

Your ref:
Our ref: 5201624

6 June 2014

Natural Disaster Funding Arrangements
Productivity Commission
LB2 Collins Street East
MELBOURNE VICTORIA 8003

Dear Sir

Natural Disaster Funding Arrangements

The Coffs Harbour Local Government Area (LGA) located on the Mid North Coast of NSW, is characterised by 16 coastal creeks plus inland waterways on the western side of the Great Dividing Range. The physical nature of the coastal catchments is that they are relatively small in area, steep and subject to high rainfall intensities. They experience what is termed 'flash flooding', that is sudden flooding with little warning of its coming, characterised by rapid rises of stream levels with elevated levels for short periods of time.

There is a history of flooding in the Coffs Harbour area in November 1996 a natural disaster was declared when Coffs Harbour experienced flooding with some 800 properties affected. The event caused inundation of over 250 residential and 210 commercial properties with 300 people evacuated.

On 31 March 2009 a natural disaster was again declared for the Coffs Harbour area due to flooding. The SES responded to 968 requests for assistance and 80 people were evacuated from their homes. Approximately 2,500 houses were affected across both Coffs Harbour and Bellingen LGA's. This included inundation, contamination with sewerage, loss of personal property or damage to private infrastructure with 100 homes declared uninhabitable. The Insurance Council of Australia has reported 93 critical property claims and 1,345 minor claims. A further 1,060 claims have been made for car inundation. The Department of Housing reported 54 dwellings affected with a further 33 pensioner units remaining uninhabitable.

These events have had a devastating effect on the local community. People's lives are at risk during events of this level and can be thrown into turmoil due to such events. Flooding is the most costly natural disaster facing Australia but flooding is also one of the most manageable.

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Council is concerned that the level of commitment to floodplain risk management from the State Government has significantly reduced in recent years. Without continued commitment from Federal and State Government, Coffs Harbour City Council will not be able to provide the required level of service for floodplain management and have difficulty complying with the State Government's Floodplain Management Process. This will lead to an increased risk to people's safety and property in flood events and poor strategic decision making due to a lack of quality flood information.

Coffs Harbour City Council submits the following to the Productivity Commission relating to Natural Disaster Funding Arrangements:

- A commitment to increase and maintain grant funding assistance through the Federal and State Floodplain Programs;
- Grant funding to be project based and not on a financial year to year system that was previously in place;
- Administration of both Federal and State grants through the one office with the same procedures and protocols;
- Stronger focus on prevention or mitigation of natural disasters;
- Managing flood – and other natural hazards – must be a central consideration in developing land use planning policies at Federal, State and Council level;
- Working with the insurance industry to improve the level of protection offered with flood insurance;
- To increase the number of technical staff at both the Federal and State level that can provide local government with expert technical assistance.

For further information please contact Ben Lawson

Yours faithfully

Ben Lawson
Director City Infrastructure Services