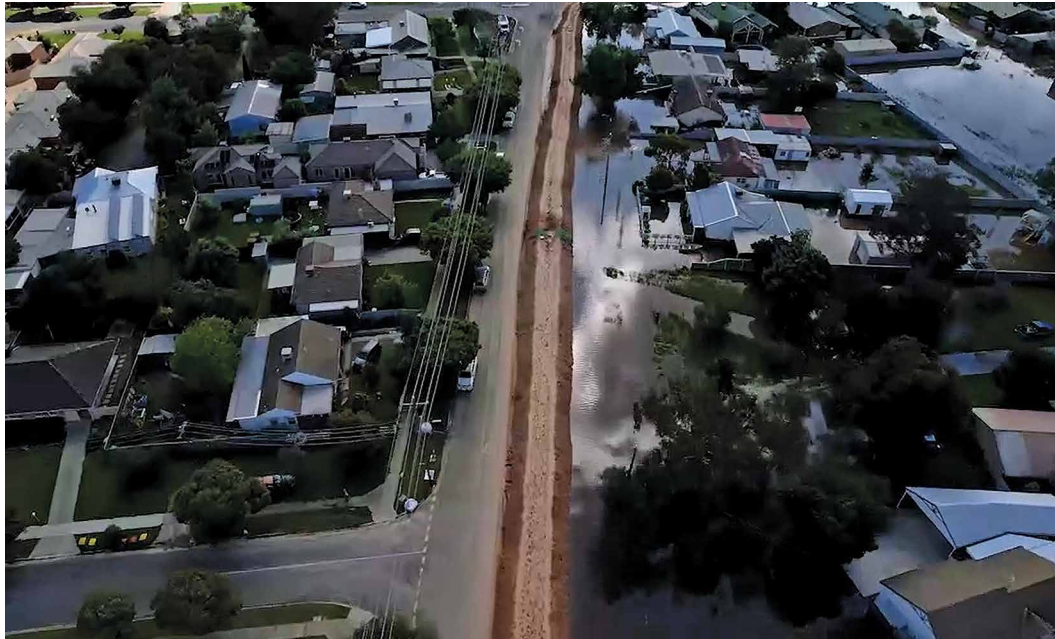
Figure 3.9 The location of the temporary levee in Echuca, October 2022



Source: Bianca Hall and Patrick Hatch, 'Line in the sand: How a makeshift levee divided a country town', *Sydney Morning Herald*, 2 November 2022, <<https://www.smh.com.au/interactive/2022/echuca-levee/index.html>> accessed 25 March 2024.

The levee protected the vast majority of the town from flooding. However, approximately 190 properties on the other side of the levee were inundated. It is unclear what considerations were taken regarding the location of the levee, and whether the construction of such a levee was part of flood emergency plans before the flood event in October. Figure 3.10 below shows a partial aerial view of the levee and flood damage in Echuca.

Figure 3.10 Partial aerial view of the levee and flood damage in Echuca from October 2022 flood event



Source: Bianca Hall and Patrick Hatch, 'Line in the sand: How a makeshift levee divided a country town', *Sydney Morning Herald*, 2 November 2022, <<https://www.smh.com.au/interactive/2022/echuca-levee/index.html>> accessed 29 March 2023.

Flood mitigation measures, including the temporary levee in Echuca, will be discussed further in the Final Report.

Glenn Carrington

On the weekend of 15th & 16th October 2022, all residents in Echuca and surrounds received a text message to evacuate their homes. We decided to stay along with, I would expect, a vast majority of residents. We did however begin lifting our belongings off the floor, just in case.

On 17th October 2022, the Campaspe Shire, SES and Emergency Management Victoria held a community information session at around 10am in the morning. At this information session authorities advised that the water was likely to be higher than originally anticipated and that to protect the town a levee would be built essentially cutting off around 60 or more houses. Unfortunately, we were one of those houses.

At around 2pm that same afternoon, a police officer came to us to let us know that if we didn't evacuate that day, we wouldn't be able to get back to our house because the levee was going to cut off our access. The new estimate of flood level was that we would have around one to one and a half metres of water going through our house. By the time we heard this news, it was too late to sand bag our house, and incidentally, we were advised they had run out anyway.

(continued)

Glenn Carrington (continued)

Our family and friends helped us remove as much of our belongings as we could, and we moved in with our daughter and son-in-law.

As it turned out, the levee was built with vehicle access and we were able to keep an eye on our property as the flood levels rose. We noticed that the SES had pumps set up along the length of the levee in various locations, and one was set up across the road from our home.

We began hearing stories of looters gaining access to properties that had been evacuated, and I decided to return home and stay to keep an eye on our home on 26th October 2022. That night at around midnight I heard pumps start up from across the other side of the levy and I went out to take a look. What I saw absolutely disgusted me. The town's sewer system had overflowed into the storm water and was flooding the streets on the "right" side of the levy. They were pumping the excess water over the levee to the "wrong" side.

Source: Glenn Carrington, *Submission 527*, pp. 1–2.

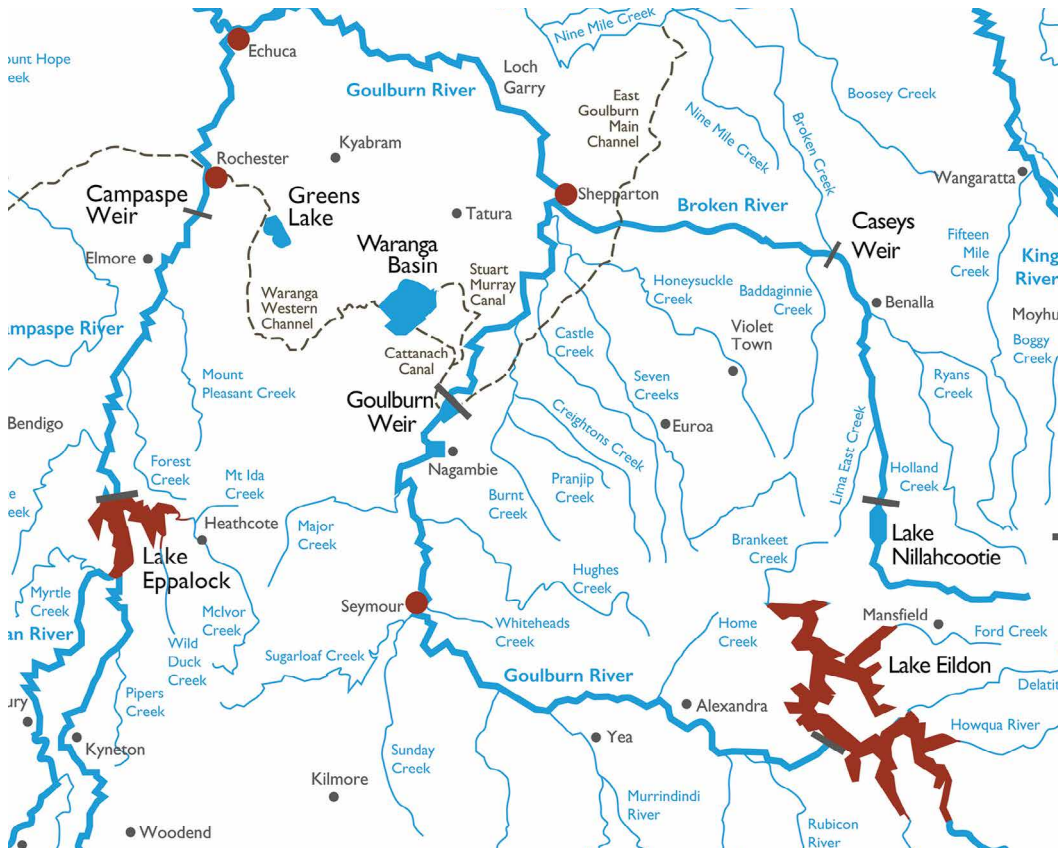
3.7 Water releases from Lake Eildon and Lake Eppalock

The Committee heard evidence from stakeholders expressing concerns that water releases and overflows from the Lake Eildon and Lake Eppalock dams in the days prior worsened the severity of flooding. These stakeholders contended that the flooding in towns downstream from the dams—which included Rochester, Seymour and Shepparton—experienced worse flooding because of these releases.

This Section provides an explanation of the water releases from Eildon and Eppalock and canvasses some of the evidence from stakeholders on the impact it had on flooding. A more fulsome discussion of management of dams can also be found in the Final Report.

Figure 3.11 below shows the location of the two reservoirs and the towns and cities that experienced severe flooding.

Figure 3.11 The location of Lake Eildon and Lake Eppalock and the towns and cities that experienced severe flooding



Source: Goulburn-Murray Water, *GMW Overview*, <<https://www.g-mwater.com.au/about/gmw-overview>> accessed 17 April 2023.

Dams at Lake Eildon were constructed in the 1950s to provide water storage for irrigation for farmers along the Goulburn irrigation district. There is also a hydropower station at the lake. A decade later in the 1960s, the Lake Eppalock dam was created to store water for irrigation along the Campaspe and to supply water to Bendigo.³⁶

Goulburn-Murray Water is responsible for operating both reservoirs. According to the corporation, ‘the primary purpose of its dams are to store water for its customer’s water entitlements’ and that ‘large dams are not designed or operated specifically for flood mitigation’.³⁷ The *Water Act 1989* (Vic) prescribes filling targets and sets out that a key duty for storage managers is to hold water allocated to their customers.³⁸

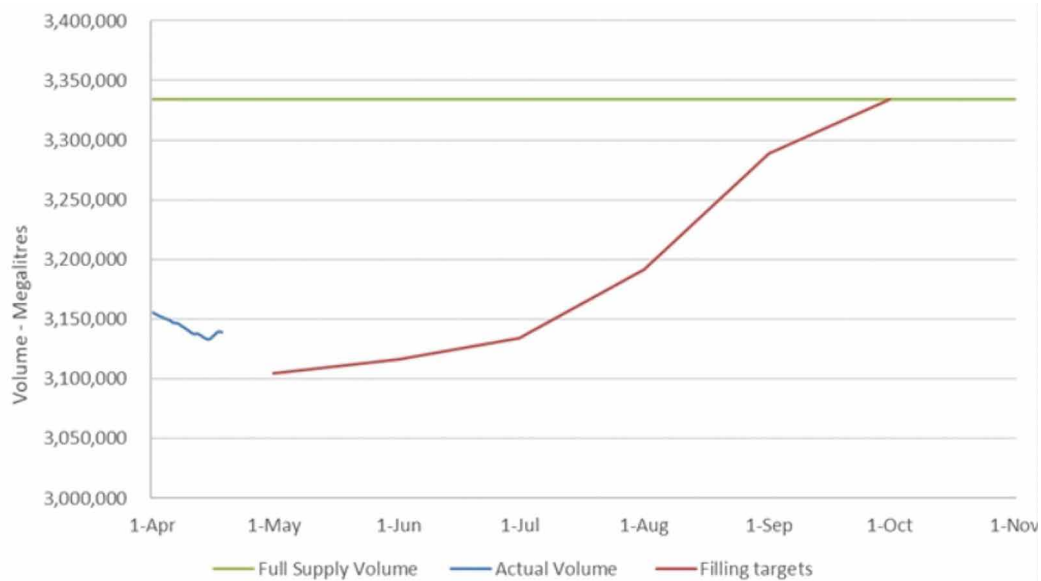
36 Goulburn-Murray Water, Lake Eildon, <<https://www.g-mwater.com.au/water-operations/storages/goulburn/lakeeildon>> accessed 17 April 2023; Goulburn-Murray Water, Lake Eppalock, <<https://www.g-mwater.com.au/water-operations/storages/campaspe/lakeeppalock>> accessed 17 April 2023.

37 Goulburn-Murray Water, Managing Water Storages, <<https://www.g-mwater.com.au/water-operations/managing-water-storages>> accessed 17 April 2023.

38 *Water Act 1989* (Vic); Goulburn-Murray Water, Managing Water Storages, <<https://www.g-mwater.com.au/water-operations/managing-water-storages>> accessed 17 April 2023.

In relation to filling targets, for Lake Eildon these have been set 'so that Lake Eildon will reach full capacity with inflows that would be expected in 95 years out of 100'.³⁹ Each year, Goulburn-Murray Water aims for the lake to be 100% full by 1 October, or 1 November in wetter years.⁴⁰ Figure 3.12 below shows the filling targets that were in place for 2023, and the actual volume of the lake as of April 2023. It should be noted when considering the scale of the graph that as of 20 April 2023, Lake Eildon was 94% full.⁴¹ It should also be noted that filling targets are only used between 1 May and 1 November, as storage levels historically decrease after this time.⁴²

Figure 3.12 Target volumes for Lake Eildon in 2023



Source: Goulburn-Murray Water, *Managing water levels at Lake Eildon*, <<https://www.g-mwater.com.au/news-updates/notices/managing-water-levels-at-lake-eildon.html>> accessed 21 April 2023.

Goulburn-Murray Water reviews Lake Eildon's storage capacity monthly. For example, in September 2023 an environmental order was placed to target flows downstream of Goulburn Weir. Between 80,000 and 120,000 ML was expected to be released over a month to meet this order.⁴³

The water levels of Lake Eildon and Eppalock are near capacity during winter and particularly spring. Where a significant rain event occurs (such as the October 2022 event), breaching capacity of the reservoirs and overtopping the dams can cause them to fail by eroding the earth and rock around the dam.⁴⁴ As a result, water must be released so that the dam does not reach its capacity.

³⁹ Goulburn-Murray Water, *Managing water levels at Lake Eildon*, <<https://www.g-mwater.com.au/news-updates/notices/managing-water-levels-at-lake-eildon.html>> accessed 21 April 2023.

⁴⁰ Goulburn-Murray Water (GMW), *Managing water levels at Lake Eildon*, <<https://www.g-mwater.com.au/news-updates/notices/managing-water-levels-at-lake-eildon.html>> accessed 1 December 2023.

⁴¹ Ibid.

⁴² Ibid.

⁴³ Ibid.

⁴⁴ Department of Environment, Land, Water and Planning, *Dams in Victoria*, Factsheet, p. 3.

This is managed by organised water releases. However, the capacity for water releases is limited and these cannot be undertaken immediately. Goulburn-Murray Water's website explained that 'the amount of [flood] mitigation generally reduces as the size of the flood increases, so there may be little mitigation benefit for large floods'.⁴⁵

In the days leading to the October 2022 flood event, Goulburn-Murray Water conducted water releases for six consecutive days ranging from 9000mg/l a day to 36,000mg/l a day, due to forecasts of significant rainfall. At the time, Lake Eildon was already at 98.9% capacity.⁴⁶

Releasing water from dams can be a significant mitigation measure. However as noted above, some stakeholders from the flood affected areas in Northern Victoria attributed some blame to the water releases for the magnitude of flooding their towns experienced. Water releases at Lake Eildon and Lake Eppalock is discussed further in the Final Report.

Maree Trill

We are familiar with floods in Rochester, I was around for the 2011 floods and a few before that. After the 2011 floods, another lady started the Rochester Community Page Facebook page and invited me to help admin it. So we are well and truly familiar with how to get information out to the community and fast....

We all know how it goes, Eppalock started spilling late September, then in the week starting the 10th of October, we got unprecedented rains. I remember laying in bed, I think on Wednesday the 12th it was, thinking oh my god is it ever going to stop. We had town meetings, with the usual emergency services present, SES, Vic Pol, Fire brigade, NCCMA, Campaspe shire, ERV and more people I've probably forgotten. Herein comes my first complaint – Goulburn Murray Water, the management body of the lake? Were not present during any of these meetings.

NONE of the media were present to live stream these meetings to those in the community who couldn't attend – I DID. Me, a volunteer community member with a husband and 3 boys, 10, 11 and 13. I just wanted the community to know what was going on.

(continued)

45 Goulburn-Murray Water (GMW), *Managing Water Storages*, <<https://www.g-mwater.com.au/water-operations/managing-water-storages>> accessed 17 April 2023.

46 Chip Le Grand, 'Climate risks for dams revealed as Eildon struggles to hold back floods', *The Age*, 15 November 2022, <<https://www.theage.com.au/politics/victoria/climate-risk-for-dams-revealed-as-eildon-struggles-to-hold-back-floods-20221110-p5bx9p.html>> accessed 21 April 2023.

Maree Trill (continued)

I'm going to assume that GMW were releasing water from the lake in the lead up to these unprecedented rains, but the fact that releases are restricted by the size of the valve at the lake to 1800 megalitres a day – a pitiful amount. Who builds a bath and puts a pinhole sized plug in the bottom??

The rain came, the lake spewed its hateful water at us. How much exactly? No idea.... because yet again GMW were silent. They would have surely had an idea of inflows into the lack from the catchment? After the flood event they released a report saying that 235000 megalitres of water flowed into the lake in the unprecedented rain – that's more than 2 thirds of the entire capacity of the lake that flowed in!! I get that we can't control rainfall but that lake should be able to control releases via mitigation gates!! There's no way out for huge volumes of water except over the top

Source: Maree Trill, *Submission 10*, p. 1.

Chapter 4

Flood recovery in Northern Victoria

4.1 Introduction

The aftermath of the October 2022 floods has been profound for Northern Victoria, and all other flood-affected areas. Communities are continuing to grapple with the destruction left in the wake of the disaster and recovery efforts are complex and ongoing. The Committee heard from numerous stakeholders—many of whom were directly affected by the flooding—about the many recovery needs of communities.

This Chapter commences this Inquiry’s consideration of flood recovery, a subject the Committee will continue to discuss in its Final Report. The scope of this Chapter (as with the Interim Report in its entirety) is on Northern Victoria, examining recovery efforts so far. The Committee is cognisant that other communities, such as Maribyrnong, also have ongoing recovery needs. This will be considered in detail in the Final Report.

The Committee commends the work of communities, emergency services, health services, police and councils in dealing with the October 2022 flood and its aftermath. It also acknowledges the Victorian Government’s commitment to aiding flood-impacted communities. However, the Committee has heard clearly from stakeholders—communities, individuals and agencies—that the events of October 2022 and the response to them, have taught us valuable lessons. The Committee calls attention to the need for a more streamlined, empathetic, and accessible approach to recovery. The experiences shared by the community, from the frustration with bureaucratic processes to the heartfelt accounts of ongoing hardship, underscore the imperative for a reassessment of disaster recovery strategies to ensure they are attuned to the immediate and long-term needs of those affected.

Leesa Hodgens in the extract from her evidence below highlights the nuances of what faced her community during the flood and the ongoing challenges of recovery. Leesa reveals how all members of the community were affected in some way.

Leesa Hodgens

We have only just moved back into our school after 3 portable school set ups post flood. The devastation I have witnessed in our community and the post flood mental health concerns with our students and families has been huge. I have definitely seen an increase in worries and mental health concerns now the weather has turned cooler and leading into winter, families cramped in cold caravans and now can't use their outside areas like they could in summer. For our staff, the changes in teaching conditions and moving was huge, all the time supporting some very traumatised kids (when many of our staff were also flooded). If staff weren't flooded themselves then they have been supporting a flood affected family member as well. My parents in their 80's were flooded and the time it has taken to firstly find a rental for them and supporting their mental health was huge. So very hard for them do not want to see them go through this again. We cannot go through this again, our community and school just cannot go through another flood. Please please help us to come up with a long term plan that will ease the minds of all of our town.

Source: Leesa Hodgens, *Submission 161*.

4.2 Financial recovery

Financial assistance from the Victorian Government has been made available to many including individuals, families, students, farmers, and business owners affected by the floods. The assistance initiatives include:

- emergency payments and financial relief for families with school-aged children
- re-establishment assistance for those who do not have insurance and are experiencing financial hardship (this payment covered clean-up, emergency accommodation, repairs and replacing damaged contents)
- student grants for students and their families to replace school items lost during the floods such as books or uniforms
- grants for farmers, including:
 - Primary Producer Recovery Grants of up to \$75,000 to cover the cost of recovery
 - Rural Landholder Grants of up to \$25,000 to cover the costs of disaster impacts for small-scale producers
 - Primary Producer Concessional Loans of up to \$250,000 to restore or replace damaged equipment and infrastructure, or to cover short-term business expenses
 - Primary Producer Transport Subsidies of up to \$15,000 to support the transport of emergency fodder or stock drinking water, and the movement of livestock

- business and community sport flood recovery grants of up to \$50,000 to cover expenses resulting from direct flood damage to property, assets, stock or equipment.¹

The Commonwealth also provided two financial assistance programs to individuals affected by the floods:

- The Disaster Recovery Allowance for those who had lost income due to the flooding. It provided payments to top up income for people whose income had fallen below the average national income because of the flooding. This was discontinued on 28 May 2023.
- The Disaster Recovery Payment provided one-off financial assistance to eligible Australians adversely affected by the floods in Victoria. The rate of the payment was \$1000 per eligible adult and \$400 per eligible child. This was discontinued on June 16 2023.²

For more information on financial and other assistance programs that were run by the Victorian and Commonwealth governments, refer to: <https://www.vic.gov.au/2022-flood-recovery> and <https://www.disasterassist.gov.au/Pages/disasters/current-disasters/Victoria/victoria-floods-06102022.aspx>. Information about recovery assistance offered by the Victorian Government in relation to the very recent floods is here: <https://www.vic.gov.au/2023-24-victorian-storms-and-floods>.

Sandi Marsh

I live 10km north of Rochester at Strathallan. Our farm was totally flooded and we lost all our crops and hay. We have received one grant of \$25k but that doesn't cover the money we have lost.

Source: Sandi Marsh, *Submission 154*.

Witnesses informed the Committee about the difficulty in obtaining financial assistance from the Victorian Government and urged for more efficient and empathetic disaster recovery assistance programs. They noted that amidst the chaos of disaster, a cumbersome process requiring considerable time and paperwork hindered access to immediate aid. Tracie Kyne from Rochester explained that:

In the midst of cleaning up after a disaster and feeling utterly overwhelmed, our community was faced with a ridiculous amount of time and paperwork required to apply for recovery grants. These bureaucratic hurdles seemed insurmountable at a time when immediate action was needed, and people were grappling with loss and devastation.

1 Business Victoria, *Business and Community Sport Flood Recovery Grants*, 2023, <<https://business.vic.gov.au/grants-and-programs/business-and-community-sport-flood-recovery-grants#:~:text=You%20can%20apply%20for%20up%20ceiling%20leaks%20or%20roof%20damage>> accessed 14 March 2024.

2 Department of Home Affairs, *Victorian floods: 6 October 2022 – 13 January 2023*, 2023, <<https://www.disasterassist.gov.au/Pages/disasters/current-disasters/Victoria/victoria-floods-06102022.aspx>> accessed 14 March 2024.

We urgently needed government assistance on the ground to help complete these applications, to alleviate the strain and to provide tangible support when it was most crucial. The disconnect between immediate needs and the cumbersome process only exacerbated the crisis, underscoring the necessity for more efficient and empathetic assistance during such trying times. Many people just threw their hands in the air and did not apply at all.³

Tracie further added that the challenge of navigating bureaucratic red tape under conditions of duress had rendered the application for grants insurmountable for some:

Apart from the mental health, the stress and the anguish of them going through the process of cleaning up and maybe not having the product to sell, just going through that red tape to apply for grants has just not been possible.⁴

While some did acquire funding from grants, the process involved navigating numerous challenges and requirements.

Tracie Kyne explained:

The issue we have had from a business point of view is that some small businesses that are not GST-registered were not eligible for a lot of grants. For businesses that were eligible that were registered for GST, the paperwork they had to go through to actually get that funding – huge red tape to jump through. For our agribusiness farmers, they have had to spend the \$70,000 to then apply to get it back, and in some instances they were not eligible for the \$70,000 they had just spent. We have had instances where farmers cannot even afford to spend the \$70,000 to get the money back. They are the issues we have been grappling with. Apart from the mental health, the stress and the anguish of them going through the process of cleaning up and maybe not having the product to sell, just going through that red tape to apply for grants has just not been possible.⁵

Leigh Wilson further noted that additional hands on the ground would be beneficial to facilitate access to financial support. Improved coordination, assistance with paperwork, and a government official conducting immediate assessments using pre-sorted business classifications could expedite the process significantly.⁶

The Victorian Caravan Parks Association noted that businesses faced delays in essential funding due to flaws in government grant processes, requiring multiple applications and causing post-flood financial struggles:

Flaws in the government's business grants' application processes prevented caravan parks from quickly funding essential works necessary to reopen. Caravan park operators were required to complete multiple applications and evidence that the business had

3 Tracie Kyne, Lake Eppalock Working Group, Rochester Business Network, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 4.

4 *Ibid.*, p. 8.

5 *Ibid.*, pp. 7-8.

6 Leigh Wilson, Chair, Community Recovery Committee, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 15.

been impacted by the floods multiple times. Seven months after the floods, several caravan park operators had not received full grant payments.

The Business Recovery Grants tiered claim system greatly impeded caravan parks' recovery. 'Tier 1' claim acquittal was required prior to applying for 'Tier 2' grants. 'Tier 2' claims were only paid as a reimbursement. This meant that operators of closed caravan park businesses with no income needed to draw upon often limited business or personal reserves to fund works. In some cases, caravan park operators without access to capital were prevented from undertaking essential works over \$25,000 and remain impeded in their ongoing recovery efforts.⁷

Moreover, the Committee heard evidence from some concerned about the distribution of State support to small businesses. The Victorian Caravan Parks Association explained that the Government's relief grants, based on turnover, failed to adequately meet the significant clean-up and recovery costs faced by larger small businesses:

The Victorian Government's Small Business Immediate Flood Relief and Business Recovery Grants did not meet most caravan parks' essential clean-up, relief and recovery costs. On average, flood impacted caravan park businesses sustained clean up and asset repair and replacement costs exceeding \$300,000. At least several caravan parks require multimillion dollar remediation works. Business turnover was used as a very basic, and completely unfair, means of classifying business eligibility for government support. This meant that caravan parks were classified as small businesses and only able to access \$50,000 relief and recovery funding.⁸

The Victorian Caravan Parks Association stated that an absence in suitable and personalised assistance for caravan park proprietors is critical to:

- ensure the viability and success of businesses in the industry
- foster a fair and supportive economic environment for caravan park operators
- acknowledge the unique challenges they face
- provide the necessary resources for their growth.

The Victorian Caravan Parks Association maintained that future business support programs should:

- consider the extent of damage and interruption
- be promptly accessible with proof of disaster-caused damage
- align with businesses' insurance coverage
- provide upfront funds for repairs
- streamline delivery to avoid unnecessary bureaucratic obstacles.⁹

⁷ Victorian Caravan Parks Association Inc. (VicParks), *Submission 820*, pp. 2–3.

⁸ *Ibid.*, p. 2.

⁹ *Ibid.*, p. 3.

The Association urged for additional measures for easier access to essential funding, specifically tailored to aid recovery and cover remediation expenses. It put forward the following requests:

An appropriate concessional loan scheme(s) to be made available immediately after a natural or other disaster event to properly support business owners with significant asset damage.

That the Victorian Government ensure that future concessional loan schemes are devised so that all caravan park owners, including those operating on Crown Land, are eligible for funding. That eligibility must be included in the requirements of the scheme itself and the financier's requirements.

The government makes available, in circumstances where very significant asset damage has occurred to uninsurable businesses, and which badly impacts the business's capacity to trade, guaranteed loans of up to \$5 million similar to the Australian Government's SME Recovery Loans Scheme.¹⁰

4.2.1 Community services funding

The Committee was informed that community organisations faced resource challenges and increased demand for services following the flood disaster. The Victorian Council of Social Services stated that:

The organisations who provided relief and recovery services rapidly mobilised after the floods but were unsure if this additional work would be funded. Formal contracts and funding agreements came weeks to months later but in the meantime, organisations were spread thin and faced high demand for their services with no extra resources.¹¹

To remedy this, the Victorian Council of Social Services recommended that strategic investment in long-term community services is needed:

Instead, disasters should automatically trigger immediate funding offers to local community services including case managers, Neighbourhood Houses, community health organisations, community legal centres, and family violence workers. This would help the sector recruit additional staff without relying on donations or redirecting funds from other critical service streams while they wait for funding agreements to arrive.¹²

The Committee was informed that long-term funding is crucial as communities require years to recover from the prolonged impacts of extreme weather events such as floods, stating:

Many organisations were initially funded for less than 12 months and only received a year extension, which has exacerbated the community's stress about the future and made recruitment more difficult because short-term roles are less desirable.¹³

¹⁰ Ibid., pp. 3–4.

¹¹ Victorian Council of Social Service (VCOSS), *Submission 851*, p. 10.

¹² Ibid.

¹³ Ibid., pp. 10–11.

Moreover, the Victorian Council of Social Services explained that it was difficult to retain trained staff without stable long-term funding:

In many cases the community sector's relief and recovery efforts after the floods had to start from scratch. This is because a lot of the expertise gained from previous emergencies was lost due to the short-term, stop-start nature of funding. This delayed action while agencies rushed to pivot existing staff, recruit new employees and train team members with limited experience in disasters.

Organisations instead need ongoing funding to retain a permanent workforce of disaster resilience experts across the state. These staff members could act immediately when a disaster strikes to establish a case management system for impacted households, recruit employees for a surge workforce, and help coordinate local services with government agencies.¹⁴

The Victorian Council of Social Services stated that, in non-crisis periods, this workforce would remain active, contributing to community preparedness and mentoring employees.¹⁵

Funding for disability advocacy

The Committee was also informed that sustainable funding for disability advocacy is essential. The Victorian Council of Social Services stated that people with disabilities face increased risks and barriers in emergencies, including unsuitable housing and inaccessible information. It further highlighted that people with disabilities are often considered an 'afterthought' in emergencies making the work of disability advocates all the more important:

Disability advocates have been playing a crucial role in flood-affected communities by helping people with disability apply for government payments, access recovery services, and assert their rights. This support is particularly important because communities were bombarded with information after the floods, services were rolled out quickly, and payment applications are often not designed with disability in mind.¹⁶

Amidst increasing demand, disability advocacy organisations, even outside emergency situations, grapple with unpredictable and unsustainable funding. The Victorian Council of Social Services stated:

Disability advocacy organisations struggle under the weight of demand even in non-emergency contexts. The sector has welcomed bursts of boost funding in recent years, but this is unpredictable and unsustainable. Meanwhile, base funding is too low and has not increased to meet the significant growth in demand.

Core funding for organisations funded through the Victorian Disability Advocacy Program should be increased to reflect the level of demand, quantum of unmet need

¹⁴ Ibid., p. 12.

¹⁵ Ibid.

¹⁶ Ibid., p. 16.

and complexity of cases – and should be locked in via longer contracts. This will allow disability advocacy organisations to continue building the disaster resilience of people with disability and help them recover after emergencies.¹⁷

The critical role played by advocates in emergencies, the Victorian Council of Social Services notes, underscores the urgency for stable, higher core funding and longer contracts.

Leah Taaffe, CEO at Community Living and Respite Services, represented a community nonprofit supporting individuals with disabilities in Echuca since 1979. She noted that the floods exposed systemic gaps in emergency preparedness, particularly concerning vulnerable populations. She informed the Committee that coordination among emergency agencies was lacking, leaving her organisation and staff to navigate evacuations and support alone. She maintained that communication breakdowns and inadequate resources compounded the situation, illustrating a critical need for disability-inclusive disaster planning and response frameworks. According to Leah, the experience highlighted disparities in support for vulnerable people between states, with New South Wales offering more comprehensive assistance than Victoria:

The resourcing of the state emergency service and the adequacy of its response and the adequacy of its resourcing to deal with increasing floods and natural disasters in the future was also something we thought was important to address. The VICSES, as we know, holds critical roles in Victoria's emergency management arrangements, including flood planning and response, and it is a volunteer-led organisation with members in every area impacted by the flood. They did the best that they could, which was not good enough, and that is not a reflection on the personnel involved at all; rather, it reflects the under-resourcing, the poor training and the insufficient systems in place which would enable a robust, coordinated approach in response to any emergency event. It is also clear that there are significant gaps at every level of government in relation to planning, response and recovery. It was demonstrated that the framework in place is not effective, it does have significant gaps and it absolutely does not consider vulnerable people and how to ensure they are supported through emergencies and natural disasters. A vulnerable persons' register exists, but it is not kept up to date, it is not utilised and it is not properly understood.¹⁸

Moving forward, she stressed the need to embed disability-inclusive practices into emergency management systems nationwide.

4.2.2 Committee findings

The Committee acknowledges that there are several financial recovery programs in place post-flooding for supporting flood impacted communities. However, there are significant gaps and inefficiencies which have hindered the effectiveness of these

¹⁷ Ibid.

¹⁸ Leah Taaffe, Chief Executive Officer, Community Living and Respite Services, public hearing, Echuca, 24 August 2023, *Transcript of evidence*, pp. 62–63.

programs. Evidence from stakeholders, many of whom were eye witnesses and directly affected by the October 2022 floods, underscored a pressing need for a more streamlined, empathetic and accessible approach to disaster recovery funding.

FINDING 1: The complexity of processes associated with flood recovery financial supports exacerbated the distress of some flood-impacted individuals, families and businesses. Some communities experienced delays to immediate relief and some were potentially deterred from claiming assistance which would have facilitated recovery.

FINDING 2: Despite the availability of a wide range of grants and financial support programs, the support available does not always effectively align with the actual needs of affected individuals and communities.

4.3 Temporary accommodation

Following the October 2022 flood event, temporary accommodation was made available for people who could not stay in their homes due to the floods. This was primarily through hotels, motels and caravan parks and other temporary accommodation near towns and cities affected by the floods.

One of the largest facilities for temporary accommodation was the Centre for National Resilience in Mickleham, which was built as a quarantine isolation facility during the COVID-19 Pandemic. The Centre welcomed flood-affected people from all parts of the state, and each person was offered a recovery support worker to provide referrals to financial, mental health or housing support.¹⁹ Approximately 300 people used the accommodation. Emergency accommodation ceased at the Centre in March 2023, and those who were still there were moved to alternative accommodation including social housing, private rental, hotels, motels and caravan parks.²⁰

Media reports alleged that some residents in the Mickleham facility were posing as flood victims to access the accommodation and that a process for vetting people was not put in place 'until weeks after the centre was open'.²¹ However, the CEO of Emergency Recovery Victoria (the organisation responsible for post-disaster recovery) said that the bar for accessing services was intentionally low. She added that they hoped in the future to have the support to be able to establish a vetting process in

-
- 19 Josie Taylor and Joanna McCarthy, 'After the Mickleham quarantine hub was used for flood victims, documents show violence and drug use were rife', *ABC News*, 29 March 2023, <<https://www.abc.net.au/news/2023-03-29/victorian-flood-crisis-accommodation-police-drugs-violence/102154102>> accessed 16 April 2023.
- 20 Victorian Government, *Centre for National Resilience in Mickleham*, <<https://www.vic.gov.au/temporary-accommodation-mickleham-centre-national-resilience>> accessed 13 April 2023; Sophie Aubrey, 'Flood victims booted out of Mickleham centre ahead of its closure', *The Age*, 16 February 2023, <<https://www.theage.com.au/national/victoria/flood-victims-booted-out-of-mickleham-centre-ahead-of-its-closure-20230216-p5cl2m.html>> accessed 16 April 2023.
- 21 Josie Taylor and Joanna McCarthy, 'After the Mickleham quarantine hub was used for flood victims, documents show violence and drug use were rife'.

the immediate aftermath of a disaster.²² It is unclear whether policies were in place to ensure people accessing accommodation at other venues across the state were genuinely flood-affected.

The Elmore Events Centre provided accommodation for those affected by the floods in Rochester. The facility provided a mix of modular units and repurposed caravans. Places were allocated based on greatest need. The Victorian Government worked with local service providers to ensure support services were available to those at the site.²³ Accommodation at this site ceased on 15 August 2023.²⁴

In Shepparton, a pilot program called Homes at Home is being trialled to support people to live at their properties in temporary accommodation while their home is being repaired. The program is free for the first 12 months and after that residents will be asked to contribute towards their accommodation hire cost. There are currently 40 places available under the scheme.²⁵

Flood-affected people in Shepparton are also eligible to be housed in temporary accommodation in hotels, motels and caravans. A recovery support worker is also assigned to people accessing the program to provide them with support to move into longer-term accommodation.²⁶

Despite these arrangements, the Committee was informed about the critical shortage of housing for impacted communities. Many residents, fatigued from the ordeal of the floods and their aftermath, continue to wait for home repairs:

Six months down the track and we're tired. Most of us are living in caravans, a temporary fix while we wait for our houses to be gutted and repaired, while some have been forced to move out of town. It's estimated that 90% of homes in Rochester were impacted, which for us included our parents, grandparents, aunts and uncles, and siblings. It's a confronting feeling to have so many lifelines taken away from you, and without the incredible generosity of people outside our immediate family, we would have found ourselves with four anxious children and nowhere to go.²⁷

22 Ibid.

23 Victorian Government, *Relief update for Rochester community*, <<https://www.vic.gov.au/relief-update-for-rochester-community>> accessed 16 April 2023.

24 Emma D'Agostino, 'Flood-affected Victorians to relocate as centres at Mickleham and Elmore prepare to close', *ABC News*, 14 March 2023, <<https://www.abc.net.au/news/2023-03-14/support-for-flood-victims-as-recovery-centres-prepare-to-close/102091778>> accessed 16 April 2023.

25 Victorian Government, *Temporary accommodation in Greater Shepparton*, <<https://www.vic.gov.au/temporary-accommodation-greater-shepparton>> accessed 16 April 2023.

26 Ibid.

27 Eliza Watson, *Submission 85*, p. 1.

4.3.1 Housing issues in Northern Victoria

Larissa Anderson

My parents house was flooded in Rochester by the Campaspe river in the Oct22 flood disaster. They are still not in their home (May 23). They are in their late 60's/70's and have been living in a small room off the shed with mice, no air conditioning and unsafe heating. They are also using our caravan to shower which means we have been unable to go away on family holidays. (Family of 5 with 3 children) I'm so concerned if nothing is done to prevent flooding in Rochester again that all this work that is being done will be for nothing. My great Aunty who was living in her own home was forced out home and is now seeing out her days in a nursing home in Echuca as all her children's homes flooded too.

Source: Larissa Anderson, *Submission 199*.

The residents in Northern Victoria have found themselves in an especially acute situation, necessitating focused efforts to alleviate their specific challenges. The submission made by the Northern Victorian Emergency Management Cluster noted that:

Rochester (in Campaspe Shire) had over 800 homes damaged or uninhabitable, with more than 70% of residents still not back in their home some 7 months after the event. Residents have either been placed in caravans on their impacted properties, with 250 households in this category, living in makeshift accommodation in sheds or currently living outside of the municipality.²⁸

For others, uncertain long-term accommodation plans and financial aid have added stress and anxiety. Leonie Stokes discussed their experiences in maintaining accommodation following the flood event:

We are now living at the temporary Elmore relief centre soon to be evicted a week after we are due for our second child whom we have now found out has a heart condition plus other health concern's. We have no certainty in regards to where our family will go next as the plans for long term accommodation from recovery Victoria has not actually been devised other than "we need numbers of people that would use a caravan so we can put this forth to seek financial approval and we are unsure if we will receive this help". We are not eligible for emergency housing funding as we [technically] own a house.²⁹

²⁸ Northern Victorian Emergency Management Cluster, *Submission 515*, p. 2.

²⁹ Leonie Stokes, *Submission 629*, p. 2.

Sarah Peake explained that:

The 2022 floods in the Campaspe region have shown gaps in the following areas: ... The lack of infrastructure, such as storage units for saving household goods from flood damage and emergency housing to enable immediate evacuations. Local residents and businesses bear the financial burden due to flood damage which could have been lessened by planning and preparation.³⁰

Amy Robinson noted:

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.³¹

The situation in Northern Victoria reflects the significant and prolonged impact on the community, with a large portion of the community still grappling with the challenges of finding suitable and permanent housing after the event. Moreover, the aftermath of disaster is marked by prolonged displacement, especially when hindered by insurance complications, a scarcity of contractors, and difficulties in obtaining essential building materials. These factors collectively contribute to the extended recovery period for affected individuals and communities.

Stuart Locke

Loss of beds – housing. Motels wiped out and still not fully recovered as resources to do so are stretched. Visitation numbers reduced - emergency accom numbers reduced - emergency housing needs have greatly increased due to a section of Seymour being flooded = again weigh up this economic and social cost v a levee!!!

Source: Stuart Locke, *Submission 47*.

Ross Turner briefed the Committee on the impact of the floods on Restdown Retirement Village in Rochester, revealing that 11 out of its 18 units were flooded from the rising river and adjacent depression on the village-owned land.³² Despite expecting some damage from floods, the extent was surprising, and residents have sought varied accommodations, including caravans, units, staying with friends or family, or facilities outside town. Mr Turner noted that a significant challenge arose from the fact that six committee members of the Village, including himself, were personally impacted by the floods:

³⁰ Echuca Neighbourhood House, *Submission 66*, p. 1.

³¹ Amy Robinson, Executive Officer, Greater Shepparton Lighthouse Foundation, public hearing, Mooroopna, 13 September 2023, *Transcript of evidence*, p. 21.

³² Ross Turner, Secretary, Committee of Management, Restdown Retirement Village Incorporated, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 62.

The problem we have with the committee as well – and I am offering this to you so you understand how we operate – is that six of the members of the committee, like myself, are affected by the floods. So we have got volunteer work to do for the committee and we have got to fix our own place as well.³³

A year after the floods, Jacqui Kiss and Jan Phillips echoed ongoing challenges, expressing concerns about individuals still unable to return home. Jacqui estimates that approximately 70% remain displaced, with Jan suggesting this figure may be conservative.³⁴ In other instances, vulnerable women and families in crisis have been forced to leave hometowns to find accommodation, especially domestic violence victims. Shelley Hamilton explained:

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.

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.³⁵

John Oakley

During the flood I was evacuated. I went to Bendigo hospital by ambulance. Somehow I got in there and got a bed for a night. I felt like some of the staff at times; I was not. I had an MRI on my brain – ‘Time you left. No reason to be here.’ I went to Mickleham, the emergency evacuation centre for flood-affected victims. Over 1000 people were housed there, paid for by the state government. Mickleham was built after COVID, because Mr Andrews – it is on federal land, actually. There was a variety of rooms there – families, individual people. The car park for the staff was car park 1. I was a resident – car park 2. We had guards on the gate – you are allowed out; you are allowed in – and they made sure that you said when you were going and who you were going with. Meals were provided in bags the night before – breakfast, lunch. There was transport from Mickleham into Craigieburn, which is under contract. Now it is closed, I know that – I have a couple of contacts there – but I pray to God we do not have to use it again.

Source: John Oakley, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, pp. 73–74.

³³ Ibid., p. 64.

³⁴ Jacqui Kiss, Administrator, Mooroopna Education and Activity Centre, public hearing, Mooroopna, 13 September 2023, *Transcript of evidence*, p. 56.

³⁵ Shelley Hamilton, Committee Member, Go Seymour: Business and Tourism Group, public hearing, Seymour, 14 September 2023, *Transcript of evidence*, p. 50.

4.3.2 Housing issues following the 2022 flood event

The wide range of people impacted by displacement mirrors diverse housing circumstances and the challenges confronted by homeowners, renters, and individuals facing homelessness in the aftermath of the disaster. Both the Victorian Council of Social Services and the Youth Affairs Council Victoria maintained that the housing crisis in Northern Victoria requires targeted and sustained interventions.³⁶ The prolonged impact on the community, coupled with challenges in supply, demands a comprehensive intervention, emphasising affordable housing solutions and addressing the distinct vulnerabilities of social groups in disaster planning.

The Victorian Council of Social Services emphasised that despite dedicated efforts by services to assist displaced individuals, their effectiveness was impeded by the restricted availability of accommodation options at their disposal:

The government provided additional funds to assist with this surge in demand including more Housing Establishment Fund resources. This extra funding was necessary and welcome but services' capacity to meet the housing needs of all flood-impacted community members was constrained by pre-existing supply challenges.³⁷

The Victorian Council of Social Services further noted that emergency housing for flood-affected individuals mainly relied on motel rooms and caravans. However, these options presented challenges like overcrowding, lack of essential facilities, and safety concerns for domestic violence survivors. Motel rooms and caravans, in other words, proved unsuitable for prolonged stays and individuals may endure displacement for years.³⁸ Moreover, motel room availability faced competition during holidays and seasonal work, while caravans posed accessibility issues and inadequate insulation for varying weather conditions.³⁹

Proposing an alternative to motel rooms and caravans for housing flood-affected individuals and families, the Victorian Council of Social Services suggested that the Victorian Government consider investing in a fleet of high-quality modular homes:

Instead of relying on unsuitable motel rooms and caravans, the Victorian Government should invest in a fleet of high-quality modular homes. These homes can be deployed after a disaster and provided to affected-people free of charge, so everyone has somewhere safe to live before they move to a permanent option. They can also be used to house the high number of out-of-town contractors needed to rebuild damaged homes and infrastructure.⁴⁰

The housing challenges arising from the floods are worsened by a critical shortage of affordable housing. This situation leaves displaced renters and individuals experiencing

³⁶ Victorian Council of Social Services, *Submission 851*, pp. 21–22; Youth Affairs Council Victoria, *Submission 497*, p. 3.

³⁷ Victorian Council of Social Service (VCOSS), *Submission 851*, p. 18.

³⁸ *Ibid.*, pp. 18–19.

³⁹ *Ibid.*

⁴⁰ *Ibid.*

homelessness without viable long-term housing solutions. The Victorian Council of Social Services maintains that there is a pressing need for comprehensive and sustainable intervention to address the issue:

VCOSS continues to call for at least 60,000 new social housing properties over the next 10 years for Victoria to meet the national average. The rising frequency of disasters is increasing the urgency of growing this important housing stock. By committing to sustained, large-scale investment in growing social housing supply, we can ensure that everyone displaced by future emergencies can transition to a permanent home after evacuating to crisis accommodation, as well as meeting other housing needs in the community.⁴¹

The Committee was informed that the broader issue of a statewide lack of affordable housing and available land is a challenge faced by many regional areas in Victoria. While programs like the Homes at Home project provide mental health and security benefits, addressing this issue necessitates freeing up additional land to improve housing affordability. Peter Harriott explains:

... the broader issue I guess is the lack of stock of affordable housing, the lack of stock of land available for housing. That is a bigger statewide planning issue that not only flood-impacted communities are going through, but nearly every regional city or council in Victoria is going through. Somehow, we have got to free up more land and make it available for housing so that housing is more affordable.⁴²

The Committee was also informed that disasters uniquely affect young people, impacting their work, studies, and social connections. The Youth Affairs Council Victoria's submission highlighted the distinctive challenges encountered by young people and youth workers in rural and regional settings. This submission is informed by surveys and consultations conducted by the Youth Affairs Council Victoria as well as insights and evidence drawn from the experience of previous natural disasters. The results noted that the flood event worsened challenges for vulnerable individuals, hindering access to housing services:

The Flood Event also significantly exacerbated issues for people already struggling, including impacting their ability to access services and supports. Many youth workers reported that, through the Flood Event, housing services were overwhelmed as so many people had their homes affected by flood damage. Many young people also had no options except to live in overcrowded dwellings. In rural and regional areas where accessing housing services is already difficult, the Flood Event put a significant strain on access to safe housing.⁴³

The Youth Affairs Council Victoria further suggested that young individuals facing challenges in accessing safe and affordable housing require special consideration in disaster planning.⁴⁴

⁴¹ Ibid., p. 21.

⁴² Peter Harriott, Chief Executive Officer, Greater Shepparton City Council, public hearing, Shepparton, 13 September 2023, *Transcript of evidence*, p. 9.

⁴³ Youth Affairs Council Victoria, *Submission 497*, p. 10.

⁴⁴ Ibid.

For individuals with disabilities, finding accessible accommodation proved both difficult and part of a broader problem of a lack of inclusion in emergency flood planning:

Finally, I would like to reiterate that our experience as a cross-border provider of essential services clearly demonstrated the lack of inclusion in emergency planning processes for people with a disability, both in Victoria and New South Wales. This was evidenced by the lack of accessible transport and there being no accessible accommodation and no accessible information being provided to people.⁴⁵

As one resident of Northern Victoria stated:

My personal opinion is that many of the residents with mobility and chronic health issues would have evacuated earlier if they knew that temporary accommodation was disability friendly. Concerns voiced about not being able to get on and off stretchers, not being able to access toilet / shower facilities with appropriate aides and equipment to ensure safety and the ability to bring pets.⁴⁶

The Committee was also informed about the importance of ensuring that temporary accommodation facilities remain operational. David Pratt, President of the Victorian Caravan Parks Association, noted that 'Caravan parks are the largest providers of short-term accommodation in the state and provide residential accommodation for over 12,000 people'.⁴⁷ Scott Parker, Chief Executive Officer of the Victorian Caravan Parks Association, further added, 'It is no good a park being underwater, as it cannot provide that crisis accommodation or be a staging point for authorities to use'.⁴⁸

4.3.3 Committee findings

The October 2022 flood event has underscored not only the immediate necessity for temporary accommodation but also deeper, systemic issues within housing policy and disaster preparedness. Addressing these challenges requires a multifaceted approach, combining immediate action with long-term strategic planning to foster resilience and ensure the well-being of all Victorians in the face of future disasters.

The Committee is concerned by media reports suggesting that some individuals exploited the provision of housing for individuals and families genuinely affected by the floods. Whilst the Committee appreciates the need to prevent processes impeding or preventing timely access to housing, this must be balanced against appropriate oversight measures to ensure housing is being provided to those with a genuine need.

⁴⁵ Leah Taaffe, *Transcript of evidence*, p. 64.

⁴⁶ Name Withheld, *Submission 32*, p. 1.

⁴⁷ David Pratt, President, Victorian Caravan Parks Association Inc. (VicParks), public hearing, Melbourne, 20 November 2023, *Transcript of evidence*, p. 1.

⁴⁸ Scott Parker, Chief Executive Officer, Victorian Caravan Parks Association Inc. (VicParks), public hearing, Melbourne, 20 November 2023, *Transcript of evidence*, p. 10.

FINDING 3: In Northern Victoria, the broader issues of housing availability, affordability and suitability in the region created additional strain in housing flood-affected people. These issues underscore a systemic challenge extending beyond the immediate emergency response.

4.4 Debris and structural damage to infrastructure

Frances Weidener

The flood lasted for three months – we had land underwater for three months. Because the damage was so long, there was erosion. Great big old trees fell in the river. Fences were damaged – because the water was running across for so long, it dragged logs and wood onto the fences. It pushed them over. Loss of wildlife – you can imagine how much wildlife was lost when the farm was underwater for three months. We had pasture, now we have got weeds ... The clean-up afterwards was huge – dead trees all over the place, on fences, in the river. Where we had pasture, now we have got weeds, so we will have years of spraying weeds, sewing new pastures. We estimate it cost in excess of \$300,000. If they had not filled the weir in a wet season, in July–August, it would not have happened.

Source: Frances Weidener, public hearing, Melbourne, 18 October 2023, *Transcript of evidence*, p. 7.

In its submission, the Victorian Government noted that the 2022 flooding ‘caused devastation across much of Victoria and affected thousands of people’. Reflecting on the damage, the Government stated that:

Two Victorians tragically lost their lives. Hundreds of homes and buildings across the state were inundated, displacing residents and closing businesses. It isolated people and communities, damaged their homes, disrupted essential services, disrupted and disconnected their social supports and systems, and impacted mental health, wellbeing, personal property, businesses, and livelihoods.⁴⁹

According to the Victorian Government, in Northern Victoria:

- approximately 12,230 agricultural properties were affected by the flooding
- 1,545 residential and commercial buildings suffered damage from the flooding, with 976 rendered uninhabitable.⁵⁰

Following flooding, the Government has provided some support to local councils to clear debris in flood-affected areas, including collecting debris and waste. The Government also assisted with coordinating volunteers to clear debris and silt from

⁴⁹ Victorian Government, *Submission 295*, p. 68.

⁵⁰ *Ibid.*

the inside of buildings and homes. Much of the Government's clean-up work has been enacted through Emergency Recovery Victoria (ERV).⁵¹ Mariela Diaz, Chief Executive Officer of ERV, stated:

ERV's clean-up program commenced within days. ERV provided coordination and operational support to councils, collecting and disposing of more than 13,000 tons of flood debris.⁵²

Greater Shepparton City Council's submission noted that approximately 13,500 tonnes of flood-affected waste, excluding state-contracted collections, was disposed to the Cosgrove 3 Landfill:

The Environment Protection Authority waived the levy fee at Cosgrove 3 Landfill and to date has seen an approximate of 13,500 tonnes of flood affected waste received. These volumes do not include the volumes collected by the state-appointed contractors.⁵³

In evidence to the Committee, the Hon. Jaclyn Symes MLC, Minister for Emergency Services, highlighted the Government's dedicated funds for the post-flood clean-up, emphasising the holistic significance of this initiative. Minister Symes stated:

To date, we have allocated more than \$35 million for clean-up, and we know that that is not only important for a variety of reasons – for safety, visual aesthetics – but it can help mental wellbeing and recovery as well. When you see debris still piled up, it can have a pretty negative impact on your community morale.⁵⁴

In terms of the volume of debris, Minister Symes further noted that:

To date crews have removed, my notes say, over 11,955 tonnes – I think we can just say 12,000 tonnes – of flood debris, and the work certainly complemented council responsibilities to ensure that waste was removed.⁵⁵

The Victorian Government provided free structural assessments to buildings damaged by the floods.⁵⁶ This issue will be discussed further in the Committee's Final Report.

In Northern Victoria, residents noted that the sheer scale of the clean-up was enormous. Aimee Lindrea told the Committee that:

There was rubbish and debris absolutely everywhere and we even had a couch stuck on our front fence.⁵⁷

⁵¹ ERV is Victoria's dedicated agency mandated to lead state and regional coordination and state relief on behalf of the Victorian Government. It emerged in October 2022 as a response to the Inspector-General's Inquiry into the Black Summer bushfire season.

⁵² Mariela Diaz, Chief Executive Officer, Emergency Recovery Victoria, Department of Justice and Community Safety, public hearing, Melbourne, 12 October 2023, *Transcript of evidence*, p. 3.

⁵³ Greater Shepparton City Council, *Submission 654*, p. 7.

⁵⁴ Hon Jaclyn Symes MLC, Minister for Emergency Services, public hearing, Melbourne, 6 December 2023, *Transcript of evidence*, p. 49.

⁵⁵ *Ibid.*, p. 39.

⁵⁶ Victorian Government, *October 2022 flood recovery process*, 2022, <<https://www.vic.gov.au/flood-recovery-progress>> accessed 19 March 2024.

⁵⁷ Aimee Lindrea, *Submission 57*, p. 1.

Similarly, Leigh Wilson, Chair of the Community Recovery Committee in Rochester, stated on 23 August 2023:

It is 313 days since the flood. The best information that we have to hand is that there were 988 houses that were flooded over floor. Now, that work has been done by Rochester Community House. If it was not for them, there would be no other agency that would know how many houses were flooded over floor. The waste that was removed in the early days, the debris and clean-up from the houses – this is prior to Christmas over a period of two months – exceeded 500 B-double loads of waste. If you parked all of those trucks end to end and you drove past them on the highway, it would last for 7 kilometres.⁵⁸

Tracie Kyne noted that local businesses in Rochester volunteered trucks for debris removal, incurring significant financial losses without reimbursement:

Can I also mention that we have got local businesses, earthmoving: Nichol Trading, Ward Bros, even Dwyer's earthmoving – they all brought trucks into town to move debris from the nature strips of our homes. If not for them... And they lost hundreds of thousands of dollars paying employees and were not reimbursed for that rubbish removal.⁵⁹

Moreover, a Northern Victorian resident noted the fact that the community rallied together to help with the debris clean-up and restoration.⁶⁰ Another stated that while the aftermath of the floods revealed the resilience of the town of Rochester, the community was still being confronted with the wreckage and the debris of the aftermath. Despite the ongoing clean-up, some residents believed that Rochester remains a shell of its former self:

Seeing the debris from all the homes dumped in every single nature strip. It goes on. But I want you to also know where we're at now ...6 months later and the town is a ghost town at night. There are shells (houses) but you can see through them. They're gutted. And not much is changing.⁶¹

In Seymour, Fiona Stevens, Mayor of Mitchell Shire, noted that the town's central business area faced over-floor flooding, becoming inaccessible and impacting businesses in the area. She explained that the debris and flood damage in riverfront parks left them visibly destroyed:

The primary business area in the middle of town was inundated with over-floor flooding or cut off so that businesses could not be accessed or operated. The economic impacts are obvious. The 24-hour police station for the area was inaccessible, unless by boat, and the underground level was totally flooded. Two major riverfront parks were totally destroyed, with hundreds of trees uprooted. Many were huge 100-year-old red gums. Wildlife was lost. Infrastructure was damaged by water and debris. When the water

⁵⁸ Leigh Wilson, *Transcript of evidence*, p. 2.

⁵⁹ Tracie Kyne, *Transcript of evidence*, p. 13.

⁶⁰ Hannah Taylor, *Submission 22*, Attachment A, p. 1.

⁶¹ Eileen McNeilly, *Submission 102*, p. 1.

receded, these prized riverfront parks looked like ghostly, abandoned and totally destroyed battlefields. Those I have mentioned are only a snapshot of the total impact to our community and what they suffered.⁶²

Name Withheld

Some of the flood waters couldn't drain from Tallarook Street as the drains were blocked by debris. As soon as some of our volunteers ascertained the situation, the drains were cleared and waters could recede. This is one of the many things the Mitchell Shire could be advised of so that it is on a "tick list" for next time. Such a simple thing to fix but it took a while for somebody to think of it.

At some point after the floods started to recede, Mitchell Shire was able to give assistance for the removal of flood-damaged items via free pick up from our home. We weren't able to use this for some time as we were trying to save everything but we were very grateful for the Shire's extension of time for the free pick up as it wasn't until after Christmas that there were items we just had to get rid of due to the unexpected appearance of mould. The staff were wonderful and it saved us a great deal of money at a time when every cent has been precious to us.

Source: Name Withheld, *Submission 640*.

In Rochester, Tracie Kyne made a similar point that the protracted and lengthy clean-up process prolonged disruptions to the community with adverse consequences for people and businesses:

The clean-up has been a strenuous and heart-wrenching process. Businesses took weeks, some months, to reopen their shopfront premises, and some remain closed even now, 10 months down the track. Others have been forced to close permanently due to a reduction in income, with two-thirds of the community having been relocated to other towns and cities. The emotional and financial toll is still very present, with most businesses still requiring improvements to their buildings and many home-based businesses operating from caravans.⁶³

Leigh Wilson stated that essential to the clean-up efforts is the need for additional human resources on the ground:

So when the clean-up starts, it is the local community getting together, local contractors in particular, to start going into people's houses. We know what we need to do – start getting the furniture out, carpet. ... So I know from my work with community house that they were already making contacts to government agencies to get people in on the ground to start – and this is all the culmination of a few days. ... We needed the human resources here to assist with the clean-up.⁶⁴

⁶² Cr Fiona Stevens, Mayor, Mitchell Shire Council, public hearing, Seymour, 14 September 2023, *Transcript of evidence*, p. 2.

⁶³ Tracie Kyne, *Transcript of evidence*, p. 4.

⁶⁴ Leigh Wilson, *Transcript of evidence*, p. 9.

Cheryl Hicks urged for government support, proposing the deployment of the army to aid in cleaning essential government buildings:

The Community as a whole worked above and beyond any persons expectations to try and get things back to any sort of normality. I thought the Army could have been deployed to help the schools and hospital clean up seeing as they are Government buildings.⁶⁵

The devastating flooding led to a significant loss of staff for businesses and overwhelming challenges for those who remained as they attempted to balance the clean-up of their workplace or business with clean-up efforts for their own homes and properties. Leigh Wilson explained:

So when we look at something like the supermarket, it was absolutely devastated. Overwhelmingly their staff left town, and the staff that were available were trying to work between helping at the supermarket and cleaning up their own properties. ... We needed physical bodies. I go to that scenario of coming back into the CBD area on the Sunday morning when the water was starting to recede. I was the only person around, and I started to contact some of the business owners and send them photos of their properties so they had an understanding of what to prepare for. There was no-one around.⁶⁶

In Northern Victoria, residents emphasised the substantial impact of floods on local infrastructure. Cynthia Williams described Rochester as a 'warzone' in the aftermath of the floods where 'all the infrastructure had been affected'.⁶⁷ Xavier Kellow stated that 'Houses still unliveable, infrastructure destroyed and unusable, even the roads in the area are undrivable'.⁶⁸ Wayne Vincent noted that while the reconstruction of schools, hospitals, police stations, roads, and infrastructure imposes considerable costs on the Government, council, and residents, the ongoing and potentially unrecoverable financial and mental toll on residents remains significant.⁶⁹

While sandbags were invaluable to the mitigation of floodwaters, Ann-Marie Roberts noted that the aftermath of sandbag clean-up posed significant challenges to the community due to waste accumulation:

At the other end of it, the clean-up of sandbags is horrific – the disposal of it, the waste, more waste and more waste. You know, we see hessian sandbags initially, then we see shopping bags and plastic bags, and then the long-term impacts of that sandbagging are a challenge. So I think again it comes back to reviewing plans, knowing that on the get-go in our preparedness: 'This is where we're going to start with the sandbagging. This is how we're going to do it. This is the level we are going to.' If the defence force, for example, are deployed in, they are very structured. We can then say, 'This is where we need it; this is what we need to do,' and deploy that in. So, sandbags are a massive

⁶⁵ Cheryl Hicks, *Submission 270*, p. 1.

⁶⁶ Leigh Wilson, *Transcript of evidence*, p. 9.

⁶⁷ Cynthia Williams, *Submission 30*, p. 1.

⁶⁸ Xavier Kellow, *Submission 21*, p. 1.

⁶⁹ Wayne Vincent, *Submission 301*, p. 1.

issue, not just having some infrastructure to support that, but it goes much broader into the plan and knowing that in the preparedness phase and understanding the impact of where the water is coming from.⁷⁰

Frank Bowles

Seven months after the 2022 floods there are far too many roads awaiting repair. For example, Midland Hwy opposite the lake in Mooroopna, Echuca Rd just up from KFC and McClennan St intersection with Archer St. An area of significant concern is Echuca Rd at Mooroopna North where many cars have been damaged and there have been many close misses of a collision. It was advertised that Victoria had allocated significant funds to repair its rural roads but we haven't seen much action in the local area.

Source: Frank Bowles, *Submission 505*.

4.4.1 Committee findings

The devastating flooding in October 2022 resulted in extensive damage to both the natural and built environments of affected communities. Evidence presented by Northern Victorian residents painted a vivid picture of the damage endured by communities. As a result, recovery has been complex and significant.

The Committee notes the substantial effort—particularly from residents—in debris removal and clean-up in flood-affected areas, which is an ongoing logistical challenge. The prolonged clean-up effort is having a financial and psychological toll on these communities.

FINDING 4: In Northern Victoria, the October 2022 flood event has seen the prolonged submersion of land and infrastructure resulting in extensive damage and erosion. The damage of the floods has been widespread including the tragic loss of life, displacement of residents and damage to thousands of homes and businesses.

⁷⁰ Ann-Marie Roberts, City of Greater Bendigo, Northern Victorian Emergency Management Cluster, public hearing, Echuca, 24 August 2023, *Transcript of evidence*, pp. 32–33.

4.5 Community support

Name Withheld

Prior to, during and post floods I and my community have received very limited support from the Campaspe Shire nor emergency agencies involved in the flood event. There has been a missed opportunity to connect with this section of the Echuca community - 'we' literally organised our own meetings creating an opportunity for communication - noting that no actions detailed in the minutes has been addresses. This has been a poor example of a Victorian Government response during an emergency situation. I have and continue to feel frustrated with the lack of action and any learnings being applied to improve any future responses.

Source: Name Withheld, *Submission 657*.

The Committee was informed about the vibrant community life in Northern Victoria. The community in the region is characterised by its resilience, strong sense of solidarity, and community engagement. Residents continue to come together to support one another in times of need. This is exemplified by the proactive efforts during flood preparations and the subsequent recovery. However, the challenges before residents remain enormous and threaten to diminish community spirits and undo local ties. As one submission noted:

It is a fantastic community with lots to offer and we have enjoyed living here. It is sad to see what the recent flood has done to our town. Most of the houses in town, including ours, are currently inhabitable. Every second house that you drive by has a caravan parked in the property and there are shipping containers on the side of the road used as temporary storage. We are a strong community but people are tired, some of whom have gone through 2 major floods in the last 11 years, and cannot survive another major flood. Like many of the residents, we are contemplating about leaving the area if no plans are put in place to mitigate such weather events in the future.⁷¹

Another resident similarly stated that the enduring emotional toll persists despite the town's semblance of normalcy. While community resilience prevails, the prospect of a repeat is daunting and must be avoided:

The pain, stress, confusion, sadness, grief and frustration did not end once the town looked 'normal' again. It is not normal and these emotions and feelings will continue for many moments to come. Yet the community strength continues to prevail and we will get through this. Without our people we could not have got through this but I just know we can NOT do it again.⁷²

⁷¹ Zaw Htut, *Submission 11*, p. 1.

⁷² Hannah Taylor, *Submission 22*, Attachment A, p. 1.

Northern Victorians who provided evidence to the Inquiry whilst noting the community's resilience also emphasised the townspeople are fatigued and anticipating years of recovery. A resident of Rochester expressed concern that a recurrence of major flooding in the next decade may jeopardise the town's survival:

The community have pulled together and worked hard as a town, but they're tired. And this is going to take years to recover from. Another flood like this in the next 10 years and the town won't survive.⁷³

Amanda Logie, a resident of Rochester and coordinator of Rochester Community House, noted that the community feels let down by various levels of government. She spotlighted the plight of those living in caravans, sheds, or tents amid harsh weather as unacceptable:

We are now nearly eight months in and there are still so many people displaced, still waiting for insurance companies, builders, flood support workers, so many people. We are all tired, our community is so broken, the houses and the people and it is not good enough. This situation that our community finds itself in is not ok and we are feeling so let down by so many levels of government and we realise that Rochester is not the only place that was flooded but it was certainly by far the worst hit in the state. I mean, I don't know about you but I cannot imagine for a minute how it must feel to be living in a caravan, shed or tent in this god damn awful weather. I challenge any of you to give it a try and then think, how is that ok for hundreds of people to currently be living that way right here in Rochester.⁷⁴

Throughout the Inquiry, the Committee received comprehensive insights from residents in Northern Victoria highlighting a pressing demand for community support, particularly in practical terms. As Tracie Kyne stated:

I trust this inquiry will lead to decisive action to ensure that our community does not suffer through a flood of this magnitude again. Inaction is not an option, as it would inevitably result in more devastation, a scenario I am confident the government does not want to see unfold, especially if it leads to future loss of life.⁷⁵

The Committee was informed about the importance of instilling confidence within the community, to ensure a more effective and coordinated response in the event of future emergencies and utilise the valuable lessons learned from their recent experiences.⁷⁶ Residents emphasised the critical necessity for support mechanisms that address and facilitate recovery from the emotional and mental impacts on the broader community, acknowledging the trauma inflicted by the event and its enduring effects on daily life.⁷⁷

⁷³ Mat Keyzer, *Submission 38*, p. 1.

⁷⁴ Amanda Logie, *Submission 710*, p. 1.

⁷⁵ Tracie Kyne, *Transcript of evidence*, p. 5.

⁷⁶ Leigh Wilson, *Transcript of evidence*, p. 2.

⁷⁷ Ibid.

One local noted that the overwhelming impact of the flood touched every resident, necessitating urgent medical aid. They urged for provision of a medical team, including a doctor, emergency nurse, and wound nurses, for swift and comprehensive support during future crises:

Everyone had been affected, every single person. They were occupied caring for their community and family. Where was Bendigo health? Bendigo I thought was meant to be medical support for Rochester. The ambulance service was in attendance to assist with emergencies but the community needed us (a team of wound nurses). I would like to see a 4WD bus set up ready to go in times of these emergencies. The township of Rochester should have had a face to face medical response within days of this crisis. They should not have had to ask for support. My future recommendation would be to have a doctor, emergency nurse, and wound nurses to support in these situations. As a past first responder, this was something that was lacking. The appreciation from the community for our assistance was overwhelming. We were needed for not only wound care but medical and emotional support. A listening ear. And confirmation that they weren't forgotten, that we gruelling care about our neighbours and that the Echuca Hospital would do everything they could to support the community.⁷⁸

Residents also underscored the need for assistance in reconnecting the community after displacement, loss of possessions, and separation from family and friends, particularly for children who bear a heightened sense of vulnerability and anxiety, often struggling to comprehend the post-event reality.⁷⁹

Moreover, residents and community leaders in Northern Victoria emphasised that rebuilding goes beyond physical structures; it entails nurturing and reconstructing the social fabric of their community, solidifying the bonds that form its backbone.⁸⁰

In Northern Victoria, there are plenty of examples of overwhelming kindness and support from neighbouring towns and strangers. However, the Committee was told that even this support was not sufficient to fully address the enormous challenges facing residents. Sharon Williams stated:

In the lead-up to the flood the Rochester community, surrounding communities and strangers came and sandbagged and others helped prepare homes and businesses – but it was not enough. Once the water receded, it was the locals who took control of our recovery. We were so grateful for the help and support from neighbouring communities. They came into town with trucks, tractors and manpower and wrapped their arms around us with kindness.⁸¹

⁷⁸ Cynthia Williams, *Submission 30*, p. 2.

⁷⁹ Elizabeth Trewick, Principal, St Joseph's School, Community Recovery Committee, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 3.

⁸⁰ Ibid.

⁸¹ Sharon Williams, Lake Eppalock Working Group, Flood Mitigation Sub-Committee, Community Recovery Committee, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 21.

Brooke Ryan

There was lengthy support from within the community. I do believe that the community banded together, but we were let down by emergency services. I cannot say that strongly enough. There are things that we need to learn out of this.

Source: Brooke Ryan, public hearing, Rochester, 23 August 2023, *Transcript of evidence*, p. 78.

4.5.1 Committee findings

The Committee acknowledges the extraordinary resilience and solidarity exhibited by the residents of Northern Victoria. The community's efforts to support one another, from sandbagging and preparing homes before the floods to the collective recovery initiatives post-disaster, demonstrate a strong sense of community spirit and engagement. However, this resilience is under significant strain, with many residents expressing feelings of fatigue and contemplating leaving the area if proactive measures are not put in place to mitigate future events. The recurring floods have not only damaged physical infrastructure but have also threatened to erode the social fabric that binds the community together.

Despite the community's proactive efforts, there has been a perceived gap in the response and action from authorities and agencies. This has not only led to frustration and disillusionment among the residents but also highlighted a missed opportunity for effective disaster response and community engagement. The evidence suggested that a lack of adequate response has hindered the community's ability to recover and rebuild, exacerbating the emotional and physical toll on the residents. The Committee urges the Victorian Government and local councils to provide further support to these communities to ensure that their collective recovery can take place. This support must include practical measures to help address the ongoing recovery efforts to local infrastructure and community life.

Following the October 2022 flood event, residents in Northern Victoria showed great resilience and solidarity in supporting community rebuilding. However, their trauma and needs are acute.

FINDING 5: There is a pressing demand for comprehensive community support, including practical measures, and a critical necessity for increasing support mechanisms addressing emotional and mental impacts for an effective emergency response.

4.6 Insurance

Susan Joyce

The insurance companies have been difficult to work with, they are so happy to take your money for years and years but not so forthcoming when you put in a claim. They stated Mums house was fixable but they wouldn't fix it and she only received a minimal amount. I mean it's either a right off and you get the whole amount it's insured for or it's fixable and they fix it.

Source: Susan Joyce, *Submission 567*.

4

The Committee was informed that timely insurance processing can alleviate financial strain and expedite rebuilding efforts. However, delays or inadequate coverage exacerbate hardships, hindering recovery for affected individuals and communities.

In the aftermath of the October 2022 floods, a Northern Victorian resident noted that for her elderly mother-in-law, worsening mental health and insurance delays were closely connected:

My 80 year old mother-in-law lost her home in the October 2022 floods. This has been devastating for her in losing her home and contents. Her mental health has deteriorated enormously due to the stress of everything and having to relocate away from family and friends. We are over 6 months passed and still no work on the home and still waiting on the insurance company.⁸²

Nicki Henderson stated that she felt abandoned by insurance companies:

Maybe you could come up to Rochy and spend some time in a caravan or shed?? 6 months on, they are still out of there homes and people are getting cold, angry, upset and feeling abandoned by not only the insurance companies but by you the government. Please ask yourself if this happened in Melbourne, would you still be out of your home?? I think not.⁸³

James Walsh found the lack of support from insurers frustrating:

Our family house was inundated with water due the major flooding in Rochester. Nothing has been done for community since, We have my parents living in a caravan with no walls in the home. It's bloody crazy living arrangements and the insurance companies couldn't do less to help.⁸⁴

⁸² Name Withheld, *Submission 113*, p. 1.

⁸³ Nicki Henderson, *Submission 177*, p. 2.

⁸⁴ James Walsh, *Submission 178*.

As Rochester residents relive flood trauma, insurance issues continue to cause distress:

Residents of Rochester are forced to face the reality of that night again and again as they deal with issue after issue. It is heart breaking. Trying to rebuild their properties and their lives, the emotional pain, coupled with the financial pain, and the stresses associated with dealing with insurance companies, all the while living in temporary accommodation is something people are unable to comprehend unless they were directly impacted.⁸⁵

Navigating the insurance process added to the already challenging post-flood ordeal. Holly Foster, for instance, stated that:

For the next 2 weeks we threw out the majority of our life time belongings and furniture. We then had to deal with our insurance company, which was totally overwhelming, confusing and exhausting.⁸⁶

Insurance failures also jeopardised a multigenerational family business in Seymour.

We had no time or warning to move stock and customers property from the premises because of the Wallis St drain inundation and road closure early on Thursday morning. We are still locked in a battle with our insurance company who is failing to acknowledge this basic fact. Without an insurance pay-out acknowledging this damage we are facing a difficult future for our family run businesses that has been passed down through a generation. Insurance companies' premiums are so high and will always deem us a major risk due to the lack of flood mitigation infrastructure in Seymour.⁸⁷

Other stakeholders noted that what they experienced as insurance companies' disorganisation led to disjointed coordination among trades and repair services, delaying progress, increasing costs, and causing further inconvenience for homeowners:

Insurance companies are very disorganised. Trades come and do a small part, then the next one comes and so it continues. When we ask about this disjointed coordination the tradies says, "it's not my job to do that." Their job brief/order only covers certain tasks. Every single job order must be more paperwork, more time, slowing progress and cost more money. This is the homeowner's money not the insurance company. Our shower bases were left installed. Common sense would tell you having half a metre of flood water in your home for up to 72 hours, the water got under the floor tiles the water would have to be under the shower bases. The bases started to popup due to flood damage. The builder ordered them to be removed, the hygienist returned. Another week in the rebuild lost due to poor coordination.⁸⁸

These insights underscore the necessity of proactive insurance management post-flood, aligning with earlier discussions on trauma's enduring impact and the pivotal role of timely support services. Ensuring efficient insurance processes and

⁸⁵ Deanne McNair, *Submission 165*.

⁸⁶ Holly Foster, *Submission 257*.

⁸⁷ Courtney Carroll, *Submission 293*, p. 1

⁸⁸ Aimee Lindrea, *Submission 57*.

comprehensive coverage emerges as a key determinant in facilitating smoother recovery trajectories.

Rodney Dimsey

As a policyholder, I expected prompt and efficient assistance from our insurance company during this time of need. However, the lack of progress in addressing our claim has added to the already overwhelming challenges we face in recovering from this disaster. We firmly believe that there needs to be a responsible timeframe established for insurance companies to respond to individuals who have experienced such losses. It is crucial that insurance companies are held accountable for timely action, ensuring that policy holders receive the support they need within a reasonable period.

Source: Rodney Dimsey, *Submission 570*.

4.6.1 Committee findings

The Committee heard that timely insurance processing can alleviate financial strain. The Commonwealth Parliament is currently conducting an inquiry into insurers' responses to 2022 major floods claims.⁸⁹ The Committee is to report by September 2024. Evidence from our Inquiry is available to the Committee and we hope that it informs their report.

Recommendations relating to insurance and the October 2022 flood event will be included in the Committee's Final Report.

FINDING 6: Timely insurance processing is crucial for easing financial strain and expediting post-disaster rebuilding. Delays or inadequate coverage prolong hardships, hindering recovery for individuals and communities.

4.7 The Final Report

The Committee is currently preparing the Final Report for this Inquiry, which the terms of reference request be tabled by 30 June 2024. As part of this process, we will continue to review the extensive evidence provided to the Inquiry from 880 submissions, and 182 witnesses over 13 days of public hearings.

That evidence, from Northern Victoria, Maribyrnong and beyond, will help shape the recommendations for the Final Report.

⁸⁹ Parliament of Australia, *Inquiry into insurers' responses to 2022 major flood claims*, <<https://www.aph.gov.au/floodinsurance>> accessed 19 March 2024.

The Committee's goal is to ensure that flood relief, recovery and ongoing support is responsive to what has been learnt since the October 2022 floods, and is primarily streamlined, empathetic, and accessible to everyone who needs it. The importance of this goal is compounded by the continued risk of future flooding events, as evidenced by the recent floodings of 2023 and the likelihood of further events as our climate continues to change.

**Adopted by the Legislative Council Environment and Planning Committee
Parliament of Victoria, East Melbourne
14 March 2024**

Appendix A

About the Inquiry

A.1 Submissions

1	Mr Dennis Luke	30	Mrs Cynthia Williams
2	Mr Phil Whatley	31	Mr Adam Bruzzese
3	Mr Brett Thomson	32	Name withheld
4	Miss Sydney Rose	33	Mr Ken Skinner
5	Mr Wayne Park	34	Aftershock PC
6	Mr Wayne McKail	35	Mr Jack Tennant
7	Name withheld	36	Mr Graham Matthews
8	Name withheld	37	Name withheld
9	Mrs Sharon Farnsworth	38	Mr Mat Keyzer
10	Maree Traill	39	Rochester Community House
11	Mr Zaw Htut	40	North East River Alliance Inc
12	Mr Colin Irwin Smith	41	Mr Steven Trevaskis
13	Mr Barry Goldsmith	42	Confidential
14	Mrs Olga Morvillo	43	Mrs Kim Hay
15	Ms Alison Joseph	44	Name withheld
16	Name withheld	45	Name withheld
17	Mr Paul Williamson	46	Friends of the Earth (Melbourne)
18	Ms Joan Griffin	47	Mr Stuart Locke
19	Lee Lanzafame	48	Name withheld
19a	Lee Lanzafame	49	Name withheld
20	Ms Lynn Cresswell	50	Mr Damien Connors
21	Mr Xavier Kellow	51	Name withheld
22	Mrs Hannah Taylor	52	Mr Royden and Janet Webb
23	Mr Gabriel Brillantes	53	Kaye McBride
24	Goulburn River Trout	54	Dr Anthony Ashton
25	Mr Jonah Gruner	55	Name withheld
26	Mrs Elaine Breen	56	Carol Lambert
27	Name withheld	57	Mrs Aimee Lindrea
28	Ms Leonie Borger	58	Mrs Fay Wolfe
29	Mrs Jess Jeffery	59	Mrs Jacqueline McEvoy

60	Confidential	97	Mrs Caroline Watson
61	Mr Rodney Ridd	98	Mrs Kylie Moroney
62	Mrs Janice Childs	99	Name withheld
63	Mr Wayne Bamford	100	Confidential
64	Name withheld	101	Miss Madeline Mackrill
65	Miss Mary De Bono	102	Ms Eileen McNeilly
66	Echuca Neighbourhood House	103	Mrs Tara Harris
67	Ms Thuc Truong	104	Name withheld
68	Mrs Sonya James	105	Mrs Virginia Ross
69	Mrs Cheryl Darren White	106	Name withheld
70	Name withheld	107	Mrs Karen Ballantyne
71	Name withheld	108	Name withheld
72	Mrs Carolyn Braun	109	Mrs Trish Clark
73	Bureau of Meteorology	110	Mrs Marg Rasmussen
74	Mr Mitchell Thomas	111	Name withheld
75	Name withheld	112	Name withheld
76	Name withheld	113	Name withheld
77	Name withheld	114	Mrs Rebecca Pearse
78	Susan Savle	115	Confidential
79	Mr Doug Fehring	116	Name withheld
80	Dr Ian Wright	117	Ms Jean Holmberg
81	Mr Bill Baxter	118	Mrs Wyn Hodgens
82	Name withheld	119	Name withheld
83	Ms Anne Williams	120	Mrs Rebecca Threlfall
84	Name withheld	121	Mr Bruce Bryant
85	Ms Eliza Watson	122	Name withheld
86	Mrs Carmen Moon	123	Name withheld
87	Mrs Fran Hodgens	124	Ms Madeline Keenan
88	Mr Chris Sanders	125	Mr Stanley Rasmussen
89	Miss Lillian Bartlett	126	Mrs Jenny Fehring
90	Mrs Becky Baker	127	Mrs Helen Moroney
91	Name withheld	128	Mr Mark Macfarlane
92	Mrs Christie Howe	129	Mrs Leanne Pickens
93	Mrs Courtney Umbers	130	Mrs Melanie Fattore
94	Name withheld	131	Miss Rachael Else
95	Name withheld	132	Name withheld
96	Mrs Jacinda Rasmussen	133	Miss Maddy Madill

134	Name withheld	171	Mrs Ciaron Burke
135	Mrs Faye Montague	172	Name withheld
136	Mrs Maree Macague	173	Dr Milton Speer
137	Mrs Nicole Gray	174	Mr Bruce Watson
138	Name withheld	175	Mr Paul Macague
139	Mrs Eloise Cuttriss	176	Miss Maddie Frawley
140	Name withheld	177	Ms Nicki Henderson
141	Ms Cristel Lucas	178	Mr James Walsh
142	Mrs Patricia Christiansen	179	Mr Daryl Baker
143	Name withheld	180	Mrs Sharelle Riordan
144	Name withheld	181	Mrs Trish Baker
145	Mr Lachlan Watson	182	Mrs Lynette Anderson
146	Name withheld	183	Name withheld
147	Confidential	184	Ms Sue McGill
148	Mr Stefan Moore	185	Mrs Carmen Mann
149	Name withheld	186	Ms Kerryn Moroney
150	Name withheld	187	Mr Maurie Finn
151	Mr David Harris	188	Name withheld
152	Ms Donna Hansen	189	Confidential
153	Name withheld	190	Name withheld
154	Mrs Sandi Marsh	191	Mrs Lindsey Macague
155	Name withheld	192	Mrs Leanne Thompson
156	Mrs Caitlin Doolan	193	Mrs Renee Clymo
157	Mrs Jodi Dobson	194	Name withheld
158	Name withheld	195	Ms Judy Nutbean
159	Mrs Narelle Robertson	196	Ms Sigaal Nicholson
160	Name withheld	197	Mrs Leanne Gledhill
161	Mrs Leesa Hodgens	198	Name withheld
162	Mrs Hannah Sultana	199	Ms Larissa Anderson
163	Ms Emily Smolenaars	200	Name withheld
164	Name withheld	201	Ms Bree McInnes
165	Mrs Deanne McNair	202	Confidential
166	Mrs Claire Tuohey	203	Mrs Danniella Larkins
167	Ms Maree Thompson	204	Miss Stephanie Else
168	Confidential	205	Mrs Emma Grant
169	Name withheld	206	Mrs Tina West
170	Miss Tracey Wall	207	Mrs Merryn Murray

208	Ms Monique Whitehead	245	Name withheld
209	Mrs Louis Toohey	246	Miss Melanie Pyle
210	Name withheld	247	Name withheld
211	Name withheld	247a	Name withheld
212	Name withheld	248	Name withheld
213	Mr Wayne & Maria Whitehead	249	Ms Tania Else
214	Mr David Fuller	250	Mrs Michelle Gibson
215	Ms Megan Fox	251	Mr Darren Smolenaars
216	Mr Chris Murray	252	Confidential
217	Name withheld	253	Confidential
218	Mrs Jan Windridge	254	Name withheld
219	Name withheld	255	Lynne Horsfall
220	Ms Catriona Jenkins	256	Mrs Kristine Rosaia
221	Mrs Elizabeth Trewick	257	Ms Holly Foster
222	Confidential	258	Mrs Simone Walsh
223	Mrs Helene Perry	259	Name withheld
224	Mrs Ann Bell	260	Mrs Maureen Tobin
225	Name withheld	261	Name withheld
226	Mrs Lorraine Lawrence	262	Ms Shelley Nichol
227	Mrs Anne Wils	263	Name withheld
228	Name withheld	264	Mr Isaiah Miller
229	Name withheld	265	Mrs Donna Fulton
230	Mr John McKee	266	Name withheld
231	Name withheld	267	Mrs Janet O'Neill
232	Mrs Brooke Walkley	268	Mrs Vicki Laffy
233	Linda McGillivray	269	Mr David Wood
234	Mrs Mandy Keenan	270	Mrs Cheryl Hicks
235	Ms Kim Dingwall	271	Ms Jennifer Chemay
236	Mrs Shannyn Nichol	272	Mr Adam Dee
237	Mr Geoff Jowett	273	Mr Graham Jensen
238	Name withheld	274	Ms Jocelyn Webster
239	Ms Sharnee Sinclair	275	Mrs Raelene Mold
240	Miss Toni Shea	276	Mr John Pettigrew
241	Mrs Annette Briggs	277	Mr William Pearce
242	Mr Frank Godden	278	Mr John Mooney
243	Mr Peter Conway	279	Mr Gerard Peck
244	Confidential	280	Stephan and Ruth Carr

281	Mr Greg Johnstone	316	Mr Shane Howe
282	Mr Peter Whelan	317	Mr Paul Monigatti
283	Mr Lance King AFSM	318	Mr Rob Barrett
284	Mr Graeme Dove	319	Mr Stuart Hanham
285	Mrs Sarah Brock	320	Mrs Jan Grant
286	Mr Tom Razmovski	321	Mr David Baker
287	Margaret Ross	322	Mrs Cathy Campbell
287a	Margaret Ross	323	Mrs Lisa Juffs
288	Name withheld	324	Name withheld
289	Therese & Patrick Bradshaw & Hayes	325	Mrs Marlene Clayton
290	Mr Mark Lawrence	326	Name withheld
291	Mr Ivan Carnegie	327	Merryn O'Leary
292	Name withheld	328	Miss Katie Rasmussen
293	Mrs Courtney Carroll	329	Name withheld
294	Ms Sasha Andersen	330	Name withheld
295	Victorian Government	331	Mrs Leesa Hodgens
296	City of Melbourne	332	Name withheld
297	Ms Elisha Johnson	333	Name withheld
298	Mrs Leonie Willis	334	Mr Bill Chisholm
299	Amy Soyka	335	Ms Anne Chirnside
299a	Amy Soyka	336	Name withheld
300	Ms Fiona Chique	337	Name withheld
301	Mr Wayne Vincent	338	Mrs Julia Hastilow
302	Mr Simon Lunn	339	Mrs Peta Kay
303	Jan Beer	340	Name withheld
304	Mr Sanjay Gosai	341	Ms Samantha Carnie
305	Name withheld	342	Ms Megan Connelly
306	Name withheld	343	Miss Brittany Hawkett
307	Name withheld	344	Miss Nikita Frawley
308	Mr Trent Riordan	345	Name withheld
309	Ms Alice Wilson	346	Mr Stewart Frost
310	Mr Colin Fenton	347	Confidential
311	Sarah Watkins	348	Miss Brittany Stather
312	Mr Edward Kaye	349	Emma Miller
313	Mr Frank Freschi	350	Mrs Julie Campbell
314	Confidential	351	Mrs Andrea Windridge
315	Bronwyn Moon	352	Ms Becky Crawford

353	Confidential	390	Name withheld
354	Lily	391	Not used
355	Name withheld	392	Prana Properties Pty Ltd
356	Mrs Julie Golledge	393	Committee for Greater Shepparton
357	Sol	394	Mark McIntosh
358	Miss Mia D'Agostino	395	Ms Jane Trewin
359	Name withheld	396	Name withheld
360	Ms Annie Cowx	397	Ms Francene Howe
361	Mr Steven Tucker	398	Name withheld
362	Name withheld	399	Name withheld
363	Phillip Johnson	400	Rennies at Acheron
364	Ms Catherine Elms	401	Dr Stuart Strachan
365	Mrs LisaAnne Dickson	402	Mrs Yvonne Wolfe
366	Mr Tim Bubb	403	RW & LP Trimble P/L
367	Mr Geoff Carson	404	Mrs Julianne Hand
368	Mrs Eunice Cartner	405	Mr Sebastian D'Agostino
369	Ms Nella Interlandi	406	Confidential
370	Mrs Jenny Reid	407	Mrs Heather Darbyshire
371	Kim Mundie	408	The Winery Kitchen
372	Name withheld	409	Mr Bryan Griffiths
373	Mrs Sally Parker	410	Ms Elissa McDonald
374	Leslie Moon	411	Mrs Jennifer Major
375	Mr Jim Theresa Bereton	412	Confidential
376	Name withheld	413	Margaret and Bob Knight
377	Confidential	414	Mr Brett McMurdo
378	Meg and April Beach-Stower	415	Mr Terry Grasby
379	Name withheld	416	Mr Simon Pearson
380	Miss Madeline McMillan	417	Rochester Secondary College
381	Mrs Sharon Oliver	418	Mr Darren Pain
382	Name withheld	419	Steven Reed
383	Mrs Rachel Whipp	420	Miss Ebony Gordon
384	Campaspe River Reserve Committee	421	Name withheld
385	Name withheld	422	Name withheld
386	Mrs Linda Rasmussen	423	Name withheld
387	Con and Trish Boekel	424	Mrs Fay Kellett
388	Mrs Rachael Major	425	Name withheld
389	Mrs Dianne McMahon	426	Miss Joanne Potter

427	Mrs Genevieve Jess	464	Name withheld
428	Name withheld	465	Friends of the Maribyrnong Valley
429	Mr David Hutchinson	466	Mrs Sharon Williams
430	Name withheld	467	Mrs Karen Mose
431	Name withheld	468	Mrs Tracey Roberts
432	Mr Tim Quinlan	469	Name withheld
433	Mrs Sally Bogie	470	Ms Lynda Newton
434	Name withheld	471	Name withheld
435	Vicki and Geoff Woodhouse	472	Mrs Jodie Watson
436	Name withheld	473	Name withheld
437	Jennifer Leddra	474	Ms Catherina Toh
438	Anne Lawford	475	Ms Sharon Herne
439	Mr John Haitisma	476	Ms Kylie Whittard
440	Mrs Jean Haitisma	477	Name withheld
441	Mrs Lyn Marhney	478	Mr Brian Crawley
442	Mrs Elizabeth Broucek	479	Sonya Else
443	Miss Debbie Harvey	480	Name withheld
444	Mrs Jeanette Dempsey	481	Name withheld
445	Name withheld	482	Mrs Lorraine Harris
446	Mrs Lynette Brown	483	Carol and Lawrie West
447	Mr Dylan Cuttriss	484	Robyn McCluskey
448	Clover Dale Motors	485	Mr Andrew Prout
449	Mrs Fiona Cuttriss	486	Mr Hedley Moon
450	Mr Brendan Moyle	487	Mr Fran Palling
451	Ms Marriane Avis	488	Name withheld
452	Name withheld	489	Mr Kevin Cartwright
453	Mrs Belinda Gordon	490	Mr Clancy Philippe
454	Name withheld	491	Russell Crichton
455	Name withheld	492	Mrs Leah Weston
456	Mr Justin Gordon	493	Mr Neville Borger
457	Name withheld	494	Mrs Louise Eeles
458	Mr Luke Ryan	495	Mrs Bev Hoffman
459	Confidential	496	Russ and Andrea Phipps
460	Mrs Nic Sweeney	497	Youth Affairs Council Victoria (YACVic)
461	Colin and Shirley Atkins	498	Restdown Retirement village Incorporated
462	G J Quinn and Sons	499	Name withheld
463	Mrs Anne Shaw		

500	Mr Davin Else	535	Name withheld
501	Name withheld	536	Name withheld
502	Ms John Phillips	537	Name withheld
503	Central Victorian Greenhouse Alliance (CVGA)	538	Name withheld
504	Linda Dimsey	539	Victoria SES Volunteers Association (VicSESVA)
505	Mr Frank Bowles	540	Confidential
506	Mrs Nell Bywaters	541	Name withheld
507	HG Turf Group Pty Ltd	541a	Name withheld
508	Nicholas Dean	542	Murray Darling Association Inc.
509	Corangamite Shire Council	543	Mr Alan Rothacker
510	Mr Marshall Eastman	544	Ms Pauline Ashton
511	Mrs Heather Acocks	545	Mr Gary Testro
512	Gunbower Landcare	546	Name withheld
513	City of Greater Geelong	547	Mr Rodney Harrison
514	Name withheld	548	Mr Brett Sinapius
515	Northern Victorian Emergency Management Cluster	549	Name withheld
516	Name withheld	550	Mrs Jo Pedler
517	Murray-Darling Basin Authority (MDBA)	551	Mrs Beverley Peake
518	Kensington Association	552	Mrs Lynne Canavan
519	Strathbogie Shire Council	553	Mr Marcus Fletcher
520	Wellington Shire Council	554	Kyabram Racecourse & Recreation Reserve Inc
521	Mitchell Shire Council	555	Mr David Vink
522	Confidential	556	Mr Francis Cinanni
523	Volunteering Victoria	557	Mr Charlie
524	Rivervue Retirement Village, Tigcorp Pty. Ltd.	558	Ron Sutherland
525	Mrs Katherine Mcwhinney	559	Rural Councils Victoria
526	Name withheld	560	Mrs Rosemary Murray
527	Mr Glenn Carrington	561	Mr Russell Major
528	Ms Cindy May	562	Mrs Pamela Joyce
529	Golden Plains Shire Council	563	Confidential
530	Maribyrnong City Council	564	Mr Rocky D'Agostino
531	Mornington Peninsula Shire Council	565	Mrs Dianne Dimovski
532	Name withheld	566	Jim and Sue White
533	Dr Brian Cook	567	Ms Susan Joyce
534	Name withheld	568	Newbridge Recreation Reserve
		569	Ms Allison Baumgart

570	Mr Rodney Dimsey	607	Justice Connect
571	Miss Catherine Jessop	608	Ms Daniella Moore
572	Ms Gerard Ryan	609	Mr George Wyatt
573	Ulupna/Barmah floodwatch group	610	Mr Peter Weeks
574	Mr Robert Ralph	611	Name withheld
575	Miss Lynnette Newton	612	Mr Colin Myers
576	Miss Emily Shaw	613	Mr Mick Banfield
577	Mr Alistair Chessells	614	Mr Geoff Kyval
578	Name withheld	615	Rochester and Elmore District Health Service (REDHS)
579	Name withheld	616	John C Scott
580	Mr Steven Threlfall	617	Mrs Joanne Florance
581	Essendon Canoe Club	618	Mr Scott Hore
582	Name withheld	619	The Salvation Army Australia
583	Ms Lesley M Smith	620	Dr Peter Mitchell
584	Miss Clare Sands	621	Ms Colleen Hartland
585	Name withheld	622	Disaster Legal Help Victoria (DLHV)
586	Mrs Leigh-Ann Stokan	623	Merri-bek City Council
587	Ms Kerry Bruce	624	Ms Gillian Krenzin
588	Mrs Jodie Hay	625	Mr Stanislaw Korkliniewski
589	Ms Monica Brereton	625a	Mr Stanislaw Korkliniewski
590	Jennifer Chivilo	626	Peri Urban Councils Victoria (PUCV)
591	Viet	627	Mrs Amanda Holland
592	Nam	628	Dr Paul Adams
593	Barmah Rural Fire Brigade	629	Ms Leonie Stokes (Blow)
594	Mr Ian Faircloth	630	Name withheld
595	Ms Julie Chairul	631	Ms Linda Coote
596	Mrs Maureen Blair	632	Name withheld
597	Mr John Allen	633	Name withheld
598	Ms Bridget Frawley	634	Central Goldfields Shire Council
599	Mrs Gayle Kerlin	635	Rochester Motorcycles
600	Mr Ben Hodgens	636	Elster Creek Flood Management - Community Advisory Panel
601	Tanya Coghill	637	Gunnawarra Shire Council
602	Miss Kahla Else	638	Name withheld
603	Name withheld	639	Mr Cameron David Lovering
604	Mrs Sandra Foweraker	640	Name withheld
605	Fiona Francis	641	Confidential
606	Mrs Linda Riding		

642	Swan Hill Rural City Council	678	Yorta Yorta Nation Aboriginal Corporation
643	Name withheld	679	Name withheld
644	Confidential	680	Ms Nicole McKay
645	Mr Ken Pattison	681	Municipal Association of Victoria
646	Mr Kevin Long	682	Port Phillip Emergency Climate Action Network
647	Mr Michael Caridi	683	Name withheld
648	Mrs Jill Gallaway	684	Colin and Gail Grinter
649	Confidential	685	Newbridge Recreation Reserve Committee of Management
650	Campaspe Shire Council	686	Mr Hamish Toll
651	IAG	687	Miss Meg Pethybridge
652	Ms Sarah Marshall	688	Mr Stelios (Tass) Gavalakis
653	Mr Chris Harrison	689	Victoria Racing Club Limited
654	Greater Shepparton City Council	690	Buloke Shire Council
655	Mrs Lorraine Appleby	691	Ms Rachel Cairns
656	Name withheld	692	Ms Leonie Lomax
657	Name withheld	693	Insurance Council of Australia
658	Mr David Friswell	694	Mrs Shelley Mitchell
659	Stop North East Link Alliance (SNELA)	695	Macedon Ranges Shire Council
660	Pyrenees Shire Council	696	Name withheld
661	Name withheld	697	ECCV-NCA-RVOC: (joint submission by: Ethnic Communities Council of Victoria, Neighbourhood Collective Australia and Regional Victorians of Colour)
662	Mr Peter Mitchell	698	Neighbourhood Houses Victoria
663	Mrs Peta Thornton	699	Mr Simon Gnieslaw
664	Gouburn Murray Resilience Taskforce	700	Ms Lisa Quinsee
665	Mr Clinton Toth	701	Campaspe Port Enterprise
666	Murray Regional Tourism Board	702	Mrs Sharon Kellett
667	Mr Leigh Wilson	703	Murrindindi Shire Council – ALEXANDRA, VIC
668	Ms Joanne Heaver	704	United Firefighters Union of Australia (Victorian Branch)
669	Volunteer Fire Brigades Victoria (VFBV)	705	Name withheld
670	Name withheld	706	Ms Jane Boal
671	Mrs Dianne Peace	707	Name withheld
672	Mrs Amira Smyrk	708	Mrs Madeline Foott
673	Name withheld	709	Mr Mark Lia
674	Federation of Community Legal Centres Victoria	710	Ms Amanda Logie
675	Dr Kate Saunders		
676	Confidential		
677	Max Fehring		

711	Confidential	746	Carisbrook Fire Brigade
712	Confidential	747	Murray River Group of Councils
713	Name withheld	748	Ms Brydie Hill
714	Confidential	749	Loddon Shire Council
715	Miss Bianca Else	750	Emma Sbriglio
716	Miss Beck Kellett	751	Ian Smith
717	Mr Len Barry	752	Victorian Farmers Federation
718	Name withheld	753	Maribyrong Community Recovery Committee
719	Mr Andrew Lewis	754	Australian Institute of Health and Safety
720	Alistair Chessells, Judith Clements, Bart van Ruiswyk (Undera Flood Group)	755	Name withheld
721	Mrs Barbara Walker	756	Allan Hooper
722	Confidential	757	Mrs Angelina De-Simone
723	Mr Brett Thompson	758	Grant Shawcross
724	Mr David Kellett	759	Lindsay Ross Poxon
725	Mrs Jodi Ujimoto	759a	Lindsay Ross Poxon
726	Mr Andrew Perry	760	Mr Isaac Hermann
727	Confidential	761	Name withheld
728	Name withheld	762	Mitchell J Wright
729	Mr Stuart Grinter	763	Confidential
730	Mrs Kerrie Dean	764	Name withheld
731	Mrs Barbara McCarty	765	Mr Geoy Ringin
732	Mr Geoff Crapper	766	Mr David Stone
732a	Mr Geoff Crapper	767	Ms Dianne Howell
733	Confidential	768	Name withheld
734	Ms Antoinette Bufalino	769	Ms Jenna Oliver
735	Name withheld	770	Name withheld
736	Confidential	771	Mrs Julie Leahy
737	Mrs Tania Essex	772	Mr Matt Keating
738	Mr Andrew Prout	773	Ms Michelle Rasmussen
739	Barbara Pascoe	774	Miss Amber Sullivan
740	Central Murray Environmental Floodplains Group Inc	775	Mrs Katrina Christie
741	Mr Anthony F Scott	776	Name withheld
742	Ms Narelle Fraser	777	Mrs Gabrielle Hunt
743	Mr Peter McKee	778	Mrs Leah Williams
744	Mr Maxwell Turner	779	Marlene Hodgens
745	Mr Joseph Sofra	780	Mrs Sarah Flaherty

781	Mrs Teaghan Vallely	818	Victorian Planning Authority (VPA)
782	Mrs Tania Barkby	819	Mr Greg Else
783	Mrs Karen Griffiths	820	Victorian Caravan Parks Association Inc. (VicParks)
784	Mrs Rhonda Dwyer	821	Mrs Joan Jenkins
785	Mrs Irene Aitken	822	Mrs Christine Carty
786	Shelley Fehring	823	Chris and Deb Wolfe
787	Mrs Emma Todd	824	Mr Merv Connor
788	Mr Luke Baker	825	Name withheld
789	Rochester Christian Fellowship	826	Name withheld
790	Mrs Beck Wolfe	827	Rochester Business Network and Nichol Trading Pty Ltd
791	Name withheld	828	Name withheld
792	Miss Lydia McWhinney	829	Confidential
793	Confidential	830	Jeff Bray
794	Name withheld	831	Mrs Suzie Perry
795	Mr Shane Broucek	832	Mrs Naomi Riordan
796	Name withheld	833	Mr David Campbell
797	Miss Trudee Leahy	834	Mrs Catherine Kyne
798	Mrs Rhiannan Brennan	835	Rhiannon Gavalakis
799	Miss Shae Murphy	836	Ms Jenelle Holmberg
800	Mrs Annaleise Williams	837	Mrs Wendy Craft
801	Mrs Danielle Mundie	838	Susan and Kevin Glover
802	Mrs Jenna Anderson	839	Terry Johnston
803	Lyn Fisher	840	Mr Norm Moon
804	Ms Amanda Phillips	841	Mrs Tracie Kyne
805	Pauline Frawley	842	Mrs Justin Kyne
806	Name withheld	843	Name withheld
807	Ms Emma Solomano	844	Mr Brian Wilson
808	Karen McMullan	845	John Boyd
809	Mrs Trudy Cooke	846	Miss Jaye McMillan
810	Name withheld	847	Mr John Cox
811	Mrs Belinda Cooper Green	848	Mrs Barbara Kestle
812	Mrs Amanda Murphy	849	Mr Paul Newman
813	Mr Anthony Leddin	850	Mrs Annie Gilbert
814	Jenny Howlett	851	Victorian Council of Social Service (VCOSS)
815	Geoff Dwyer	852	Alan and Debbie Matthieson-Harrison
816	Ms Naidene Parry	853	Mrs Wendy O'Dwyer
817	Mary and Michael McCormick		

854	Mr Brendan Rasmussen	868	Name withheld
855	Name withheld	869	Confidential
856	Mrs Judi Burgin	870	Name withheld
857	Ms Naomi Clark	871	Peter
858	Name withheld	872	Valerie Kennedy
859	Name withheld	873	Confidential
860	Regal Park Stud	874	Name withheld
861	Name withheld	875	Ruth Angel
862	Miss Linh Nguyen	876	John Guegan
863	Name withheld	877	Confidential
864	Miss Lily Cox	878	Traralgon Community Recovery Committee (TCRC)
865	Name withheld	879	L Ralph Barraclough
866	Name withheld	880	Queensland Reconstruction Authority
867	Ms Judith Woolstencroft		

A.2 Public hearings

6 December 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
Hon Harriet Shing MLC	Minister for Water	-
Hon G Tony Pagone AM KC	Chair	Maribyrnong River Flood Review
Hon Jaclyn Symes MLC	Minister for Emergency Services	-
Chris French	General Manager - Victoria	GHD
Amanda Gilfoyle	Business Group Leader - Water Resources	GHD
Professor Julie Arblaster	Deputy Director	ARC Centre of Excellence for Climate Extremes, Monash University
Dr Kimberley Reid	Research Fellow, School of Earth Atmosphere and Environment, Faculty of Science	ARC Centre of Excellence for Climate Extremes, Monash University
Jane Nursey	Head, Clinical Services	Phoenix Australia, Centre for Posttraumatic Mental Health

21 November 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
Sam Quigley	Acting Chief Fire Officer	Department of Energy, Environment and Climate Action
Dougal Purcell	Executive Director, Agriculture Sector Development and Services	Department of Energy, Environment and Climate Action
Sarah-Jane McCormack	Executive Director, Agriculture Policy and Programs	Department of Energy, Environment and Climate Action
Carolyn Jackson	Deputy Secretary, Regions, Environment, Climate Action and First Peoples	Department of Energy, Environment and Climate Action
Sara Harbidge	Executive Director, Biodiversity	Department of Energy, Environment and Climate Action
Daniel McLaughlin	Executive Director, Conservation and Planning	Department of Energy, Environment and Climate Action
Dr Peter Stone	Chief Customer Officer	Bureau of Meteorology
Dr Chantal Donnelly	General Manager Decision Support Services	Bureau of Meteorology
Lance King AFSM	Former Manager, Emergency Management	Latrobe City Council
Ken Skinner	-	Traralgon Community Recovery Committee

20 November 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
David Pratt	President	Victorian Caravan Parks Association Inc. (VicParks)
Scott Parker	Chief Executive Officer	Victorian Caravan Parks Association Inc. (VicParks)
Kylie Macfarlane	Chief Operating Officer	Insurance Council of Australia
Andrew Heinrichs	Policy and Advocacy Committee Chair	Australian Institute of Health and Safety
William Tieppo	Deputy Secretary	Department of Transport and Planning
Anthony Judd	Executive Director	Department of Transport and Planning
Jimmy O'Connell	Executive Director	Department of Transport and Planning

25 October 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
Andrew Fennessy	Deputy Secretary, Water and Catchments	Department of Energy, Environment and Climate Action
Michael Jensz	Executive Director, Statewide Infrastructure and Rural Strategy	Department of Energy, Environment and Climate Action
Jesse Rose	Executive Director, Water Resource Strategy, Water and Catchments	Department of Energy, Environment and Climate Action
Tony Pearce	Inspector-General for Emergency Management	-
Brad Drust	Chief Executive Officer	North Central Catchment Management Authority
Rohan Hogan	Executive Manager, Strategy and Partnerships	North Central Catchment Management Authority
Camille White	Floodplain Manager	North Central Catchment Management Authority
Chris Cumming	Chief Executive Officer	Goulburn Broken Catchment Management Authority
Guy Tierney	Statutory Planning and Floodplain Manager	Goulburn Broken Catchment Management Authority
Joel Leister	Manager Floodplain Implementation	Goulburn Broken Catchment Management Authority
Charmaine Quick	Managing Director	Goulburn Murray Water
Andrew Shields	River Operations Manager	Goulburn Murray Water
Peter Clydesdale	Manager Diversions, Groundwater & Streams	Goulburn Murray Water

18 October 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness
Frances Weidener
Tony Goddard
Michael Bagnall
Vula Kerr
Sarah Marshall
Greg Corcoran
Geoff Kyval
Michael Wickham

Witness
David Keenan
Stephanie Munroe
Naomi Clark
Ian Hundley
Isaac Hermann
Maree Maher
Sharon Bathman
Nicole McKay
Johanne Appleby
Selin Lanzafame
Roger Byrne

12 October 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
Kate Fitzgerald	Deputy Secretary, Emergency Management	Department of Justice and Community Safety
Chris Stephenson	Deputy Commissioner, Emergency Management Victoria	Department of Justice and Community Safety
Tim Wiebusch	Chief Officer Operations, VICSES	Department of Justice and Community Safety
Mariela Diaz	Chief Executive, Emergency Recovery Victoria	Department of Justice and Community Safety
Stuart Moseley	Chief Executive Officer	Victorian Planning Authority (VPA)
Bonnie Mather	Director, Planning Services	Victorian Planning Authority (VPA)
Colin Waters	Resident	Rivervue Retirement Village
Stanislaw Korkliniewski	Resident	Rivervue Retirement Village
Thu-Trang Tran	Chief Executive Officer	Volunteering Victoria
Nick Wimbush	-	-
Madeleine Serle	Chair	Maribyrnong Community Recovery Committee
Darren Lewis	General Manager, Finance	Rivervue Retirement Village, Tigcorp Pty. Ltd.

11 October 2023

Davui Room, G1 & G2, East Melbourne, VIC

Witness	Position	Organisation
Andrew McKeegan	Deputy Secretary, Planning and Land Services	Department of Transport and Planning
Stuart Menzies	Director, State Planning Services	Department of Transport and Planning
Phil Burn	Acting Executive Director, Planning and Building Reform	Department of Transport and Planning
Cr Sarah Carter	Mayor	Maribyrnong City Council
Celia Haddock	Chief Executive Officer	Maribyrnong City Council
Laura-Jo Mellan	Director, Planning and Environment	Maribyrnong City Council
Kirsten Tanner	Coordinator, Emergency Management	Maribyrnong City Council
Cr Pierce Tyson	Mayor	Moonee Valley City Council
Helen Sui	Chief Executive Officer	Moonee Valley City Council
Brett Walters	Director, Strategy and Planning	Moonee Valley City Council
Ben McManus	Manager, EPMO & Accountability	Moonee Valley City Council
Evan Counsel	General Manager, Strategy, Planning and Climate Change	City of Melbourne
Dean Robertson	Director, City Safety, Security and Amenity	City of Melbourne
Ron Sutherland	-	-
Geoff Crapper	-	-
Dr Faye Bendrups OAM	President	Victoria SES Volunteers Association (VicSESVA)
Steve Rosich	Chief Executive Officer	Victoria Racing Club Limited
James Reid	Executive General Manager, Flemington Operations	Victoria Racing Club Limited
Dr Nerina Di Lorenzo	Managing Director	Melbourne Water
Craig Dixon	Executive General Manager, Service and Asset Lifecycle	Melbourne Water
Tim Wood	General Manager, Service Programs	Melbourne Water
John Woodland	Head of Waterways and Catchment Services, South East	Melbourne Water

10 October 2023

Meeting Room G6, East Melbourne, VIC

Witness	Position	Organisation
Cr Alan Getley	Mayor	Buloke Shire Council
Wayne O'Toole	Chief Executive Officer	Buloke Shire Council
Kathryn Doroshenko-Pempel	Emergency Management Coordinator	Pyrenees Shire Council
Jane Bowker	Flood Recovery Coordinator	Pyrenees Shire Council
Dr Graeme Emonson	Administrator	Moira Shire Council
Kate Goldsmith	Emergency Management Coordinator	Moira Shire Council
Cr Liam Wood	Mayor	Mildura Rural City Council

14 September 2023

Recovery Hub, Seymour, VIC

Witness	Position	Organisation
Cr Fiona Stevens	Mayor	Mitchell Shire Council
Brett Luxford	Chief Executive Officer	Mitchell Shire Council
Kellie Massouras	Flood Recovery Manager	Mitchell Shire Council
Cr John Walsh	Mayor	Murrindindi Shire Council
Andrew Paxton	Acting Chief Executive Officer	Murrindindi Shire Council
Peter Bain	Manager, Sustainability & Assets	Murrindindi Shire Council
Cr Laura Binks	Mayor	Strathbogie Shire Council
Amanda Tingay	Director, People and Governance	Strathbogie Shire Council
Rachael Frampton	Acting Director, Community and Planning	Strathbogie Shire Council
Jan Beer	-	Upper Goulburn River Catchment Association
Derek Meggitt	Director	Goulburn River Trout Pty Ltd
Neil Beer	Co-Chair	Community recovery committee
Ken Hall	Chairperson	Kings Park Committee of Management
Pam Beerens	Secretary	Seymour Agricultural and Pastoral Society
Stuart Locke	President	Go Seymour: Business and Tourism group
Shelley Hamilton	Committee member	Go Seymour: Business and Tourism group

Witness	Position	Organisation
Graeme Dove	Committee member	Go Seymour: Business and Tourism group
Emma Germano	President	Victorian Farmers Federation
Charles Everist	Policy Manager	Victorian Farmers Federation
Richard Stecher	Managing Director	Stetcher Agricultural Services
Nick Stecher	-	-
Andrew Perry	-	-

13 September 2023

Sir Ian McLennan Centre, Shepparton, VIC

Witness	Position	Organisation
Cr Shane Sali	Mayor	Greater Shepparton City Council
Peter Harriott	Chief Executive Officer	Greater Shepparton City Council
Mark Lamb	Chief Executive Officer	Murray Darling Association
Judith Clements	-	Undera Flood Group
Alastair Chessells	-	Undera Flood Group
Bart van Ruiswyk	-	Undera Flood Group
Jan Phillips	Manager	Mooroopna Education and Activity Centre
Jacqui Kiss	Administration	Mooroopna Education and Activity Centre
Maria Brown-Shepherd	President	Ethnic Council of Shepparton and District
Sam Atukorala	Manager	Ethnic Council of Shepparton and District
Amy Robinson	Executive Officer	Ethnic Council of Shepparton and District
Jenny Wilson	Chief Executive Officer	Murray Dairy
Leigh Findlay	Board Chair	Committee for Greater Shepparton
Jane Macey	Board Deputy Chair	Committee for Greater Shepparton
Linda Nieuwenhuizen	Chief Executive Officer	Committee for Greater Shepparton
Taylor Hall	General Manager	Valley Pack
Kate Steenvoorden	Founding Board Member	Neighbourhood Collective Australia and Regional Victorians of Colour
Geoff Dobson	Board Member	Murray Darling Association
Nacole Stanfield	President	Murray Darling Association

24 August 2023

Mercure Hotel, Echuca, VIC

Witness	Position	Organisation
Cr Rob Amos	Mayor	Campaspe Shire Council
Pauline Gordon	Chief Executive Officer	Campaspe Shire Council
Cr Charlie Gillingham	Mayor	Gannawarra Shire Council
Geoff Rollinson	Chief Executive Officer	Gannawarra Shire Council
Cr Dan Straub	Mayor	Loddon Shire Council
Lincoln Fitzgerald	Chief Executive Officer	Loddon Shire Council
Ann-Marie Roberts	City of Greater Bendigo	Northern Victorian Emergency Management Cluster
Luke Ryan	Mount Alexander Shire	Northern Victorian Emergency Management Cluster
Cr Rob Amos	Mayor, Campaspe Shire Council	Murray River Group of Councils
Darrell Phillips	Captain	Echuca Village Country Fire Authority
Kate Burke	Managing Director	Think Agri
Tom Acocks	Dairy farmer	-
Jay Whittaker	Engagement and Coordination Manager	Yorta Yorta Nation Aboriginal Corporation
Shannon Maynard	Director, Emergency Management	Campaspe Shire Council
Leah Taaffe	Chief Executive Officer	Community Living and Respite Services
Lauren Davy	Director of Operation, Community Living and Respite Services	Community Living and Respite Services

23 August 2023

Rochester Shire Hall, Rochester, VIC

Witness	Position	Organisation
Leigh Wilson	Chair	Rochester Community Recovery Committee
Elizabeth Trewich	Principal, St Joseph's School	Rochester Community Recovery Committee
Tracie Kyne	-	Lake Eppalock Working Group, Rochester Business Network
Sharon Williams	-	Lake Eppalock Working Group, Flood Mitigation Subcommittee
David Christie	Christie Dairy Farm	Community Recovery Committee
Amanda Logie	Manager	Rochester Community House

Witness	Position	Organisation
Karen Laing	Chief Executive Officer	Rochester and Elmore District Health Service
Cameron David Lovering	-	The Returned Services League Rochester Sub-Branch Inc, The Salvation Army, Rochester
Ross Turner	Secretary	Committee of Management, Restdown Retirement Village Incorporated
Christopher White	Board Chair	Rochester and Elmore District Health Service
Judi McKail	-	-
Wayne Park	-	-
Shelley Nichol	-	-
John Oakley	-	-
Cassandra Evans	-	-
Tuesday Browell	-	-
Maree Traill	-	-
Royden Webb	-	-
Rodney George Harrison	-	-
Brooke Ryan	-	-
Peter G Conway	-	-
Paul Poort	-	-
Elaine Breen	-	-
Kevin Long	-	-
Veronica Groat	-	-
Catriona Jenkins	-	-

