



Damage Report By Structure

The latest data has been issued 09/03/2023 05:34:36

Reporting Agency

agency.fire1

Event Type

Flood

Event Name

98/2223

| Count of OBJECTID | buildinguse | Residential | Commercial | Out Building | Other | Industrial | Grand Total |
|--------------------|-------------|-------------|------------|--------------|------------|------------|-------------|
| 1. Destroyed | | 107 | 22 | 14 | 16 | 2 | 161 |
| 2. Severe Damage | | 1327 | 193 | 66 | 128 | 22 | 1736 |
| 3. Moderate Damage | | 874 | 144 | 105 | 76 | 13 | 1212 |
| 4. Slight Damage | | 1664 | 169 | 198 | 119 | 16 | 2166 |
| Grand Total | | 3972 | 528 | 383 | 339 | 53 | 5275 |

Just months before Lisa's home was destroyed by floods, her insurer refused to renew her policy

7.30 / By Adam Harvey

Posted Thu 15 Dec 2022 at 4:42pm



Lisa Madden's insurer refused to renew her policy in May. The floods in November made her home unlivable. *(ABC News: Tom Hancock)*

Before Lisa Madden bought her home in the New South Wales town of Forbes in 2020, her bank told her they would not issue a mortgage unless her property had flood insurance.

She took out a policy with Budget Direct and bought a \$255,000 single-storey fibro cottage on a quarter-acre block on Ferry Street.

"I had full house and contents insurance and flood insurance," she said.

"It was stipulated with the bank it had to be flood insurance as well."

But on May 2, armed with forecasts for another wet year, Budget Direct had second thoughts.

"They sent a letter and said they will no longer renew my insurance because of the flood," she said.

Key points:

- The damage bill from this year's NSW Central West floods is estimated to be about half a billion dollars
- The Insurance Council says a number of affected residents would have been under-insured or not insured at all
- The Forbes mayor says the insurance industry needs a

Ms Madden scrambled to find another insurer — but midway through one of the wettest years on record, no-one would cover her for flooding.

shake-up as too many homes are left vulnerable

In October, the Lachlan River burst its banks and floodwaters spread slowly towards her now-uninsured home.

"It was very scary. I didn't know what to do. There was nothing I could do really."

In November, the water came into her house, causing an estimated \$50,000 in damage and rendering the house unlivable.

"Most of my furniture was ruined — the fridge, freezer, washing machine, dishwasher, beds, skirting boards, doors ... [I] had to take all the interior doors off. I can't close the front door."

Now, she's stuck with a \$150,000 mortgage on an unlivable, unsellable home.

Ms Madden embodies the insurance crisis facing the hundreds of thousands of Australians who live in homes vulnerable to natural disasters such as floods and cyclones.

Increasingly, insurance cover is either unaffordable or refused outright.

Andrew Hall from the Insurance Council of Australia estimates the damage bill from this year's NSW Central West floods at about half a billion dollars.



The damage to Lisa Madden's property is estimated at \$50,000 following the floods in November. *(Supplied: Lisa Madden)*



drew Hall says many Australian communities face an unacceptable level of risk. *(ABC News: David Maguire)*

"For such a large event, we've only so far got \$150 million of insurance claims in and I expect that's largely driven by the fact people were under or not insured," he said.

The NSW SES says 2,649 buildings were damaged in the floods.

In a statement, Budget Direct's parent company Auto and General said the decision to decline cover to Ms Madden was based on "updated flood mapping data from several sources. These updates can lead to a small percentage of addresses changing from acceptable to no longer being acceptable".



a Madden still owes \$150,000 for a home she can no longer live in. (ABC News: Tom Hancock)

Lisa Madden isn't happy.

"I think if you seek insurance for flood and they allow you to have flood insurance, but then when a flood is on its way they pull out, I don't think that's right," she said.

Communities left vulnerable

Forbes' mayor Phyllis Miller says the insurance industry needs a shake-up.

"You can't take people's money for insurance policies and at the death knock say, 'Well, no, we're not going to cover that,'" she told 7.30.

Ms Miller said many Forbes homes were too vulnerable to flooding.



The floods in Central West NSW are estimated to have caused half a billion dollars' worth of damage. (ABC News: *Corriett Tatham*)

"It's something that, as a council, we're living with day in and day out. We most probably need buybacks," she said.

Mr Hall says high premiums and cancelled insurance cover reflect the unacceptable level of risk facing many Australian communities.

"If you can't get insurance, you won't get a mortgage," he said.

"If you have a mortgage and lose your insurance you're probably in breach of your mortgage. It is so interconnected and can have such a devastating impact on people's lives."

'We don't know what to do'

In the small town of Eugowra, where a flash flood inundated scores of homes, Hugh and Lyn Ellis know their insurance probably won't cover the damage to their home.

The November flood destroyed their newly renovated home and swept away most of their possessions, as well as their cattle dog. The Ellises watched Ben wash away and were winched to safety from their rooftop, after [bashing an escape hole through their tin roof](#).



gh and Lyn Ellis spent months renovating their home, which was then destroyed by floods in November. (Supplie
gh Ellis)

They were insured for storms, not floods, because flood insurance was prohibitively expensive for the town's residents.

"It depends on a hydrologist telling us whether it was a storm or a flood," Mr Ellis said.

"If it was a storm, we're probably insured. If it was a flood, no."

Ms Ellis said the event was so extreme, normal definitions of "flood" should not apply.

"This was devastation beyond belief," she said.

"Most people in Eugowra paid insurance all their lives, big dollars, they've taken precautions and been prepared to wear the flood thing, but this was not just flood."

The Ellises have spent the past month cleaning up their flood-ravaged home. They can't afford to repeat the \$350,000 renovation that was completed just days before the disaster.

"We just wondered whether we could get a little corner of the house habitable and live there, but long term we're in a quandary. We don't know what to do," Mr Ellis said.

In one of the few bright notes, their dog Ben was rescued downstream two days after the storm.



gh and Lyn Ellis were reunited with their dog Ben two days after the storm. (ABC News: Tom Hancock)

Ben had no collar but his rescuer posted his photo online — and the dog was recognised by a friend of the Ellises living in South Africa who had been scouring the internet trying to find the pet.

"We thought he was gone," Ms Ellis said. "We're just very glad to have him back."

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Contact 7.30

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Forbes Profile

Report generated on 15 January 2024.

Overview

Total Area: 4,710 sqkm **Population:** 9,342 **Major Town:** Forbes

Demographics

| Median Age | Labour Force Median Age | Labour Force Population |
|------------|-------------------------|-------------------------|
| 41 | 44 | 4,935 |

Vulnerability

| Homelessness Population | Unemployment Rate | SEIFA - IRSD |
|-------------------------|-------------------|--------------|
| 33 | 2.6% | 5 |

Support Payments LGA and State Comparison

The percentage (%) in this table represents the proportion of the population currently receiving support payments.

| Rates | Forbes | New South Wales |
|------------------------------|--------|-----------------|
| Age Pension | 13.8% | 9% |
| Commonwealth Rent Assistance | 5.6% | 5% |
| Disability Support Pension | 4.2% | 2% |
| Carer Allowance | 2.6% | 2% |

Economy

Median Income: \$45,221 **Gross Regional Product:** \$606 Million **Employed Residents:** 4,534

| Ranked Industries With Most Value | Value (\$Million) | Ranked Employing Industries | No. Employees |
|-----------------------------------|-------------------|-----------------------------------|---------------|
| Agriculture, Forestry and Fishing | 170 | Agriculture, Forestry and Fishing | 902 |
| Education and Training | 40 | Health Care and Social Assistance | 529 |
| Health Care and Social Assistance | 38 | Education and Training | 476 |
| Wholesale Trade | 36 | Retail Trade | 419 |



| Ranked Industries With Most Value | Value (\$Million) | Ranked Employing Industries | No. Employees |
|-----------------------------------|-------------------|-----------------------------|---------------|
| Construction | 34 | Construction | 401 |

Number of Businesses

| Small Businesses (<20 employees) | Total Businesses |
|----------------------------------|------------------|
| 1,146 | 1,162 |

Disaster History

The following Disaster Recovery Funding Arrangements have been declared in since 01 July 2021. For a full list of declarations visit [Disaster Assist](#).

| AGRN | Event Name | DRFA Category | AGDRP | DRA | Hazard Type(s) |
|-------|---|---------------|-------|-----|-------------------------|
| 1,034 | AGRN 1034 - NSW Flooding (14 September 2022 onwards) | ABD | Y | Y | Flood |
| 1,030 | AGRN 1030 - Southern and Central West Flooding (4 August 2022 onwards) | ABD | N | N | Flood |
| 992 | AGRN 992 - NSW Storms and Floods (30 July 2021 onwards) | AB | N | N | Flood, Storm |
| 987 | AGRN 987 - NSW Severe Weather and Flooding from 9 November 2021 onwards | ABD | N | Y | Flood, Weather Disaster |

Disaster History Cumulative Payment

The following payments have been made based on disaster events occurring in since 01 July 2021. For a break down of disaster history payment please visit [Data.gov.au](#)

| Payment | Applications Approved (no.) | Applications Received (no.) | Applications Approved (\$) |
|--|-----------------------------|-----------------------------|----------------------------|
| Small business grants | < 5 | 9 | < 200,000 |
| Disaster recovery allowance (DRA) | 231 | 712 | 891,758 |
| Australian Government Disaster Recovery Payments (AGDRP) | 1,598 | 4,248 | 1,845,600 |
| Primary producer grants | 16 | 118 | 1,125,000 |
| Concessional loans | 0 | < 5 | 0 |
| Landholder grants | 0 | 6 | 0 |





Australian Government
National Emergency Management Agency

121 Marcus Clarke Street, Canberra ACT 2601
PO BOX 133, Canberra ACT 2601

contact@nema.gov.au | nema.gov.au

Data Sources

These profiles utilise data from a number of third-party providers, including:

- Services Australia
- State and Territory Governments
- [Regional population, 2021-22 financial year | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [DSS Benefit and Payment Recipient Demographics - quarterly data | Datasets | data.gov.au - beta](#)
- [Estimating Homelessness: Census, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [Small Area Labour Markets | National Skills Commission](#)
- [Socio-Economic Indexes for Areas \(SEIFA\), Australia, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [EconomyID](#)
- [Counts of Australian Businesses, including Entries and Exits, July 2018 - June 2022 | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [Regional population by age and sex, 2021 | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [Labour Force, Australia, Detailed, May 2023 | Australian Bureau of Statistics \(abs.gov.au\)](#)
- [Personal Income in Australia, 2015-16 to 2019-20 | Australian Bureau of Statistics \(abs.gov.au\)](#)

The data is maintained by these third-party providers. While every effort has been made to ensure the accuracy of this information, no guarantee is given.



- **Affordability – even in parts not affected by flood, insurance has almost doubled** – treating the whole postcode the same
- **Delays – houses are just rotting while owners wait months and months only to be told no or they were under insured**
- **Lack of financial understanding** – impacted our **most vulnerable community members** – have accepted payouts only to find not even close to true cost of repairs/rebuild/raise
- **Confusion over flood type – rainfall or flood or storm** – issues with infrastructure and land mass causing flooding which limits claims
- **Want to keep people here in town and they want to stay in town** – as was reflected in our community survey - out town is growing and improving all the time – why should they be pushed out of town because they can no longer afford or get insurance in Forbes.

- These big insurance companies make it hard enough for people in rural areas – now they are making it impossible to stay living here.