# T R A N S C R I P T

## LEGISLATIVE COUNCIL ENVIRONMENT AND PLANNING COMMITTEE

### Inquiry into the 2022 Flood Event in Victoria

Seymour – Thursday 14 September 2023

#### MEMBERS

Sonja Terpstra – Chair David Ettershank – Deputy Chair Ryan Batchelor Melina Bath Gaelle Broad Wendy Lovell Samantha Ratnam Rikkie-Lee Tyrrell Sheena Watt

#### **PARTICIPATING MEMBERS**

John Berger Ann-Marie Hermans Joe McCracken Evan Mulholland Rachel Payne

#### WITNESS

Neil Beer, Co-chair, Seymour Community Recovery Committee.

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

I would like to begin this hearing by respectfully acknowledging the Aboriginal peoples, the traditional custodians of the various lands we are gathered on today, and paying my respects to their ancestors, elders and families. I particularly welcome any elders or community members who are here today to impart their knowledge of this issue to the committee. I welcome any members of the public in the gallery and remind those in the room to please be respectful of proceedings and to remain silent at all times.

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

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

At this point in time I will take the opportunity to introduce myself, and then committee members will also introduce themselves to you. I am Sonja Terpstra. I am the Chair of the Environment and Planning Committee, and I am also a Member for North-Eastern Metropolitan Region.

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

Wendy LOVELL: Wendy Lovell, Member for Northern Victoria.

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

Samantha RATNAM: Afternoon. Samantha Ratnam, Member for Northern Metropolitan.

Melina BATH: How do you do. Melina Bath, Eastern Victoria Region.

Neil BEER: Thank you.

**The CHAIR**: All right. With that, we will now hand over to you to give your opening remarks. You will have 10 minutes. I will give you a 2-minute warning as we approach the end of that time. Could you please just state your name and the organisation you are representing for the Hansard record. Thank you.

**Neil BEER**: Thank you, Chair. My name is Neil Beer, and I speak on behalf of the Seymour Community Recovery Committee. The committee itself has only been operating for just over three months. We are gradually achieving what we want, but we have got a fair way to go.

Just to give you a bit of a background, our family own and operate businesses in Seymour and have rural farming interests in the Yea area. I am a CFA volunteer of over 45 years. I have been deputy group officer and previously group officer for a 25-year period. The family farm comprises 1100 acres. Two of the properties were impacted over the October 2022 floods. Of our commercial properties in Seymour, three were internally inundated. Just let you know, I have worked in incident control centres and field management roles within Victoria and interstate over many years. I was a divisional commander for Yea, Glenburn, Flowerdale and Strath Creek for the 2009 Black Saturday fires and appeared before the 2009 royal commission. At the Kerang floods I was appointed the divisional commander. I was deputy incident controller at the Bendigo incident

control centre for the 2016 floods, an area from Bendigo and surrounds through to Mildura. More recently I was self-appointed as the commander at the Yea local command facility.

We have heard from various speakers in regard to the flood event. The SES and councils had been proactive in the days and weeks leading up to the flood event, with information sessions and the allocation of sandbags et cetera. Just also as a point of interest, the level at Eildon, currently as of this morning, is 97.5. Just to give you a little bit of further insight into the flood event, on our own property at 7:20 hours the river flats in the Yea River at Limestone near Yea were beginning to be flooded. I had never seen water of the depth or the speed that came through that river system. At that stage I thought it best that I phone the SES number – the 132 500 number – and notify them of the gravity of what we expected to occur and also that the Yea caravan park and portions of the Yea township would be affected. They replied, 'We'll monitor the situation.' The decision was made by me and the Yea captain to establish the Yea local command facility, which we did, and we operated it for four days. It involved doorknocks et cetera. The CFA worked cooperatively with Alexandra SES and the police and other authorities. As we have heard, large areas of rural land downstream of Eildon Weir were completely inundated, affecting the adjoining municipalities of Murrindindi, Mitchell and Strathbogie. Pastures, fencing, infrastructure and riverbanks were destroyed, with large losses of livestock.

The impact in Seymour on 14 October: evidence is showing that many residents and business operators were not being adequately informed of the flood situation. In our family situation my son was phoning up, because he was not receiving the necessary information, and saying, 'What's the river doing?' He was able to then inform various other businesses of the likelihood of being flooded.

I would like to mention also SEWS. For those that do not understand it, it is the standard emergency warning system. In many cases, in my opinion, it should have been utilised, but it was not. I have a text message that was sent to me by the occupant of a house in High Street, Seymour. From some of the things that she has told me and the photos that she can present, we are very, very fortunate, at my appearing, that we have not had a coronial inquiry into this event. If not due to the efforts of police, the SES, the CFA and individuals, it may well have been the case. High Street has a high proportion of apartments and units as well as residential homes. A large proportion of these are now unoccupied. Some residents relocated to caravan parks. For others we do not know their whereabouts.

The local knowledge in regard to the flood event: we have heard from previous speakers of the already high flows in the Goulburn River, the releases by GM Water from Eildon, the high rainfall prior, during and post the flood and the contribution of the tributaries. In so many disasters – fire, flood or storm – it is imperative we take on those who know the local area. We have become too reliant on technology, in my opinion. It is also very necessary and relevant that we have river gauges and river gauges placed in positions where they do give a true indication. We had tributaries or streams following a significant rain event contribute to this flood event. They are not always given at a particular location. When the river height reaches a certain level, as we know with flows, the particular damage that occurs as a result of this is significant.

The town drainage system in Seymour and the consequences: I have heard from various people in regard to this that in fact the water was coming out of the drains. This has complicated insurance settlements in many cases, and I know of examples where the hub has organised legal support – that is the hub here that I am referring to.

Insurance premiums and the increases as a result: there have been cases where insurance companies are not prepared to reinsure or the premiums and the excesses that have now come about as a result of this are completely impractical. I further note that the federal government have launched an inquiry into the insurance responses in regard to the 2022 floods. The submissions do close on 31 October.

We need to have municipalities set up in regard to emergency management. There is a position within the ICC area called the EMLO position. Now, that stands for 'emergency management liaison officer', which should be in all incident control centres. It is an avenue where municipalities can talk directly and get a result of what is actually happening on the ground.

The ongoing financial and mental strain that these events leave is concerning. Many say that the effects of a flood and the consequences are far longer lasting than a fire. We are fortunate that a facility such as this, operating as a community recovery centre, is helping to ease the burden and provide assistance and advice to

residents, farmers and the business community. People are still nervous. Some of them, when they hear the SMS message relating to an incident – it does affect them.

I make mention of the sporting clubs, the churches, the SES, the CFA and various other authorities. The local contributions by these organisations, individuals, volunteers, during and post the flood have been absolutely outstanding. In so many instances we could not do without them. Through the Seymour community recovery centre there will be events to thank them for their contribution.

Where do we go from here? We can learn from experiences, and we can initiate within our community support where required. We are fortunate that the Seymour community and its organisations have a very strong support base, looking after the wellbeing of their residents. An example of this is the backgrounds, knowledge and the commitment of members and the council staff at the community recovery centre. On behalf of the Seymour community recovery centre, I thank you for the opportunity to present to this hearing, and I invite questions.

**The CHAIR**: Thanks very much for that, Neil. We appreciate that. All right, we will hand over to questions. Ms Broad.

**Gaelle BROAD**: Thank you very much. It is very insightful. I guess you have given us a glimpse of what the impact is like on the ground. But what are your thoughts moving forward with recommendations for this inquiry? Because you have had feedback from a number of people. What are your top recommendations that you would like to see?

**Neil BEER**: Well, I have heard from a couple of municipalities – the Murrindindi shire and the Mitchell shire in particular; I am not quite sure about Strathbogie, but I presume it is the same – that as the flood event progressed further downstream these municipalities were almost forgotten about, you might say. I think that is one very, very big factor. I think with future disasters, which we will have, whether it be fire or flood, the involvement of local municipalities and local organisations is just so important. We are looking overall at the volunteer base, whether it be the CFA or the SES, diminishing in numbers – what we call surge capacity in a long event. I will give you an example. I think if we had another 2009 fire, as an example, the CFA as an organisation of volunteers could not cope with it. Likewise in the last flood event we have had, the SES could not cope with it. They were the combatant authority for these floods. Again, I think it is just so important that locals look after locals.

Gaelle BROAD: You mentioned also the standard emergency warning system. Can you explain that?

**Neil BEER**: Certainly I can. The instigation of the SEWS, as it is known, has to be done by an incident controller. When it is instigated, just to put it simply, it is a siren-type sound. It goes across mobile phones, TVs and radio, so it is a good coverage. Now, I have not yet been able to speak to anybody who says that that was initiated within this area.

**Gaelle BROAD**: Okay. I have heard that, yes, there can be messaging used under bushfires but not under floods. Is that what you –

Neil BEER: No, that is not correct at all.

Gaelle BROAD: No, right.

**Neil BEER**: No. If you look at Emergency Management Victoria and their guidelines, a SEWS message can be instigated by an incident controller irregardless of what the event is. It could be an earthquake.

Gaelle BROAD: Okay. So it is there, but it was not necessarily enacted?

**Neil BEER**: It was not. As far as I have heard, it was not enacted, certainly within this area. But look, that is the most practical way of warning people.

Gaelle BROAD: Yes.

The CHAIR: Ms Lovell.

**Wendy LOVELL**: Thank you. I am just interested in the SEWS as well, if you can just explain that a little bit more. Certainly what we found – I am in Shepparton – was that the warnings coming from EMV were useless, because they were just: 'Evacuate the whole area.'

Neil BEER: SMS messages, yes.

Wendy LOVELL: Yes. Well, they were coming via the app too, but they were just 'Evacuate Shepparton.' We did not get any SMS messages. But SEWS sounds like it might be a better system. Does a message come with that as well as that warning siren, and how localised can those messages be made to be?

**Neil BEER**: As I said, an incident controller is the one who initiates it. You can nominate the particular area that that signal is to go out to.

I did mention earlier a resident in High Street in Seymour. If I could perhaps just go through a portion of that particular informant's text message, it might also give you more of an indication of what did occur, particularly in the Seymour area. It is a bit abbreviated; as I said, it is from a text message. The particular informant – and I will make it clear that the informant is prepared to have their name disclosed to this committee if necessary – has personal notes and she has photographs of the event as it occurred in Seymour. Just summarising it, the first warning was received at 2330 on the Thursday night: 'A phone message stating I needed to evacuate. No SEWS warning.' At 1005 the following morning the water had reached the Toyworld tributaries in Seymour – that is, the flooding at the intersection just behind us here. The person had in fact evacuated at 1530 on the Thursday afternoon as water started to rise in the driveway. Whiteheads Creek had burst its banks, and flooding was going from the Whiteheads Creek area. The road was inaccessible in High Street. The informant mentions it was 3 feet under water. The informant drove to the police station along the footpath because the water at that stage was too deep for her vehicle to get through.

By 1700 Thursday the water was flowing into the Stihl shop in Wallis Street, approximately 1 foot deep, the informant informs me. The Stihl shop is on the road past Safeway out to the highway -1 foot deep. 'The business backs onto my property. The Goulburn still had not broken out at this stage. Sewage was coming out of the substation. Water had got below my house but still had not got into the house.' When the Goulburn riverbank broke, the property was completely inundated. 'At 1410' -10 minutes past 2, in other words - 'on the Friday, the following day, I received the first call from the SES asking if I needed to evacuate.' Doesn't that give you an idea? 'At this point my house had 1.27 metres of waters in it.'

Another occupant was awoken at 1:30 am on the Friday morning after his son had advised that he had been unable to contact his father. The police were called and went to the unit. This particular unit is in High Street, which is, in this particular case, just near the police station. The occupant had to be carried out by police because the water had completely inundated his unit there. He was asleep when it occurred. There were others evacuated, I believe, at the same time. I am sure that for this information provided there are a lot of questions to be asked.

The Goulburn flooded at 2:30 am on the Friday morning. The banks had broken and had morphed into the High Street flood. The difference, the informant informs me, between 1974 and 2022 is that flooding from Whiteheads Creek flowed through under the railway bridge, so when it hit the Goulburn it flooded the town. The river was flowing very fast around the Wallis Street intersection area, and at this stage houses were flooded by the Goulburn, not necessarily from the surrounding tributaries. I am sure this gives you a fair indication of the importance particularly of warnings. If we do not learn from this, I have got no more to say.

**Wendy LOVELL**: Okay. Also, just on the ICC, we heard this morning about the desire to have ICCs more localised. I am just wondering, with your experience in running emergency management control, whether you think a wheel-and-spoke model could work, where we might have the actual ICC located in one area but then municipal emergency control centres in other areas.

**Neil BEER**: Well, it was my understanding – I presume that the ICC would have been set up in Shepparton. I also presume that there would have been some form of incident management in Seymour. I did in fact try to ring the ICC office here in Seymour, and the phone call was unanswered. As I mentioned earlier, I was made a contact by a person working in the ICC in Shepparton, who simply rang up to see how we were coping down our way. From then I think I may have received one phone call from the Shepparton ICC. All the other contributions that were made were to them and not vice versa. I have got documented my logbooks during the

incident, and I cannot see any incident within those listings when I was actually contacted by the Shepparton ICC.

**Wendy LOVELL**: So would it work well with an ICC in Shepparton and then a municipal emergency control centre – a MECC – in Seymour and a MECC in Murrindindi that had direct contact with the ICC?

**Neil BEER**: Absolutely. And under the *Emergency Management Act* I think you will find that that is supposed to be the case.

Wendy LOVELL: Yes, that is what I would have thought too.

The CHAIR: Okay. Thanks. Ms Tyrrell.

**Rikkie-Lee TYRRELL**: You mentioned the importance of locals helping locals in volunteer services. Do you have any recommendations for the committee here on how we could perhaps attract more people to volunteer so we can be better set up for the next emergency?

**Neil BEER**: That is a difficult question. Look, we can look at it statewide, I guess, but we are having difficulties getting additional members for the CFA and the SES. Even our police force is finding it difficult to get additional members – our defence force likewise. I think maybe, whether it be through community organisations or whether it be sporting clubs, the councils themselves should be held towards the responsibility of trying to make it attractive for particularly younger people to join emergency organisations. I look at it from a local area. As I said, I have been a CFA member for nearly 46 years, and particularly in country areas – and I speak of CFA here simply because of my involvement in it – a CFA brigade becomes a community. In some areas there is nothing else there but a CFA shed or fire station or whatever you call it. I think that is one way of making it more attractive. I guess in areas closer to Melbourne, within a radius of Melbourne such as we are, there is more and more likelihood of Melbourne people shifting into the area, whether it be on a small block or purchasing a large property. Again, there is a responsibility, whether it be through rate notices or council letters, to bring about the fact that we would like you to join a community organisation. That is maybe one way we could look at it.

Rikkie-Lee TYRRELL: Okay. Thank you.

The CHAIR: Dr Ratnam.

**Samantha RATNAM**: Thank you so much, Neil, for your evidence. It is really useful for us to hear about your community's experience and your experience, and you presented it very, very well. I am interested to know a little bit more about your insights into the recovery phase and how the community is going now. Is there anything you can share with us in terms of: did people have to leave their homes on a long-term basis? Have they been able to return? Do you have any sense of how big that is and how the recovery is going?

**Neil BEER**: I think it was mentioned earlier by the Mitchell Shire Council Mayor, the number of properties. I think the number was somewhere around about 75. We do not have to go to far from here. The High Street area, which runs – I guess the easiest way to explain it to you is from where the police station is located down to the roundabout towards the Safeway area there. In that particular area that I can think of there are three different units, as I would call them, only small units. I have been told – I have not been able to verify it – that of all those units only three of them are occupied and that is by occupants who own the actual unit they are in. Obviously the financial strain on those that own the units overall and have been renting them out probably is prohibitive to some of those units being resurrected to their previous condition. Whether they ever will be is another matter.

Samantha RATNAM: Where are people living while those homes are –

**Neil BEER**: In some cases, caravan parks; in other cases, living with relatives. And as I mentioned earlier, we do not know where some are.

#### Samantha RATNAM: Okay.

Neil BEER: It is a terrible situation, but we have got to face facts.

**Samantha RATNAM**: Indeed. Do you all feel supported in that recovery phase? Do you feel like the community has had enough access to support services and systems to be able to access things like housing and other material support, or do you think there is a gap that this committee should look at?

**Neil BEER**: Well, look, obviously recovery here was set up simply to help out with some of those items that you mentioned. We all very well know the current financial state – or we think we know the current financial state – of our state government. How much money is available, whether it be from state or in addition federal, I am not sure. All I can say is that this recovery hub and the members within it with their backgrounds are doing whatever they can to help the local community. That is why am in it, and I know that is why others are in it.

**Samantha RATNAM**: Well, thank you for your service. I am sure it has gone a long way to support a whole bunch of people who otherwise would not have had the support. I am happy to come back if there is time, Chair.

The CHAIR: Sure. Ms Bath.

**Melina BATH**: Thank you, Chair. Thank you very much, Neil. Forty-six years is a long time for service, and you are not giving up yet, so thank you for all that time and effort you have put into your community, the community you love. You have been at incident control level. You, I would think, know what a good chain of command looks like. You said before, you rang the SES 13 2500 number –

Neil BEER: 132 500.

Melina BATH: That is right – to say 'I'm alert, I'm alarmed' at the height of the floods.

Neil BEER: Yes.

Melina BATH: And they said, 'We'll monitor it and get back to you.'

**Neil BEER**: I can tell you that just over 2 hours later I received a phone call back from the Kinglake SES, and I informed them of what was happening in the Yea area, in particular the Miller Street or the Yea caravan park area. During that day I did phone the ICC in Shepparton and informed them that not only had we advised the caravan park manager to evacuate, we had done that, from memory, on at least three occasions. He did finally act after lunch, mind you, and there was water flowing into the caravan park then.

Melina BATH: 'He' meaning the caravan park owner?

Neil BEER: Manager.

Melina BATH: Manager. Thank you.

**Neil BEER**: Correct. I did regularly inform the ICC in Shepparton what the water levels were at the Yea River, where there is a bridge going into the Yea caravan park. It was just a manual reading. Again, I informed them on three or four occasions – I would have it in my logs – what was occurring there. I also informed them of the incidents where there had been evacuations – at the Molesworth caravan park and also the Barro quarry, which is on the Yea–Seymour road – and other incidents that had occurred within the area.

**Melina BATH**: So you feel like there was very good intel on the ground from the local SES, from yourself, providing information into Shepparton ICC. Do you feel that there was adequate information coming back out to you about what to do, or were you really taking on the role of responsiveness yourselves?

**Neil BEER**: I can simply answer that there was virtually none coming back from the ICC, and yes we, as well as other areas, including Seymour, were looking after ourselves. That is the best way of putting it.

**Melina BATH**: Thank you. Now, the standard emergency warning signal – I have just written 'siren'; that is in my mind. I am just going to pose a hypothetical situation. I am the SES down in Melbourne, the chief in charge, and you have asked me, 'Why didn't you introduce it?' and I am going to say – this is hypothetical – 'Because we didn't want people to be disturbed, worried, overly concerned.'

Neil BEER: Would you repeat that question? It seems a bit ridiculous to me.

Melina BATH: Well, I am going to put this question to the SES in Melbourne. I am going to say, 'Why didn't you produce the siren?'

**Neil BEER**: Why didn't I?

**Melina BATH**: No, why didn't they, in head office – why didn't they enact it. What do you think their response is going to be, and do you think it is adequate?

The CHAIR: It is hypothetical.

Melina BATH: I want to pass that through your mind, because they did not instigate it. I want to understand why, and I want your opinion as to why you do not think they instigated it.

**Neil BEER**: Okay. If the ICC in Shepparton had contacted me or someone else – look, we were acting on our own. If they had made us a division – for example, the Murrindindi shire division – and I was appointed the divisional commander, I would have phoned the ICC and said, 'Look, this is the predicament we're in. SEWS should be issued.'

Melina BATH: So a localised trigger?

**Neil BEER**: Correct, yes. There was no command structure put in place as far as I know, certainly not within our area, whether it be, as I said, a division or a sector, for that matter. The structure within the CFA automatically does let that occur, and I will say under the floods it was managed by the SES. I am not saying anything against the SES at all. I think they were completely overburdened – that is the best way to put it.

Melina BATH: Sure. Okay. They did not have enough resources coming to them.

**Neil BEER**: Absolutely. We did not see a police officer in Yea till mid-afternoon or onwards, so again it was local brigades, local community members that jumped in and did what they could do to help out.

Melina BATH: And we are hearing from more of them as well. I have got other questions, but Chair, I will

The CHAIR: We can come back around if we have a bit more time. Neil, thanks for giving your evidence today. I really appreciate you being here. I note your role as Co-chair of the Community Recovery Committee, so I want to focus on the work that you are doing in your current role. I am noting that your role is to gather ideas and information from local residents and businesses in order to guide the recovery process. So what are you finding are the main themes that are coming through from locals about what they need to move forward in recovery? I would also like you to talk to me a bit about mental health aspects that you might be finding. Hopefully that is clear.

**Neil BEER**: Thank you. Look, again, we are very, very fortunate with the membership within the recovery committee and the support we are receiving from Mitchell Shire Council employees and the hub itself with the various organisations that are represented here. I think, if we look behind us here, what we are here to support – services include grant information, financial counselling, legal advice, mental health, and we can go on and on and on. I think overall that is being handled particularly well. I did mention earlier that the committee itself has only been operating for just over three months. We are still starting to get the hold of it, I guess you might say, through other organisations. I can give you an example here: there is the Seymour Community Day, which is being held on 14 October. That will identify and congratulate various residents for the work that they have done during and post the flood. We are working in conjunction with the Lions Club currently and only had confirmation yesterday that on 10 December there will be a Lions in the Park function for the public. We have been able to get the army band, which will be probably in the vicinity of 20 musicians, to perform in conjunction with the local band. The committee and I have been in touch with the navy band. They were committed but unfortunately could not attend on the 10th, but they have made it open that in 2024 they will make themselves available for a large community event. Their numbers will be 45 to 50. We as a committee want to have that as, I guess you would say, a big day thanking everybody in the community.

**The CHAIR**: And what are some of the themes you are noticing coming through from community members interacting with the recovery committee? What sorts of things are people really wanting assistance with? Is it financial assistance or counselling, mental health? What sorts of things are coming up that you are noticing?

**Neil BEER**: Look, the mental state of a lot of people in the area, whether it be adults, children – I do know of cases where children have found out the number of livestock. We had a horse stud out the road here – I have not got official numbers but from what I have been told, there were dozens of horses drowned. That sort of thing affects children, I guess. It affects adults as well but more so children, and again the facilities that are provided here can help that.

One thing we have found is that in several cases, as we have found out through a member on the committee or someone that has been in touch with the hub here, they are a little bit hesitant about coming and asking for help. We have got residents that still are not in their homes. There are problems with insurance – those that in some cases are going to be covered but problems arise where there are not tradesmen available. You can go on and on and on, but look, again, I just speak – I could not approve more of or say more about what the recovery hub is doing for the local public.

**The CHAIR**: Yes. I am just noticing there it is the three levels of government – so federal, state and local – supporting the recovery hub in your efforts to assist. What is that support like? I mean, there are a lot of areas that are on offer there, so –

**Neil BEER**: Certainly there are. Yes. Look, as far as I know, through council themselves and the committee, the council employees are putting in for various grants. I am not up to date with some of those, whether they have been approved or not, but obviously –

The CHAIR: People are helping others apply for grants and things like that.

Neil BEER: Absolutely, yes.

**The CHAIR**: Okay, fantastic. All right. Thank you for that. We might have another round of questioning. Ms Lovell.

Wendy LOVELL: Yes, just with the SEWS, I am just interested to know how that localises to an area. Are the mobile phones of people who live in that area registered to a databank or does it just ping off a tower and tell everybody that is in that area?

**Neil BEER**: They are pinged off a tower now. When it was first introduced it was your address that the phone was registered at, but certainly they are now from –

Wendy LOVELL: So now just anybody who is in that area where that tower is, the particular tower -

Neil BEER: Correct, whether you be a resident or someone passing through the area.

Wendy LOVELL: Terrific. Thank you.

The CHAIR: Ms Bath.

**Melina BATH**: Thank you. I want to just discuss about financial advice, and we have heard that this hub has been very important for people coming in to access financial advice and apply for grants. When people are very stressed, often they need support with that. I understand that in some instances – so I just wanted to check in with you – there have been grants for Anglicare persons to assist with that. Has that happened in Seymour?

**Neil BEER**: Look, that would have to be a council employee connected with the hub that could answer that question. My understanding is yes, but I cannot substantiate that.

Melina BATH: Okay, that is fine. We can go and check that out. It is just, you know, you want people to feel comfortable –

Neil BEER: Absolutely.

Melina BATH: when they are doing a stressful thing and to have that calm support.

**Neil BEER**: Yes, just socially. Like, for example, at the football club some people have known that I am on the committee here, and they have just come up and started talking. And some of them have not been aware

that this facility is available, and I do know of instances where, yes, people have come here and got the support they have required.

Melina BATH: Thank you. I do have one more, if that is okay, Chair?

The CHAIR: Yes, sure.

**Melina BATH**: Thank you. You mentioned, going back – it is the topic of the day – an emergency management liaison officer. Do we have one here now at the moment? Are they only during an incident? You know, what does that look like? Could you expand on the importance of that, and was that fulfilled?

Neil BEER: That is established within the incident control centre – in this case, Shepparton.

Melina BATH: Right.

Neil BEER: Whether EMLO positions were formed there, I do not know.

Melina BATH: Okay.

**Neil BEER**: They should have been, because that is an avenue for the local council, whether it be in this case Murrindindi, Mitchell or Strathbogie –

Melina BATH: A direct line of sight.

**Neil BEER**: A direct line. In other words, just ringing up a number and getting put to wherever. The emergency management liaison officer is exactly what it says.

Melina BATH: Okay, great. So if it was working properly, if it was adequately resourced, with sufficient personnel, there should have been somebody there, that go-to person, for those councils to get that valued advice.

**Neil BEER**: Absolutely. I will give you an example. When I worked as a divisional commander at the Kerang floods, we had an EMLO appointed there, and one of the things that came back to me was, from the EMLO: 'What are we doing about fuel?' I said, 'What do you mean?' He said, 'Well, look, we've got emergency vehicles here, we've got council vehicles. If we run out of fuel in the area, where do we get it?' So immediately we put an embargo on the fuel stations that we had to retain a certain amount of fuel –

Melina BATH: For essential.

Neil BEER: Essential fuel. And that was an action that came about by an EMLO.

Melina BATH: Imagine if there was not sufficient fuel, you had run out, because you are surrounded by water.

#### Neil BEER: Exactly, yes.

**Melina BATH**: Okay. Chair, one more quick one. Town drainage: the Member for Euroa Annabelle Cleeland, Gaelle, Wendy and I were up the other day, and we went to the Stihl shop – very good people run it. They were saying that they were actually inundated from water out of the drains first into their shop premises and then the Goulburn flooded from the other side. I guess I am seeking – and this is not to dump on the council – who is responsible for making sure those drains can accommodate vast amounts of water? Talk to us about that inundation from the drainage system. Do they just need to clean out the drains? It is probably not that simple.

**Neil BEER**: I cannot answer that question honestly. From what I have heard, though – there is another business, the gymnasium next to the Stihl shop, that have told me of the same situation. I think there are, entering into the Goulburn, floodgates, I have been told – I have not physically seen them – that in this particular case did not operate or did not operate properly, which allowed water to come up through the drainage system. However, I am aware of drainage problems within the Seymour township which have been there forever.

Melina BATH: Okay. Thanks, Chair. Thanks, Mr Beer.

The CHAIR: Ms Broad.

**Gaelle BROAD**: Thank you, Neil. Just from your experience of recovery – and I know Annabelle Cleeland has kind of raised this and we met with locals – with the grants, what has the feedback been like from that support? We heard that some businesses had great difficulty accessing the grants. They had to provide receipts for the exact amount. There was not a lot of flexibility there. They were rejected and had to fill out all the paperwork again. Have you heard much feedback on that process and what could be improved?

**Neil BEER**: Yes, I have, but obviously the employed officers within this facility would be able to answer that question better than I could. I can give an example, because my son runs businesses in Seymour now: with over 20 employees, the maximum grant you could obtain was \$5000. In our particular case, about \$180,000 has gone out of our pockets to get the business back up to scratch again. But most certainly I have heard of several instances where people have come here to the hub, given the information to the particular department that is operating here and received help as a result of it.

**The CHAIR**: Got success. Look, just a very quick question to follow on from that point. There is an inquiry going on into responses from insurance companies, but I am assuming some of the people that you are talking about – the businesses that are impacted – would have received assistance from insurance companies, or they are struggling with it and the like. Are you hearing stories about whether there were people who were underinsured, not insured – how has that been? Everything in between?

**Neil BEER**: Yes, I have heard both and everything in between, that is correct. And look, we have got to face facts here. We are in a flood area. Insurance companies are a business. There will be many within this area and others that will never be insured for flood. Why would an insurance company insure them when they know the risk factor?

The CHAIR: But there is a risk.

**Neil BEER**: The other case, though, as we mentioned, is perhaps water coming out of the drains. If that was the case and could be proved - look, the informant that I mentioned earlier texted me some of the particulars there. They have some of the documentary proof: the times, the photographs taken et cetera, et cetera. So I think maybe that is not the only person that has this information, but certainly I am sure when it comes to insurance claims that could be of assistance.

The CHAIR: But as you are saying, if you are operating a business and you are in a flood plain, the insurance companies are going to make an assessment about whether they will insure you at all, so there is an ongoing risk to that.

**Neil BEER**: I will give you an example. With our business the insurance company did contact us. We were not insured, because back then it was prohibitive as well, and it is even more prohibitive now. They offered us flood insurance for the future renewal – \$20,000 premium. My son said, 'Well, what's the catch?' Eighty thousand dollars excess – uninsurable.

The CHAIR: In your case then, does that you make you think about whether you need to move your business or you want to continue operating it, knowing the risk there? Or do you think, 'Am I likely to get flooded out again in 10 years? I'll take that risk.'

**Neil BEER**: I will give you an example. We purchased the business in 1980. The previous large flood to that was in 1974. Knowing this, I did speak to the previous owner, the vendor. In 1974 on our existing premises – we have since added to them, but the main business centre there – the water did not enter the building. In 1993, which is on record as being larger than the 2022 flood, the water did not enter our building. What does that tell you? The water came from different directions. It was embanked. When you come to floods, you have got various things. You have got infrastructure that has been built over the years. You have got culverts that have been built instead of bridges. You can go on and on like that.

The CHAIR: Yes, the built landscape changes.

**Neil BEER**: Exactly it does, so you have got circumstances like that. As I said, in 1993 the local police phoned me at about 1:30 in the morning and said, 'Look, you'd better come down. It looks like you're going to be flooded,' so I immediately came and ended up sleeping in the building. Well, I did not really sleep. That was 1:30 in the morning. The water did not enter any of our buildings. By 7 in the morning the water had started to flow back into the Goulburn. In this particular case we know very well that the high flows in the Goulburn, overflows, overbank flows, the contribution that the various tributaries made – that is what really impacted Seymour. If the Goulburn had been at a lower bank flow, these tributaries in most cases, being practical about it, would have displaced the water.

The CHAIR: So really the events are very individualised depending on what is happening in different areas.

Neil BEER: Absolutely.

**The CHAIR**: I think what we are hearing is people are looking for certainty around trying to compare other events, but really there is no comparison, is there?

**Neil BEER**: We can have another flood next year or the year after it. It may not be the same as what we have just had.

The CHAIR: That is right.

Samantha RATNAM: One more question?

The CHAIR: Yes, and then we are going to wrap it up.

**Samantha RATNAM**: Certainly. Neil, forgive me if you mentioned this, and I may have missed it, but in terms of the establishment of your committee, it seems to me a good model that we should think about replicating. Was that self-initiated, council-initiated – how did it come about?

**Neil BEER**: Council initiated it in my particular place. The councillor that I am on another committee with contacted me and said, 'Neil, would you be prepared to go on the committee?' After being in business here for nearly 43 years, I felt I had a commitment.

**Samantha RATNAM**: Thank you. You have certainly proven that dedication and such service to the community, and I think it has been really instructive in terms of what we can do post disasters in terms of recovery and this potentially being a good model. I know it is early in its establishment, but has it been a good model in terms of bringing the community together for recovery? Do you think there are improvements that can be made?

Neil BEER: Quite honestly, to answer your question, absolutely. I cannot think of a different, better model.

Samantha RATNAM: Great, thank you. That is useful.

The CHAIR: Neil, thank you so much for coming and giving your evidence today to the committee. We really appreciate you coming down. All the very best. Thank you.

Witness withdrew.