



Parliament of
South Australia

REPORT OF THE SELECT COMMITTEE ON THE 2022-23 RIVER MURRAY FLOOD EVENT

*“On one side of the coin it was a devastating event,
but on the other it was the most incredible, historic and environmental moment of our lives ...
we cannot lose sight of how respectful and connected we all are to our river system,
and we wish so many more people across the nation were able to witness the Murray in its full glory.
I was in awe every day to live through it, let alone lead our community through it,
and to do so is one of the greatest privileges of my life.”*

Evidence heard by the Committee on 31 May 2024 from Mayor E. Winnall, Berri Barmera Council,
pg. 320 of the Hansard transcript

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SELECT COMMITTEE ON THE 2022-23 RIVER MURRAY FLOOD EVENT

The Select Committee on the 2022-23 River Murray Flood Event ('the Committee') is a Parliamentary Committee.

Members of the Committee

Hon. N. J. Centofanti MLC (Chair)

Hon. J. S. Lee MLC

Hon. R. B. Martin MLC

Hon. F. Pangallo MLC

Hon. R. P. Wortley MLC

Committee Secretary

Mr A. Beasley

Research Officer

Dr M. Brown

Contact Details

Address	Select Committee on the 2022-23 River Murray Flood Event Parliament House North Terrace Adelaide SA 5000
Telephone	(08) 8237 9490
Email	scmurrayflood@parliament.sa.gov.au

EXECUTIVE SUMMARY

On 30 August 2023, a Select Committee of the Legislative Council (the Committee) was established to inquire into and report on the 2022-23 River Murray Flood Event (the Inquiry).

The Committee made 23 recommendations.

The floodwaters that reached South Australia (SA) in December 2022 were part of a broader flooding event experienced in the eastern states and consisted of three different flood events. In accordance with the State Emergency Management Plan (SEMP) and *Emergency Management Act 2004* (the Act), the State Coordinator declared the River Murray flood event a major emergency on 21 November 2022.

Emergency management in South Australia (SA) is undertaken in accordance with the *Emergency Management Act 2004* (the Act), and associated regulations, which provides a framework for decision-making during the preparation, response and recovery phases of an emergency. The roles and responsibilities of all levels of government during a major incident or emergency are set out in the State Emergency Management Plan (SEMP).

Although it was generally felt that State and Federal governments were to be commended in their response to the flood event, other submissions and evidence to the Committee reflected that some State government agencies either fell short in the execution of their roles or did not meet the expectations of community. All levels of government had different roles and responsibilities, and the Committee found that there is a need to consider the most appropriate model for an emergency, such as a River Murray flood, which is of a protracted nature. Importantly, transparency and accountability around State government procurement is necessary even in an emergency.

The Committee noted that communication between stakeholders worked well when it was established early and there was a network that could be activated and maintained. The Committee also noted that the appointment of the Community Recovery Coordinator, Mr Alex Zimmerman, was critical to the facilitation of communication in the recovery phase of the flood event.

River flow modelling was the subject of some criticism by the community, who were confused by the State government's use of GL/day instead of potential flood height. Further, it was noted by the Committee that modelling was not always accurate due to development along the river and measuring instruments that failed.

The lack of regular investment in maintaining mitigating infrastructure, such as State government-owned levees, caused concern amongst the communities. Also, concerns were expressed in some submissions that State government-owned levees were not built to withstand flows that were in excess of 200 GL/day.

The Committee received a great deal of evidence that State and Federal grants/funding programs were invaluable to communities, but the protracted nature of the flood event meant that grant/funding timeframes were challenging. Further, navigating through the processes of applying was difficult for

some, although the Committee received evidence that State government, through Primary Industries and Regions SA (PIRSA), provided some help.

The Committee received evidence that insurance premiums had increased for some locals significantly, and that State and Federal governments should increase their focus on mitigation for natural disasters rather than recovery. State and Federal governments should be focussing on education and planning, particularly considering the need for a River Murray Action Plan, prior to the next flood event.

Finally, the Committee heard from local councils that struggled to keep pace with unfolding events during the floods. Councils explained to the Committee that their staff were fatigued, traumatised and councils were ineligible for some funding that might have helped with resourcing challenges.

The Committee extends its thanks to everyone that made a submission or presented evidence at a regional or Adelaide-based hearing.

RECOMMENDATIONS

After carefully considering the evidence, the Committee makes the following recommendations:

Recommendation 1:

The State government considers an alternate governance or management model for future flooding events that better reflects how complex long duration hazard events are coordinated.

Recommendation 2:

Roles and responsibilities of Federal, State and local government, and different agencies, must be defined and communicated early with all stakeholders in future flooding events.

Recommendation 3:

Adequate resourcing is provided to those agencies when required to carry out their roles and responsibilities.

Recommendation 4:

The Auditor-General undertakes a review of the State government's procurement and tendering processes around the River Murray flood event.

Recommendation 5:

The State government avoids issuing contracts under a cost-plus model wherever possible.

Recommendation 6:

The State government considers the use of a single cross agency platform which is kept up to date with real time information for consistency in communication for future flooding events.

Recommendation 7:

The State government, in consideration of alternate governance and management models, evaluates the early appointment of a flood coordinator role to ensure cross agency communication and improved community engagement during preparation, response and recovery of future flooding events.

Recommendation 8:

The State government commits to an independent audit or review of the Department for Environment and Water's existing methods in determining, publishing and reviewing river flow data in times of flood and how they can be improved to meet world's best practice.

Recommendation 9:

The State government considers the use of a common spatial information platform with a Digital Elevation Model (DEM) to enable the assessment of water levels in Australian Height Datum (AHD) for the purpose of informing and protecting community, responsible agencies and ensuring levee freeboard.

Recommendation 10:

The State government ensures that ongoing management and maintenance roles and responsibilities for levee banks whether on public or private land is clearly understood by all levels of government, landowners and the community.

Recommendation 11:

The State government commits to regular engineering reports of all State government-owned levees.

Recommendation 12:

The State government commits to dedicated appropriate annual funding for levee repair and maintenance in South Australia.

Recommendation 13:

The State government invests in and uses, when appropriate, portable levee structures; e.g. DefenCell or other cell membrane structures.

Recommendation 14:

The State Government undertakes an independent review into the grants process and eligibility criteria for financial support for future Murray River flooding events in South Australia to ensure that communities in crisis do not have further stress placed on them by navigating challenging processes and to ensure the funds go to local government, organisations and communities that most need it.

Recommendation 15:

The State government undertakes an audit of departmental spend (including but not limited to grants) on flood response including the Department of Human Services, Attorney Generals Department, the SA Tourism Commission, Department of Environment and Water, SA State Emergency Service, Department of Primary Industries and Regions, Green Industries SA, and Department of Infrastructure and Transport.

Recommendation 16:

The State government considers a central communications platform for all grant programs associated with any declared state emergency.

Recommendation 17:

In future River Murray flood events, representatives of relevant groups with experience and local expertise in water activities within the River Murray are identified swiftly by State government and consulted with over river restrictions.

Recommendation 18:

The State government considers regular reviews of the River Murray Flood Resilience Code to ensure it continues to be fit-for-purpose for future River Murray flooding events.

Recommendation 19:

The State government, in consultation with local government and community, considers planning protections for levee bank infrastructure surrounding major towns and major assets.

Recommendation 20:

State and Federal governments consider an increase in focus on funding for future flood mitigation measures to reduce the risk of future damage during flooding events which in turn will reduce the cost of insurance and the cost of future disaster recovery.

Recommendation 21:

The State government in consultation with local government and community develops a future River Murray action plan and ensures the plan is readily available to the public during non-flood times.

Recommendation 22:

The State government considers a communications strategy and education programs about flood readiness.

Recommendation 23:

The State government works with local government to identify the staff resource needs and support of all levels of government.

LIST OF ACRONYMS AND ABBREVIATIONS

The Act	<i>Emergency Management Act 2004</i>
Committee	Select Committee on the 2022-23 River Murray Flood Event
DEW	South Australian Department for Environment and Water
DIT	South Australian Department for Infrastructure and Transport
DPC	South Australian Department of the Premier and Cabinet
GISA	Green Industries SA
GL/day or GL/year	Gigalitres per day or gigalitres per year
Inquiry	Inquiry into the 2022-23 River Murray Flood Event
MDBA	Murray-Darling Basin Authority
NEMA	National Emergency Management Agency
PIRSA	Primary Industries and Regions South Australia
RAA	Royal Automobile Association – insurer and advocate for South Australian motorists
RDAMR	Regional Development Australia Murraylands and Riverland
RFQ	Request for Quote(s) – Procurement SA
SA	South Australia(n)
SACOSS	South Australian Council of Social Services
SAPOL	South Australian Police
SASES	South Australian State Emergency Service
SEMC	State Emergency Management Committee
SEMP	State Emergency Management Plan
ZEST(s)	Zone Emergency Support Team(s)

INTRODUCTION

On 30 August 2023, a Select Committee of the Legislative Council (the Committee) was established to inquire into and report on the 2022-23 River Murray Flood Event (the inquiry).

Background to the 2022-23 River Murray Flood Event in South Australia (SA)

In 2023, following the River Murray Flood Event, the Australian Bureau of Meteorology released its climate analysis pertaining to the rainfall in the eastern states that contributed to riverine flooding in the Murray-Darling Basin region:

Persistent heavy rain during spring 2022 led to extensive riverine flooding in the Murray–Darling Basin in New South Wales and Victoria, and floodwaters moved into South Australia.

Significant flooding also affected parts of southern Victoria, southern Queensland and northern Tasmania.

... Rain fell on catchments where water storages and river levels were high and soils were already wet after 2 years of above average rainfall.

Australian Bureau of Meteorology (21 September 2023):

<https://media.bom.gov.au/releases/1184/special-climate-statement-77-persistent-heavy-rain-and-flooding-in-eastern-australia-during-spring-2022/>

The floodwaters that reached South Australia (SA) in December 2022 were part of a broader flooding event experienced in the eastern states and consisted of three different flood events:

The first event to reach South Australia was as a result of flooding experienced primarily in the Victorian tributary rivers, the Goulburn, Ovens and Campaspe in particular. This is the event around which the initial flow forecasts were based and reached the South Australian border in early December 2022 with a flow rate of around 160 GL/day.

The second event was primarily driven by high rainfall in the upper Murray catchment and the resultant releases from Hume Dam, combined with increased inflows from the Murrumbidgee. A spike in inflows from the Ovens River also contributed a pulse of water to this event. It was initially anticipated that this would result in a 'second peak' in the River after flows from the first event had receded slightly, however this second event moved faster through the system and effectively caught the back end of the first event ... this made it the largest flood experienced in the South Australian River Murray since 1956.

... The third event, which was the flooding in the Darling (Baaka) River, was not of significance to South Australia in a flooding context, however it generated significant community concern ... when the ... Darling (Baaka) peak reached the South Australian border in early February 2023, it served only to slow the rate of the very rapid recession of the River Murray system flood.

Submission #35 DEW, pp. 6-7

In accordance with the State Emergency Management Plan (SEMP) and *Emergency Management Act 2004* (the Act), the State Coordinator declared the River Murray flood event a major emergency on 21 November 2022¹.

The River Murray flood emergency management declaration was revoked on 9 February 2023, with most restrictions being eased at that time. Flows returned to approximately 40 GL/day late February and early March 2023².

Then, “on 7 and 8 September 2023, strong southerly winds of up to 72 km/h overtopped seven (7) levees in the Lower Murray Reclaimed Irrigation Area (LMRIA). This raised water levels by 400 mm to 500 mm in under 24 hours”³.

Terms of Reference

To inquire into and report on the 2022-23 River Murray Flood Event, with particular reference to:

- a) Roles and responsibilities of:
 - i. State Government and Federal Government agencies;
 - ii. Local Government;
 - iii. Non-profit organisations;
 - iv. Public and private utilities;
- b) Review of communication between key stakeholders;
- c) River flow management and modelling;
- d) Effectiveness of mitigating infrastructure including but not limited to levee banks and stormwater;
- e) Review of flood response funding, its utilisation and effectiveness;
- f) Government (local, State and Federal) grant process, eligibility, and uptake;
- g) River restrictions methodology, communications, and operation;
- h) Impact of planning decisions on property inundation;
- i) Insurance industry response and responsibilities;
- j) Planning and mitigation for future emergency events; and
- k) Any other relevant matters.

¹ <https://www.police.sa.gov.au/sa-police-news-assets/front-page-news/declaration-of-a-major-emergency-river-murray-flood-emergency#.ZZ30ZHByUk>

² Submission #35

³

https://www.pir.sa.gov.au/emergencies_and_recovery/storms_and_floods/river_murray_flood_2022/flood_recovery_update_previous/flood_recovery_update_29_september_2023#:~:text=On%207%20and%208%20September,mm%20in%20under%2024%20hours.

Conduct of the Inquiry

The Committee advertised the inquiry in The Advertiser, InDaily, and relevant regional newspapers, Facebook and the Parliament of South Australia webpage. The Committee received written submissions from 37 interested stakeholders. Details of the submissions received and published are included in Appendix 1.

The Committee travelled to Murray Bridge on the 14 March 2024, the Riverland on 9 and 10 May 2024, and Murray Bridge and Mannum on 14 June 2024. The Committee heard evidence from 16 witnesses in Murray Bridge and 11 witnesses in the Riverland. A list of witnesses is included in Appendix 2.

The Committee met in Adelaide on 11 occasions to hear evidence from 50 witnesses including 12 government departments, local councils or private organisations. A list of witnesses is also included in Appendix 2.

A list of websites used in this report is included in Appendix 3.

Committee Hansard is cited throughout this report as: evidence, [date of hearing], [name of witness and/or organisation], [page reference in the Committee Hansard].

TERM OF REFERENCE 1: Roles and responsibilities

Legislation and governance

Primarily, the [National Emergency Management Agency](#) (NEMA) can exercise the National Coordination Mechanism to bring together federal government agencies, state and territory governments and industry and private sector stakeholders, including the Australian Defence Force, to prepare for and respond to emergencies.

Emergency management is the responsibility of each jurisdiction with the federal government aiding each jurisdiction as needed.

South Australian regulatory framework

Emergency management in South Australia (SA) is undertaken in accordance with the *Emergency Management Act 2004* (the Act), and associated regulations, which provides a framework for decision-making during the preparation, response and recovery phases of an emergency. The Act:

- makes provision for the development of the [State Emergency Management Plan](#) (SEMP);
- establishes the State Emergency Management Committee (SEMC); and
- provides for the appointment of, and sets out the functions and authority of, the State Co-ordinator.

The Premier administers the Act, the purpose of which is to “... set out the arrangements under which emergencies and disasters are managed in South Australia, while the State Emergency Management Plan (SEMP) outlines the responsibilities, roles, authorities, and systems by which emergencies and disasters are managed”⁴. The Emergency Management Cabinet Committee supports the Premier in undertaking the Premier’s responsibilities in accordance with the Act⁵.

The *Fire and Emergency Services Act 2005* makes provision for the establishment of the South Australian State Emergency Service (SASES) and its governing body, the South Australian Fire and Emergency Services Commission.

The roles and responsibilities of all levels of government during a major incident or emergency are set out in the State Emergency Management Plan (SEMP). The SEMP “... outlines a coordinated approach to building resilience and reducing vulnerability across all aspects of the community, including state

⁴ https://www.recovery.sa.gov.au/about-recovery/resources-for-recovery-coordinators/resource-documents/A_SDRCF-2022-Guideline-A-Recovery-Governance.pdf (pg. 2)

⁵ <https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/state-emergency-management-plan/State-Emergency-Management-Plan-2022.pdf>

and local government, business, the non-government sector and individuals”⁶. The updated version of the SEMP also includes: “a clear set of principles defining the responsibilities of government agencies and participating organisations in emergency management activities”⁷.

State Emergency Management Committee

In SA, in accordance with the Act, the State Emergency Management Committee (SEMC) is chaired by the Department of the Premier and Cabinet’s Chief Executive:

... the State Emergency Management Committee (SEMC) leads and oversees:

- *emergency management planning*
- *preparing and reviewing the State Emergency Management Plan*
- *conducting risk assessments*
- *assuring emergency management arrangements.*

... SEMC members are representatives of state government agencies and the Local Government Association.

<https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/about-security-emergency-and-recovery-management>

Coordinating agency

In accordance with the Act and the State Emergency Management Plan (SEMP), the South Australian Police (SAPOL) is the coordinating agency in all emergencies. The roles and responsibilities of the coordinating agency are set out in the SEMP and include ensuring that clarity over the nature of the emergency, communication with and coordination of relevant agencies occurs.

Also, in accordance with the Act, the State Coordinator is the Commissioner of Police:

The State Coordinator is responsible for:

- *managing and coordinating response and recovery operations in accordance with the Act and the SEMP*
- *declaring an identified major incident or major emergency in accordance with the Act*
- *ensuring, if a declaration is made under the Act, [the State Emergency Management Committee] SEMC is provided with adequate information to fulfil its functions.*

<https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/state-emergency-management-plan/State-Emergency-Management-Plan-2022.pdf> (pg. 13)

Control agency

In the event of a flood, the South Australian State Emergency Service (SASES) is the control agency. The roles and responsibilities of the control agency are set out in the State Emergency Management

⁶ <https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/about-security-emergency-and-recovery-management>

⁷ Ibid

Plan (SEMP) and include planning for the emergency and ensuring that processes and plans are in place, as well as ensuring a safe working environment. The control agency also has the responsibility to ensure transition from response to the recovery phase.

The State Controller is the person leading the control agency, as set out in section 9 of the SEMP, responsible for operations during a major incident or emergency; i.e. “the control agency undertakes a leadership role for the planning of the emergency response activities, prepares and reviews appropriate plans, processes and documentation, and ensures those leading the response within the control agency are appropriately trained”⁸.

Local agency

Zone emergency support teams (ZESTs) were activated for the 2022-23 River Murray flood event. ZESTs are instrumental in providing support at a local level.

Hazard risk reduction, flood warnings and mapping

Mapping is, and provision of flood warnings was, the responsibility of the Department for Environment and Water (DEW). As of 26 October 2023, and in line with the eastern states, the provision of warnings for minor, moderate and major flooding has been given to the Australian Bureau of Meteorology⁹.

According to the State Emergency Management Plan (SEMP), DEW is the hazard risk reduction leader for floods. The roles and responsibilities for hazard risk reduction leaders include mitigating risk prior to and during an emergency. In the instance of the 2022-23 River Murray flood event, DEW’s responsibilities also included oversight of state government-owned levees in the Lower Murray Reclaimed Irrigation Area (LMRIA). SA Water has responsibility for locks and weirs within SA.

Government procurement processes

State government procurement policies are set out by Procurement SA and the Department of Treasury and Finance. The Treasurer's Instructions are issued by the Treasurer under the authority of Section 41 of the *Public Finance & Audit Act 1987*. During a declared emergency, procurement protocols are set out by Procurement SA¹⁰.

Recovery

Green Industries SA (GISA) is the “... state government functional lead for managing waste arising from declared disaster events under the State Emergency Management Plan ... when ... activated”¹¹.

⁸ <https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/state-emergency-management-plan/State-Emergency-Management-Plan-2022.pdf> (pg. 17)

⁹ Submission #23

¹⁰ <https://www.procurement.sa.gov.au/documents2/schedules/Emergency-Situations-Procurement-Schedule.pdf>, accessed 11 February 2025; also https://www.procurement.sa.gov.au/_data/assets/pdf_file/0004/909679/Emergency-Situations-Procurement-Schedule-Information-Sheet.pdf, accessed 11 February 2025.

¹¹ Evidence, 15 December 2023, Prof. I. Overton, GISA, pg. 1

On 21 November 2022, and in accordance with the [SEMP Guideline A: Recovery Governance and Operations](#), a state Community Recovery Coordinator, Mr Alex Zimmerman, was appointed.

Roles and responsibilities:

i) State Government and Federal Government agencies

Preparation and response

There were submitters who commended state and federal governments on their responses to the 2022-23 flood event; for example: “initial responses to the flood from all levels of government was inspiring ...”¹². Although the roles and responsibilities of state and federal governments are set out in the State Emergency Management Plan (SEMP), the Committee heard examples of individuals and their teams from within state government who not only did what was expected of them, but excelled in their response:

I would like to recognise, firstly, the now Minister for Local Government, the Hon. Joe Szakacs who, like us, found himself having to rapidly have the flood consume him as emergency services minister in a once-in-a-generation emergency. His leadership, grit and compassionate support throughout was remarkable.

I would like to especially recognise Cheyne Rich in the Premier’s office. There was not a day that went by that Cheyne didn’t answer the phone or hear whatever obscure crisis of the minute was, and immediately set about cutting through and across the bureaucracy of government to find practical solutions. He moved heaven and earth time and time again, at any time of day or night.

Similarly, Grant Pelton, John Schutz and Ben Bruce of the Department for Environment and Water are exceptional leaders who the state was lucky to have during and after the flood. In terms of senior public servants in our state, there isn’t a better example than them. Their openness and practical approach to just getting on with solutions was a breath of fresh air.

I would like to recognise Dave Newman from the community engagement team at DIT, who came up to Berri Barmera for what was supposed to be two days’ communication support and ended up staying with us for months, working night and day, seven days a week over Christmas, away from home, until we were able to so desperately reconnect Lake Bonney to the main river and let it, too, flush the floodwaters to its ecosystem.

Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 326-7

... the Premier, Peter Malinauskas, for his leadership—he sent a VALO 500 driver up one day and that really boosted what we needed just before the flood hit ... and Joe Szakacs, Minister Joe, who was just amazing ...

Chris Beattie and the entire SES team were amazing as were all of the volunteers—CFS, everyone. We were just so lucky. John Schutz, Ben Bruce and the DEW team are exceptional. The community

¹² Submission #17 RDAMR, pg. 1

engagement from David Ryan and the amazing team at SA Water is something from which we should all take a leaf out of their book.

Jon Whelan and the staff of DIT doing some of those backtracks for our community when they were so worried about how to get out of their homes just took a little bit of pressure off council ...

There was Minister Cook, the relief and the recovery centres and the amazing staff who were in those centres. Even now, one of the old staff still keeps in touch with people and worries about them. Minister Hildyard always brought really great morning tea and an amazing smile ... from Minister Bettison, tourism voucher flexibility and sending Illuminate to Mannum was a game changer for us to get over what we had just been through ...

Thank you to the Governor, Her Excellency Frances Adamson AC, for her visits and support, Christmas cake, you name it. All of that to know that people cared, helped.

Evidence, 31 May 2024, Mayor S. Bailey, Mid Murray Council, pp. 327-8

The Committee was pleased to be informed by the SA Council of Social Services (SACOSS), in its submission, that state agency “decision making was fast, flexible and made on basis of need, rather than driven by budgets”¹³.

The Committee also heard from the Chief Executive Officer of Renmark Paringa Council that

There were probably differing opinions on the performance of SES, but our council thought the leadership from SES as the flood hazard leader was exceptional. In particular, Chris Beattie worked tirelessly in terms of showing a lot of leadership to us. We met with him every Friday as CEOs and the leadership that he provided to us was invaluable.

On the ground—and this is certainly no criticism of the SES—they were severely under-resourced, we found, in our area. They were severely under-resourced on the ground for an event of this magnitude. I think we would love to see, for future events like this, that there would be more funding allocated from the emergency services levy or from donations to ensure that there is that on-ground assistance for communities who were obviously really struggling with the magnitude of the event. Council did step in on some sandbagging days, and we could see that they just didn't have the resources to manage the event.

Evidence, 10 July 2024, Mr T. Siviour, Renmark Paringa Council, pg. 355

I am not certain they [the SES] were geared up for such a prolonged flood with a group which is essentially volunteers, as opposed to a short-term issue that you can call the volunteers in for a day or two or three or whatever, deal with it and move on back to your work. It was quite unique in that sense for South Australia to ask of SES, over such a prolonged period, to manage it. Whether they are best placed in the future, I am not one to answer that. The CEO may wish to pass comment, but they certainly did an amazing job with the resources they had.

Evidence, 10 July 2024, Mayor P. Hunter, Renmark Paringa Council, pg. 358

¹³ Submission #9 South Australian Council of Social Services, pg. 14

The Murraylands and Riverland Local Government Association identified in its submission that the model for state emergency management is insufficient to accommodate emergencies of a protracted nature:

A key governance issue frequently identified through the review was the perceived ambiguity between the roles of DEW as the Hazard Risk Reduction Leader and the SES as the Control Agency. A number of participants questioned the appropriateness of the distinction within the SEMP between ‘hazard risk reduction’ and ‘emergency control’ during a slow onset flood event, where there was blurring between the actions taken in prevention, preparedness, response and recovery. In this context, it was suggested that an alternative governance or management model could have been applied that may have been more akin to how drought or other complex and long duration hazard events are managed.

Submission #37 Murraylands and Riverland Local Government Association, pp. 13-14

The Committee notes and extends its thanks to the Murraylands and Riverland Local Government Association for its submission that contained a review of local councils’ experiences of the flood event.

Although it was generally felt that state and federal governments were to be commended in their response to the flood event, other submissions to the Committee reflected that some state government agencies either fell short in the execution of their roles or did not meet the expectations of community.

For example, Mr Holland, in his submission, considered that the role of state government “is to provide correct information to be used by river dwelling owners and businesses, to make knowledgeable decisions and protect themselves and their assets from the damage and harm a flood may cause”¹⁴. Concerns were expressed by submitters that inadequate information and/or advice from state government led to poor decision making¹⁵ by government agencies¹⁶ as well as by stakeholders¹⁷ acting on that information or advice. According to submitters, data on the floodwaters:

- was not timely¹⁸;
- changed too frequently to allow stakeholders to make informed decisions¹⁹;
- was inaccurate because water measuring devices were not maintained or were insufficient for the job²⁰; and
- was not in a format that was easily interpreted by the community²¹.

Submitters expressed concerns that state government did not meet community expectations in its role of, and responsibility for, hazard risk reduction. Specifically, that hazard risk mitigation of government-owned levee banks was not addressed early enough²², and there was concern that levees were maintained for environmental benefit and not asset protection²³. The SA Dairy Farmers’ Association

¹⁴ Submission #10, Mr J. Holland, pg. 1

¹⁵ Ibid

¹⁶ Submission #1

¹⁷ Submission #10

¹⁸ Submission #4

¹⁹ Submission #15

²⁰ Submission #10

²¹ Submissions #7, 15 & 16

²² Submissions #7, 9 & 10

²³ Submission #10

(SADFA) pointed out in its submission that: “there was a lack of clarity on roles and responsibilities for designing, constructing and maintaining levee banks [which] caused uncertainty about their performance during flood events”²⁴. It also remains unclear who has responsibility for removing or maintaining levees that were built during the flood event to protect private property and assets²⁵.

Recovery

The Committee heard from the Mid-Murray Council that local government’s role in the recovery phase increased but without the same support from state government that was provided in the preparation and response phases:

while support and presence was provided in preparedness and response since the floodwaters have receded, the immense recovery effort has been largely left to local government to address, noting the state government’s ongoing financial support.

Since the flood, I have heard of long support provided for Kangaroo Island after the fires, including dedicated resources from the Office for Small and Family Business, who are still there today. Similarly, years’ long investment was made into the Adelaide Hills for wellbeing officers after the fires. It was recognised during the flood that the Murray River flood was the most significant natural disaster in the state’s history. The flood was a unique disaster. It was slow moving. I think we need a system to deal with the anxiety of a long-term disaster, and the long-tail effects are just as present for us as they are after a fire. I believe that we still need long-term support

Evidence, 31 May 2024, Mayor S. Bailey, Mid-Murray Council, pg. 323

Submitters commended the appointment of the Community Recovery Coordinator, Mr Alex Zimmerman, although submitters expressed the view they would have liked his appointment to have been announced sooner than it was²⁶. The Committee heard that Mr Zimmerman:

... received over 11,300 emails, sent 4,000 emails and made literally thousands of phone calls ... my early appointment did provide me the opportunity to travel the 620 kilometres of river to meet with communities, local government, emergency responders and other organisations involved in the response phase, and, importantly, it gave me the opportunity to attend seven SES-convened community meetings to help prepare communities for what was expected ... most importantly, this assisted me to begin the process of establishing networks upon which I would rely during the recovery phase.

Evidence, 16 February 2024, Mr A. Zimmerman, Community Recovery Coordinator, pg. 68

The SA Council of Social Services (SACOSS), in its submission²⁷, provided evidence that demonstrated the importance of the Community Recovery Coordinator and local government in the recovery process and emphasised the collaboration at agency and community levels.

Regional Development Australia Murraylands and Riverland (RDAMR) commended the response from state and federal governments during the response phase but pointed out that the transition to the

²⁴ Submission #22 SA Dairy Farmers’ Association, pg. 4

²⁵ Submission #17

²⁶ Submissions #9, 14 & 28

²⁷ Submission #9 SACOSS

recovery phase was “difficult, marred by uncertainty and slowed as processes and people shifted and disbanded”²⁸. The transition from response to recovery may be better smoothed by “... a state-based organisation that is fully functional and resourced that can work from assessment through to the other side of recovery and with all types of disasters ... it would cover everything from humanitarian aid to waste management”²⁹. A state-based disaster management agency could remove responsibility for the transition process from response to recovery from the control agency and may provide better continuity across all phases of incident management³⁰.

The Committee also notes and extends its thanks to Regional Development Australia Murraylands and Riverland (RDAMR)³¹ for its submission that contained two reports: a River Murray Flood Recovery Plan and an early investigation into the impact of the flood event on the region. The Committee further notes that RDAMR provided a business hub to allow some regional businesses to continue to function and operate remotely³².

An important part of the recovery phase was the cleanup and the Committee heard that the first stage of the waste management program was started in January 2023, with people registering their properties for preliminary assessment. The Committee also heard that people who were uninsured were eligible for demolition, if required, at no charge. Green Industries SA (GISA) also had responsibility for kerbside collection of flood-affected waste which was: “... started as soon as the rivers were able to be navigated”³³, and picking up of sandbags. Finally:

We [GISA] collected over 5,200 pieces from the river. These are floating debris in the river that had come down from upstream or dislodged from houses, and we have cleaned all of that up now to protect for skiing and things like that. It was a real key problem to have those items floating in the river.

Evidence, 15 December 2023, Prof. I. Overton, GISA, pg. 2

It is the responsibility of state and federal governments to ensure transparency and accountability of funds expended, including during an emergency event. The Committee heard evidence that GISA had not been transparent and accountable with its processes relating to procurement of contractors to deliver demolition services and associated work:

... we have approached the National Emergency Management Agency of the federal government. They are aware of all of these issues with regard to the flood response from Green Industries, which may impact any federal government funding moving forward. NEMA [National Emergency Management Agency] has advised me that all their communication is with DPC, the Department of the Premier and Cabinet, and they are currently maintaining a watching brief over this whole matter. They may well do an audit on it, but really that is up to them.

... in the end I was advised by the Office of the Industry Advocate to put my complaint to the Procurement Review Committee of the Department of Treasury and Finance. This I did, back in June 2023 ...

²⁸ Submission #17 Regional Development Australia Murraylands and Riverland, pg. 1

²⁹ Submission # 27 Mr V. Levitzke, pg. 2

³⁰ Submission #31

³¹ Submission #17

³² Ibid

³³ Evidence, 15 December 2023, Prof. I. Overton, GISA, pg. 2

This will be an investigation not just of the tender process but also of the Treasurer's Instructions 18 process ... we believe that the collusion, anticompetitive and conflict-of-interest practices that have been shown here in the evidence will continue into that Treasurer's Instructions 18 process which would, in effect, repudiate the contract between Johns Lyng DMA and the minister.

Evidence, 16 February 2023, Mr M. Ford, Project Leadership Pty Ltd, pg. 54-5

Mr Vaughan Levitzke pointed out in his submission that there is a broader issue with state government transparency and accountability, with: "... a lack of government procedural, contractual, and related awareness of probity and capability for implementation of recovery measures"³⁴. Mr Levitzke's³⁵ suggestion for a disaster waste management plan is likely to help mitigate issues such as a lack of government transparency and accountability, as well as loss of corporate knowledge between disasters.

The Committee heard further evidence about Green Industries SA's (GISA's) processes to acquire capability to manage waste for the flood event from both Green Industries SA (GISA)³⁶ and Department of the Premier and Cabinet (DPC)³⁷:

from the time we released that RFQ [Request For Quotes], after that, the extent was known, and it was much bigger than we thought. We also received DRFA [Disaster Relief Funding Agency] funding and state government funding of \$60 million that we did not have before, and we were also activated, so it now became a different issue for us. Looking at the number of properties, 3,500 properties as opposed to 500 in the [2019-20] bushfires, the agency is an agency of 30 people. We could not manage the way we did in the bushfires. The scale of it was just too big for us, so we needed to have a tier 1 [contractor to provide case management services].

Evidence, 15 December 2023, Professor I. Overton, GISA, pg. 7

It was pointed out to the Committee that GISA's procurement processes (i.e. the RFQ and tier 1 contractor) created some confusion and consternation amongst local businesses who were keen to be involved in the recovery and cleanup phase³⁸.

The Committee received evidence from the Department of Treasury and Finance that an independent Review of the River Murray Flood Waste Clean-Up Program had been undertaken by O'Connor Marsden and Associates Pty Ltd. The review found that although the Request for Quote (RFQ) for a Panel of Suppliers was not conducted to the usual standard required by the SA Government Procurement Framework, neither was the process misleading nor deceptive. It did however find that industry bore some costs associated with tendering for a process that did not proceed³⁹.

The Review also found that "the lack of documentation around meetings with JLG [John Lyngs Group] or evidence of reasoning over their selection above all Tier 1 suppliers appears to go against the SA Government Key Procurement Principles; namely maintaining probity, accountability and

³⁴ Submission #27 Mr V. Levitzke, pg. 1

³⁵ Ibid

³⁶ Evidence, 1 March 2024, GISA

³⁷ Evidence, 16 February 2024, DPC

³⁸ Evidence, 16 February 2024, Mr M. Ford, Project Leadership Pty Ltd; Submission #19

³⁹ Evidence received by the Committee at a meeting on 20 January 2025 from the Department of Treasury and Finance

transparency; and maximising the opportunity for South Australian business participants”⁴⁰. The Review concluded that “GISA [Green Industries SA] does not appear to have adequately prepared to procure suppliers expediently as required under the SEMP [State Emergency management Plan] 11.2. They do not appear to have the resources, internal procurement capability, prior planning or standing arrangements in place to expediently manage the engagement of contractors in the case of an emergency procurement under the SEMP.”⁴¹

The Committee heard evidence that concerns had been raised because of the cost-plus model of procuring subcontractors by GISA’s tier 1 contractor. The Committee heard evidence that a cost-plus model may not represent value for money for SA when compared with procurement models that focus on more holistic approaches, such as was used after the bushfires on Kangaroo Island in 2020:

it was all based on a holistic approach, based on transparency and accountability and valuing performance and capability and local content, rather than just cost; whereas the cost-plus thing is purely driven around cost, it's purely driven around maximising cost, it's purely driven around maximising the amount of time you have on site because it is gilding the lily, let's be honest.

... for instance, if you went out to tender on a cost-plus arrangement, there was nothing to stop you giving the client the highest bid you got rather than the lowest bid because that maximised your return, but you give the work to the lowest bid. That's the sort of behaviour that goes on in a cost-plus environment. They talk up the prices as well.

Evidence, 16 February 2024, Mr M. Ford, Project Leadership Pty Ltd, pg. 57

The Committee also heard evidence that a cost-plus model is not unusual as a model for procurement in construction and that there was a reason for Green Industries SA (GISA) proceeding with the model:

for an arrangement like this under a tier 1, where you don't know the scope of the work—it's not like where we knew we were going to be building a bridge and we knew exactly what it would look like at the end—it is a way of designing a contract and setting up a project where there are a lot of unknowns. You have to do the assessments the first is to then work out how many hazard reductions to then work out how many demolitions.

It is an approach to projects with ambiguity when you first start, and there are controls for doing that. Certainly cost-plus is used in other sectors like defence or other construction industries as well where there is some ambiguity of the activity itself. It's not just unique to, I guess, emergency recovery programs.

Evidence, 15 December 2023, Ms M. Heinson, GISA, pg. 8

ii) Local government

The roles and responsibilities of local government are also set out in the State Emergency Management Plan (SEMP). In accordance with the SEMP, local government has an enabling role during emergencies because it best placed to determine and respond to local needs and priorities:

⁴⁰ Evidence received by the Committee at a meeting on 20 January 2025 from the Department of Treasury and Finance, pg. 7

⁴¹ Ibid, pg. 7

Councils have a unique role with the overall emergency management framework. They combine knowledge of and connection to the local community (including relationships with contractors and businesses) along with the enduring responsibility of delivering critical services. It is often remarked that long after an emergency has ended, local government is continuing to work with the community in recovery and to improve future resilience.

Submission #37 Murraylands and Riverland Local Government Association, pg. 8

The Committee heard evidence during its regional visit to Murray Bridge that local council elections were held and five (5) new mayors commenced just prior to the flood event⁴². The Committee acknowledges and thanks the Murraylands and Riverland Local Government Association and all local councils for taking the time to provide submissions and evidence to this inquiry.

The Committee also heard evidence about the enormous amount of work councils put into protecting their communities:

When many imagine the efforts made by local government, most of you will think first of the incredible undertaking from our outdoor crews and our contractors, who built infrastructure like levees to protect our communities at rapid pace and incredible scale.

... Our leadership teams and their support staff, like my own executive assistant, Cathy LeMaistre, worked enormous hours to try to balance the flood response over months, with the business-as-usual work that often had to be stopped or delayed. From our finance staff, finding funds to pay for the work, while we waited for unsecured potential reimbursements, our customer service teams responded to constant inquiries from distressed community members—the load on our staff across the board was immense and many are yet to still truly rest.

Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 325

The Committee heard evidence from SA Power Networks that local councils “... played a pivotal role in providing us with knowledge of accessible roads which then, in turn, led to us being able to access our network and bring power to the kerb”⁴³.

iii) Non-profit organisations

There are no formal roles and responsibilities for non-profit and non-government organisations in the State Emergency Management Plan (SEMP). Therefore, there is some ambiguity with the roles of non-profit organisations during an emergency. Nevertheless, the Committee received evidence that non-profit organisations were involved in helping support the community during and after the flood event.

Submitters such as the SA Council of Social Services (SACOSS)⁴⁴ reminded the Committee, in its submission, of the flood event impact upon more vulnerable members of the community. The Committee thanks SACOSS for going to the extraordinary effort of putting together a report into

⁴² Evidence, 14 March 2024, Mayor P. Simmons, Coorong District Council

⁴³ Evidence, 1 March 2024, Mr S. Oosterholt, Network Optimisation Manager, SAPN, pg. 87

⁴⁴ Submission #9

examining the impacts upon people who are at risk during emergencies and including it as part of its submission.

Non-profit and non-government organisations also had more active ‘on-the-ground’ functions, such as the Lions Clubs of Murray Bridge City, Murray Bridge and Tailem Bend⁴⁵, providing catering for the community, and the Legal Services Commission⁴⁶ providing legal services in community recovery centres as well as via telephone.

iv) Public and private utilities

There are no formal roles for public and private utilities in the State Emergency Management Plan (SEMP). The Committee heard from SA Power Networks (SAPN) about its role in the flood event. The Committee heard that SAPN were responsible for public safety where underground assets were flooded; communicating with and informing the community; and disconnecting and reconnecting communities to power throughout the flood event:

First and foremost, SA Power Networks had an obligation for safety. Obviously, there are certain hazards and risks associated with electricity and water, and the flood imposed significant hazards and safety risks to the community. Our highest priority was the safety of the community, our workers and emergency services personnel who were in the area. We wanted, and we did everything we could, to keep the power on for as long as possible, but we needed to do so safely.

Evidence, 1 March 2024, Mr M. Napolitano, SA Power Networks, pg. 77

SA Water⁴⁷, in its submission, pointed out its role in protecting the community, protecting potable water and wastewater assets as well as continuity in provision of service to as many customers as possible. SA Water also contributed engineering expertise to incident management and support to the SA State Emergency Services (SASES) coordinating “... a 24/7 roster of engineers in Loxton for almost two months during the height of the flood event to support SASES and local councils in monitoring, assessing and reinforcing vulnerable levees”⁴⁸.

Committee’s findings

The Committee found that:

1. there was a general view that a state-based disaster management and resilience model is important to a whole-of-government approach to managing emergency events, particularly the continuity of staff (and corporate knowledge) and processes across all phases of local, state and national emergencies;
2. State government agencies have an important role in:
 - a) protecting the community during an emergency;

⁴⁵ Submission #34

⁴⁶ Submission #20

⁴⁷ Submission #30

⁴⁸ Ibid, pg. 2

- b) protecting state-owned assets and infrastructure during an emergency;
 - c) providing continuity of service throughout all phases of the emergency: preparedness, response and recovery;
 - d) providing leadership on resilience to assist communities, through local government, between emergency events;
 - e) the provision of data that is useful, interpretable and shareable to allow for appropriate decision making;
 - f) ensuring communications are delivered through appropriate channels and are tailored to help the community make informed decisions about protecting themselves and their property(ies);
 - g) partnering and co-ordinating with all levels of government to provide a trusted single 'source of truth' for the community; and
 - h) partnering with, and supporting, non-profit and non-government organisations to ensure enhanced community resilience in an emergency situation, with particular regard to vulnerable members of the community;
3. communication about and transparency around the tendering process was inadequate for local contractors who experienced a high level of frustration;
 4. it had received evidence that indicated the tender processes lacked fairness, with local suppliers being cut out halfway through the process; and
 5. the cost-plus model is a risk to SA taxpayers.

Committee's recommendations

That Committee recommends that:

Recommendation 1:

The State government considers an alternate governance or management model for future flooding events that better reflects how complex long duration hazard events are coordinated.

Recommendation 2:

Roles and responsibilities of Federal, State and local government, and different agencies, must be defined and communicated early with all stakeholders in future flooding events.

Recommendation 3:

Adequate resourcing is provided to those agencies when required to carry out their roles and responsibilities.

Recommendation 4:

The Auditor-General undertakes a review of the State government's procurement and tendering processes around the River Murray flood event.

Recommendation 5:

The State government avoids issuing contracts under a cost-plus model wherever possible.

TERM OF REFERENCE 2: Review of communication between key stakeholders

State government agencies were involved in a wide range of communication activities, including face-to-face community meetings, participating on multiple committees, using social media and providing information via websites.

Communication between some stakeholders occurred very quickly and allowed the time taken for usual government processes to be reduced, for example:

One thing I was thankful for during the actual flood event was the contact I had with John Schutz, the Chief Executive Officer of the Department for Environment and Water; Chris Beattie from the State Emergency Service; Scott Denny, the local Police Superintendent; and then, a bit later on, David Ryan from SA Water. I had all of these people's mobile numbers in my phone. The cross-communication was fantastic and we just got things done ... that was the beauty of doing things in real time: it was fixed in less than an hour and other things were fixed in good time as well.

Evidence, 14 March 2024, Mr A. Pederick MP, pp. 192-3

Although, the Committee heard that local councils and communities struggled with some of the information and communication flowing one-way from state government agencies:

The duration of a Murray River flood event also requires a different approach to community engagement and government communications. Information was often communicated once through a single media release and a website upload and considered communicated, rather than a more repeated and sustained messaging approach to reinforce facts and provide the reassurance required in this level of community uncertainty.

State government communications protocols exacerbated issues, with some issues having days required for agencies to provide little more than a holding statement, leaving an information void which was expected to be filled by local government or, worse, misinformation in a rapidly changing information environment. This result was a shift in responsibility onto local government to undertake communications often related to state government matters, which presented an additional burden and unhelpful distraction.

Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 323

Where complaints about communication were shared by submitters, it was mostly concerned with the one-way nature of information sharing; i.e. state government agencies did not listen to locals⁴⁹ or incorporate local knowledge into decision making⁵⁰. For example:

⁴⁹ Submission #10

⁵⁰ Submission #6

- difficulties with communication about the levee and procedural issues that led to missed opportunities in reinforcing the levee⁵¹; and
- “structures for engagement were not established early enough which impeded the flow of information and deprived the response agencies of an important source of intelligence around the impacts of high water on the community”⁵².

The one-way nature of communication and information sharing led to other consequences. For example, the Edwards Group noted in its submission that the SA State Emergency Services (SASES) issued a press release about the Riverbend Caravan Park without first consulting with the caravan park’s owner⁵³:

The decisions made throughout this period by the senior leadership of the [SA]SES caused unnecessary stress and panic for our team, their families, and our guests. The media attention garnered from their actions, subsequent press releases and press conferences caused significant reputational damage to my business.

Submission #1 Edwards Group, pg. 3

Finally, the centralised nature of government agencies had an impact upon how communities felt they were communicated with. For example:

- “... stakeholders increasingly felt discouraged and unheard by government as the centralised State response and recovery struggled to manage the nuances being felt ‘on the ground’”⁵⁴; and
- response and recovery was only able to be delivered from a centralised government position despite the message of ‘community-led response and recovery’⁵⁵.

But good outcomes were achieved once two-way communication was established, for example:

- the tourism vouchers criteria and operation improved immensely with operator feedback⁵⁶; and
- “pre-existing relationships provided an excellent launching pad for responding to the needs of the community, with trust already established and collaboration facilitated more quickly”⁵⁷.

The SA Council of Social Services (SACOSS), in its submission, said that: “community meetings were seen to be sources of truth, as traditional and social media were seen to be promoting misinformation”⁵⁸, and that: “the media were felt to be unhelpful, dramatizing the flood ...”⁵⁹.

SACOSS, in its submission⁶⁰, also pointed to areas of communication with vulnerable people that worked well, and areas where improvement was needed:

⁵¹ Submission #22

⁵² Submission #28 Murraylands and Riverland Landscape Board, pg. 5

⁵³ Submission #1

⁵⁴ Submission #17 Regional Development Australia Murraylands and Riverland, pg. 2

⁵⁵ Submission #17

⁵⁶ Submission #31

⁵⁷ Submission #9 SACOSS, pg. 10

⁵⁸ Ibid, pg. 13

⁵⁹ Ibid, pg. 8

⁶⁰ Submission #9 SACOSS

- “door knocking by SAPOL [SA Police], SES [SA State Emergency Service] and others was also considered important to meet the needs of people who were reluctant to reach out for help”⁶¹;
- “communication for people with disability or experiencing mental health issues were reported to be lacking in effectiveness”⁶²; and
- “language barriers meant that some members of CALD [culturally and linguistically diverse] communities could not easily understand warnings and road signs”⁶³.

The SA Tourism Commission pointed out, in its submission, that early engagement was also important: “... it was incredibly useful to have been included in the conversations about recovery very early on”⁶⁴. The Murraylands and Riverland Landscape Board also highlighted, in its submission, that: “the recovery coordinator could have been appointed earlier to address the need for community engagement and a consultative structure in the lead up to the event or during the response phase”⁶⁵.

The Long Flat Irrigation Area, in its submission, mentioned difficulties in communication with state government because of a lack of continuity of staff throughout the event which resulted in: “... continually having to tell our story again and again”⁶⁶.

Frustration was expressed with a lack of clarity in priorities in responding to individual callers to report an emergency. For example, the SA Dairy Farmers’ Association contacted the SA State Emergency Service (SASES) on a hotline, but the SASES was a week in responding⁶⁷. Also, “communication lines to DPC [Department of the Premier and Cabinet] and the Community Recovery Coordinator left a huge bottleneck in the process”⁶⁸.

The Murraylands and Riverland Landscape Board pointed out in its submission that: “advice from SAPN [SA Power Networks] was inconsistent and led to a high level of anxiety amongst irrigators in particular. For example, some irrigators were advised to take remedial action which was later found to be unnecessary, creating significant financial impost and wasted effort”⁶⁹.

Committee’s findings

The Committee found that:

6. state government agencies need to be receptive to communication from the community and demonstrate that local information is being considered and wherever possible incorporated into decisions that are made at a state level;

⁶¹ Submission #9 SACOSS, pg. 13

⁶² Ibid, pg. 13

⁶³ Ibid, pg. 13

⁶⁴ Submission #33 SA Tourism Commission, pg. 2

⁶⁵ Submission #28 Murraylands and Riverland Landscape Board, pg. 5

⁶⁶ Submission #16 Long Flat Irrigation Area, pg. 4

⁶⁷ Submission #22

⁶⁸ Submission #17 Regional Development Australia Murraylands and Riverland, pg. 2

⁶⁹ Submission #28 Murraylands and Riverland Landscape Board, pg. 5

7. early engagement with stakeholders was critical to establish regular lines of communication and encourage trust;
8. earlier appointment of the Community Recovery Coordinator may have ensured that agencies had lines of communication established;
9. there are likely to be benefits in securing more formal agreements between stakeholders that set out the frameworks for communication and data sharing, with a particular focus on informing stakeholders about how government prioritises during the response and recovery phases of an emergency;
10. community meetings were an important source of information and communication during the flood event, but that vulnerable people within the community required further investment in communication strategies; and
11. an up to date coordinated information sharing source between agencies would have been beneficial.

Committee's recommendations

The Committee recommends that:

Recommendation 6:

The State government considers the use of a single cross agency platform which is kept up to date with real time information for consistency in communication for future flooding events.

Recommendation 7:

The State government, in consideration of alternate governance and management models, evaluates the early appointment of a flood coordinator role to ensure cross agency communication and improved community engagement during preparation, response and recovery of future flooding events.

TERM OF REFERENCE 3: River flow management and modelling

River flow management

Ms Tredrea, representing the Blanchetown Shack Owners' Association, in her submission, reminded the Committee that the impacts from the 2022-23 River Murray flood event were likely exacerbated by decisions made by authorities around the release of water in the eastern states:

The major rain events in 2021, along with near-spilling dams and saturated ground, should have prompted earlier larger releases from the government bodies responsible for water management. However, it appears that the priority was focused on retaining water for profit and irrigation purposes, rather than protecting infrastructure and residents along the river system ... this mismanagement of earlier needed releases has likely contributed to the extent of the floods and their impacts on communities.

Submission #8 Ms H. Tredrea, Blanchetown Shack Owners' Association, pg. 2

The Healthy Rivers Lower Murray Group also pointed to changes that were needing to be made to river flow management; i.e. earlier releases of water from upstream states, removal of constraints and allowing flows onto floodplains⁷⁰.

River flow modelling

Submitters were critical of the river flow modelling provided by the Department for Environment and Water (DEW) and SA Water on their websites. Submitters expressed concern that the data on river flow was incorrect or not reported⁷¹, it changed frequently, and was updated too late for property holders to make important decisions about protecting themselves and their property(ies)⁷²:

Prior to the flood, the quantity and quality of flood risk information available at councils was highly variable. Participants [in the LGA's lessons management review] identified that state-wide datasets were limited and not generally considered useful at the local level in understanding what exactly would be at risk under different flood scenarios.

The lack of flood risk information, especially the expected water heights (when and for how long), and other knowledge gaps lead to considerable uncertainty in decision making. Many respondents reflected that if there had been better insight into the forecast flood height, its duration, and corresponding impacts, additional measures may have been put in place to increase early preparedness. In many cases, councils relied on their own internal forecast, given the uncertainties of State predictions.

⁷⁰ Submission #11

⁷¹ Submissions #10 & 14

⁷² Submissions #10, 14 & 15

Participants also observed that discussions with DEW need to occur to agree upon the reasonable expectation of data and information provision to predict flood flows and estimate flood heights along the river, to enable local stakeholders like councils adopt a ‘consequence management’ approach to dealing with flood risk. As previously noted, participants did appreciate the challenging situation DEW found itself in, and noted that the agency likely needs additional resources if it is to fully fulfill its obligations as the flood hazard risk reduction leader.

Submission #37 Murraylands and Riverland Local Government Association, pp. 18-19

One example of the changing data and its impact upon the decisions people needed to make was:

On initial data provided by the DEW which suggested our first floor (some 4.2m above pool level), would be above the flood peak, we shifted heavy items (boats etc.), off site to a nearby farm, and put lighter items upstairs ... Based on the data provided (particularly at the Norwood Town Hall Shack Owners Meeting [19th October 2022]), we decided to leave our furniture in the house.

Then, the data changed [19th November 2022], and we needed to lift items higher ... The property was accessed via canoes with all of us carrying as many milk crates as we could. The opportunity to remove furniture had well and truly passed.

When the data changed again [26th November 2022], a second level of milk crates was used to raise the items to approximately 60cm above the floor level.

Submission #10 Mr J. Holland, pg. 6

Further, submitters⁷³ highlighted that it was difficult to interpret the published data in way that would provide a basis on which to make decisions about their protecting their properties. To address this, the Department for Environment and Water (DEW) updated river flow data in late November 2022, not only to incorporate and make available an error margin of volume, but also to include a predicted height. For some people, the information came too late to make decisions about staying and protecting or securing and leaving their properties:

No government agency was able to provide a predicted height, nor anticipated flow. Mid-way through the flood event, the DEW weekly river report commenced including predicted height, however, by this time most dwelling owners were unable to enter their properties as floodwaters surrounded the house.

Submission #10 Mr J. Holland, pg. 5

Not enough warning time meant that we were locked into the levee bank construction which in turn was a far [more] risky and costly option.

Submission #1 Edwards Group, pg. 1

A common item of concern was the frequency and reliability of information provided, particularly in relation to the height of the water relative to the volume of water reported to be flowing across the border into SA. Given the presence of flow monitoring systems and telemetry technology, the information should

⁷³ Submissions #1, 10 & 28

be readily available. Many of the records regarding water flow, levels and impacts that were relied upon in the lead up to the flood proved to be either inaccurate or misleading.

Submission #28 Murraylands and Riverland Landscape Board, pg. 5

Further, Renmark Paringa Council informed the Committee that it was able to develop a digital elevation model that allowed for prediction of crest height at all levee constructions:

So we developed very quickly a cloud-based digital elevation model [DEM]. What that enabled us to do was to accurately predict what the crest height and the foot height was of all of our levees at construction and then, essentially, modelling that against what DEW was predicting in terms of flows and [Australian Height Datum] AHD levels. If we did not have that tool it would have been extremely difficult for us, with confidence, to say that we were fully protected when the peak flows hit on Boxing Day. Others didn't have that tool available and were quite envious and wanted that tool, but there simply just wasn't enough time for everyone to get that in place.

... Regarding river flow reporting, obviously this was reported quite a bit as there were issues with using flows and gigs across the border, as opposed to using Australian Height Datum [AHD]. We spent an enormous amount of time with DEW staff trying to understand river levees during the flood. When they switched from river flows to AHD it was a lot easier for us to, essentially, overlay our digital elevation model and know with a lot of confidence that that data was accurate and easy for us to understand ... We certainly would support the use of Australian Height Datum in future flood events, as opposed to river flows in gigs.

Evidence, 10 July 2024, Mr T. Siviour, CEO, Renmark Paringa Council, pp. 354&355

Committee's findings

The Committee found that:

12. decisions about releases of water made in the eastern states contributed to the volume and timing of water that arrived in SA during the 2022-23 flood event;
13. historic and current decisions around riverplain flood management likely contributed to the impacts felt by the community during the flood event; and
14. provision of data by DEW on river flows could be improved.

Committee's recommendations

The Committee recommends that:

Recommendation 8:

The State government commits to an independent audit or review of the Department for Environment and Water's existing methods in determining, publishing and reviewing river flow data in times of flood and how they can be improved to meet world's best practice.

Recommendation 9:

The State government considers the use of a common spatial information platform with a Digital Elevation Model (DEM) to enable the assessment of water levels in Australian Height Datum (AHD) for the purpose of informing and protecting community, responsible agencies and ensuring levee freeboard.

TERM OF REFERENCE 4: Effectiveness of mitigating infrastructure including but not limited to levee banks and stormwater

The effectiveness of infrastructure in mitigating impacts to the community was highlighted throughout the course of this inquiry. Most comments on infrastructure were about levees, but some included broader infrastructure⁷⁴, such as the alignment or height of roads and number of culverts facilitating water flow.

State government-owned levees in the Lower Murray Reclaimed Irrigation Area are maintained to contain floods to 1974 flood levels (183 GL/day)⁷⁵. The Department for Environment and Water (DEW) has an ongoing annual budget of \$195,000 for the operation and maintenance of government-owned levees⁷⁶. On 5 March 2024, the Public Works Committee (a committee of the SA Parliament) tabled in Parliament its report of DEW's interim remediation of levees for the Lower Murray Reclaimed Irrigation Area.

The Committee heard that at least one major town along the River Murray was impacted by not being able to construct levees to protect local assets prior to an emergency being declared:

We were perhaps affected more than other river communities in that Renmark is very low lying and to protect our town we needed to build levees around it. The levees themselves were there in part from '56 and top ups at other high-river events and council did try multiple times to get support from the government to build those up, knowing that at some point there would be another high river or flood.

We were unsuccessful in that. Even though we had a report and then had the costings done, we were unsuccessful. We were told by state government that when there is an emergency we will declare the emergency and you'll be right. That was clearly not the case. When we talk later on about some of the steps that were necessary and some of the work that was done in incredibly short timelines, that will become even more evident.

Evidence, 10 July 2024, Mayor P. Hunter, Renmark Paringa Council, pg. 353

According to its submission to this inquiry, the Department for Environment and Water⁷⁷ (DEW) claimed that eight (8) of the 10 government-owned levees, and 13 of the 17 privately-owned levees, overtopped or breached, with two (2) of the eight (8) government-owned levees failing catastrophically. De-watering of land behind the levees was led by Primary Industries and Regions SA (PIRSA).

It was evident to the Committee from submissions and evidence that there is a reliance by the community upon levees to provide protection of property and livelihoods against flood events. Concern

⁷⁴ Submission #28

⁷⁵ Submission #35

⁷⁶ Ibid

⁷⁷ Ibid

about this reliance upon levees was expressed in a submission⁷⁸ to the Committee that levees had the potential to increase the impact of flood waters on vulnerable communities:

The presence of upstream levees, intended to protect surrounding areas from flooding, has caused the river waters to become confined and amplified downstream towards our town. As a result, Blanchetown/Morgan have borne the brunt of this higher, more powerful surge of water.

... Additionally, the construction of downstream levees, although seemingly designed to protect other downstream towns, has inadvertently exacerbated the situation. These levees have constricted the natural flow of the river, causing water to rise higher in Blanchetown/Morgan.

Submission #8 Ms H. Tredrea, Blanchetown Shack Owners' Association, pg. 4

Further, the construction, or strengthening, of public and private levees sometimes compromised the operation of critical infrastructure; for example, creating access issues to some infrastructure⁷⁹.

The Murraylands and Riverland Landscape Board, in its submission⁸⁰, pointed out that there is a lack of clarity regarding responsibility for the construction and strengthening of levees, which resulted in some individuals taking action to extend the height of some levees. It was also pointed out by SA Water, in its submission⁸¹, that it was unclear who is responsible for transitioning levees and infrastructure constructed during the emergency once the emergency was over.

None of the above concerns lessen the important role that levees play in protecting property and the livelihoods of people living in proximity of the River Murray. Submissions⁸² received by the Committee complained that levees were insufficiently maintained to do the job they were constructed to do. Further, that Department for Environment and Water (DEW) staff lacked the expertise to respond to the maintenance requirements of levees in a flood event⁸³.

The Committee was informed about the success of the deployment by the SA State Emergency Services of DefenCell products to protect government infrastructure and assets during the response phase of the flood event:

With the prospect of high river flows transitioning to flooding in this state, there was an accelerated evaluation and procurement of around seven kilometres of the DefenCell product, and then we brought out experts from the United Kingdom to deliver just-in-time training to SES staff and volunteers prior to the deployment of the barriers. The barriers were extremely successful in protecting high-value assets and infrastructure.

We did a lot of work with local government, with SA Water, SA Power Networks and ElectraNet to identify priority sites for protection, and the rollout of the barriers was very time efficient and effective. The product was deployed primarily for tactical mitigation of infrastructure—pumps, electrical assets, as well as a number of community assets.

⁷⁸ Submission #8

⁷⁹ Submission #30

⁸⁰ Submission #28

⁸¹ Submission #30

⁸² Submissions #15, 16 & 22

⁸³ Submission #16

The DefenCell itself contributed to levee structures across Murray Bridge, Mannum, Cobdogla, Berri, Renmark, Loxton, Swanport, Swan Reach and Lake Bonney. From my perspective, it's fair to say that, when compared with traditional earthen clay levees and with sandbag-type approaches to protecting assets, this was a very effective and time-efficient product and one that we saw a significant benefit in terms of reduced risks to our personnel from a manual handling perspective.

... We had outstanding collaboration with local government in terms of the deployment of those assets, which included augmenting a number of the permanent levee networks to extend their protection. We had terrific support from state government in terms of getting approvals to accelerate the acquisition and the transport of those products out of India, as well Italy, to the state in time to get them in place for the flooding.

We were very pleased with last year's budget cycle, where additional funding was provided to establish a permanent cache of DefenCell—around 10 kilometres in total—complemented with some high-volume pumps and other assets for future flood operations.

Evidence, 19 January 2024, Mr C. Beattie, Chief Executive Officer, SASES, pg. 30

The Committee also heard that although deployment of DefenCell technology was successful, there were decisions made by the SA State Emergency Services in deploying DefenCells to prioritise the protection of government assets and infrastructure over private properties:

I can understand people's frustration, but, again, it's not the department's [Department for Infrastructure and Transport's] responsibility around decision-making of protecting private infrastructure. There was a prioritisation made across all of the river where the flooding was, and state emergency had to make those decisions around where they put their efforts in. Generally, that was around key parts of infrastructure—e.g. power stations, those sorts of things—or essential bits like SA Water pipes and those sorts of things that would lose that. They are decisions that were made by that agency [SA State Emergency Services].

Evidence, 24 May 2024, Mr S. Whelan, Chief Executive, Department for Infrastructure and Transport, pg. 300

This led to weaknesses in defence against flooding where private and Crown land abutted: “it wasn't because of a breach in the levee bank; it was because water came across the road from the council wetland, across the ferry road and flooded us out”⁸⁴. In this example, the Committee heard that while building a levee along the road may have helped protect an individual's property it may have negatively impacted the community's ability to access the road and ferry⁸⁵. The deployment of DefenCells may have been an appropriate alternative, but the limited number of DefenCells available in SA prompted the SA State Emergency Services to prioritise major community assets and infrastructure: “we did a lot of work with local government, with SA Water, SA Power Networks and ElectraNet to identify priority sites for protection, and the rollout of the barriers was very time efficient and effective. The product was deployed primarily for tactical mitigation of infrastructure—pumps, electrical assets, as well as a number of community assets”⁸⁶.

⁸⁴ Evidence, 14 March 2024, Mr B. MacFarlane, Wellington Pastoral Company Pty Ltd, pg. 141

⁸⁵ Evidence, 19 January 2024, Department for Infrastructure and Transport

⁸⁶ Evidence, 19 January 2024, Mr C. Beattie, Chief Executive, SA State Emergency Service, pg. 30

The Committee heard that state government-owned levees are in the process of being assessed and remediated:

The first stage of the assessments has been completed, which is the visual assessments, and the on-ground investigations and testing are currently underway and we are expecting a report later this year.

... The first on-ground intermediate remediation works have commenced at Pompoota, Mypolonga, Long Flat and Wall Flat. The works at Pompoota and Long Flat are now complete, and the works are continuing at Mypolonga and Wall Flat and are expected to be complete this year.

... And then preparation works and sheet piling have also been completed at Burdett and Mobilong.

... There are two that are still outstanding and have had no works completed on them to date ... Cowirra and Neeta.

Evidence, 6 November 2024, Ms S. Hutchings, DEW, pp. 419-20

The Committee heard that of the \$17.1 million in joint funding with the federal government, the state government has expended \$4.2 million on intermediate remediation works to government-owned levees⁸⁷.

The Committee also heard that six of the 24 Pike River salt interception bores in SA had been damaged during the River Murray Flood event, but that: ‘the DEW-owned bores were reconnected to the network for regular operations and maintenance on 27 March 2024 and the other damage repairs were completed on 27 June 2024’⁸⁸. The Committee heard that the breakdown of the six bores at Pike River is unlikely to have impacted upon the state’s ability to meet its salt targets⁸⁹.

Committee’s findings

The Committee found that:

15. levees have not been constructed and maintained to prevent flooding of property when the volume of water is above 183 GL/day, and this was insufficient for the 2022-23 flood event that exceeded 200 GL/day at its peak;
16. there is a reliance upon levees to protect property and livelihoods during a flood event, and an unintended consequence of levees is the impact upon some neighbouring communities and access to critical infrastructure; and
17. levee breaches occurred because of a range of factors, including lack of maintenance on government-owned levees and disputes in the ownership and management of levees.

⁸⁷ Evidence, 6 November 2024, DEW

⁸⁸ Evidence, 6 November 2024, Ms S. Hutchings, DEW, pg. 418

⁸⁹ Evidence, 6 November 2024, DEW

Committee's recommendations

The Committee recommends that:

Recommendation 10:

The State government ensures that ongoing management and maintenance roles and responsibilities for levee banks whether on public or private land is clearly understood by all levels of government, landowners and the community.

Recommendation 11:

The State government commits to regular engineering reports of all State government-owned levees.

Recommendation 12:

The State government commits to dedicated appropriate annual funding for levee repair and maintenance in South Australia.

Recommendation 13:

The State government invests in and uses, when appropriate, portable levee structures; e.g. DefenCell or other cell membrane structures.

TERMS OF REFERENCE 5: Review of flood response funding, its utilisation and effectiveness; & 6: Government (local, State and Federal) grant process, eligibility, and uptake

Provision of funding, utilisation and effectiveness

The Australian government responds to state disasters by providing funding support in two main ways:

- the Disaster Recovery Funding Arrangements 2018⁹⁰, disbursed through state-based grant programs; and
- the Disaster Recovery Allowance⁹¹.

The Committee heard evidence from local councils about the challenges involved in accessing the Disaster Recovery Funding Arrangements grants:

I can't speak highly enough of the Department of Treasury and Finance staff, they have been wonderful to deal with. Some of the guidelines associated, particularly with Local Government Disaster Recovery Assistance Arrangements, also known as the LGDRAA in local government talk—some of those requirements from the federal government through the state government are challenging to negotiate and challenging to work with, but these are geared towards natural disasters across the nation, not just River Murray floods but natural disasters across the nation.

For example, for rebuilding roads that were damaged during the flood, if the damage had been identified and dealt with within three months of the water subsiding, local government was eligible for 100 per cent of those funds. However, if it's after that three-month period—in the case of a couple of our roads right now—then it's roughly 70 per cent that we are eligible for.

Evidence, 31 May 2024, Mr T. Pfeiffer, Chief Executive Officer, Berri Barmera Council, pp. 335-336

During the 2022-23 flood event the state provided support through grants programs⁹², as follows:

- small business industry support grants of \$10,000 for eligible small businesses, farm enterprises and not-for-profit organisations to continue trading during the floods;
- small business industry recovery grants of up to \$50,000 for eligible small businesses to assist with reinstatement and clean-up of the small business and repair flood-damaged assets, including damage to or destruction of equipment, flooring and walls in business premises;

⁹⁰ <https://nema.gov.au/Disaster-Recovery-Funding-Arrangements-DRFA>

⁹¹ <https://www.disasterassist.gov.au/disaster-arrangements/disaster-recovery-allowance>

⁹² <https://www.recovery.sa.gov.au/active-recoveries/river-murray-flood/relief-and-financial-assistance#:~:text=River%20Murray%20Floods%20Primary%20Producer,irrigation%20infrastructure%20and%20electricity%20supply>

- River Murray Primary Producer Recovery Grants of up to \$75,000 to assist affected agribusinesses with essential recovery and reinstatement activities; and
- River Murray Floods Primary Producer Irrigation Infrastructure Grants of up to \$25,000 to assist South Australian River Murray primary producers accessing River Murray water for primary production to meet costs associated with flood impacts to irrigation infrastructure and electricity supply.

The state also assisted with tax relief for flood-affected communities⁹³.

The range of financial relief products that have been made available to communities impacted by the 2022-23 River Murray flood event can be found here: <https://www.recovery.sa.gov.au/recovery-services/financial-assistance> (support measures for the flood event are set out in more detail in Appendix 4 of this report).

Applications for, and processing of, state-based grants is ongoing. The 2023-24 Budget Statement stated that \$142.8 million would be set aside in addition to the \$51.6 million assistance package:

The government's swift response, including the initial \$51.6 million assistance package announced in the 2022-23 Mid-Year Budget Review, provided significant support to the region and has helped minimise the impact of this event.

... \$142.8 million for a range of additional support and relief measures in response to the River Murray flood event. This includes coordinated waste management, road repairs, primary producer recovery grants, and small business recovery grants. A number of these measures are jointly funded by the Commonwealth and State Governments under the National Disaster Recovery Funding Arrangements.

https://www.treasury.sa.gov.au/data/assets/pdf_file/0009/914670/2023-24-Budget-Statement.pdf,
pg. 95

In July 2024, it was announced that there would be \$25 million in recovery support, and that this would be:

- *\$1.314 million Flood Recovery Mental Health Support Program to deliver increased specialist mental health services to minimise long-term mental health impacts and promote positive mental well-being for individuals, families and communities.*
- *\$9 million Council Community and Recreational Asset Restoration Program to assist impacted councils remediate and restore eligible assets essential to community recovery such as open spaces (reserves, parks), community facilities (boat ramps, playgrounds, public toilets) and cultural heritage sites.*
- *\$2.025 million LMRIA Irrigation Trust Recovery Support Program for irrigation trusts in the LMRIA region to support medium-term targeted assistance for recovery activities and long-term resilience building activities.*

In addition to the above, the Albanese and Malinauskas Governments have committed another \$12.6 million in shared support for the LMRIA Remediation and Resilience Program. This will assist in

⁹³ <https://www.revenuesa.gov.au/latest-news/flood-tax-relief>

progressing the existing privately-owned levee intermediate works program in the Lower River Murray Reclaimed Irrigation Area.

State Disaster Recovery: <https://www.recovery.sa.gov.au/river-murray-flood>

Uptake of funding, process and eligibility

Submitters expressed gratitude towards state and federal governments for the flood event funding, and gratitude for the state government [Family and Business Mentor Program](#) that offered support in navigating the grant applications processes⁹⁴.

Submitters highlighted the importance of an early announcement of flood support to give communities the confidence to invest in flood protection⁹⁵, but also made it clear that grant funding should be made on an ongoing basis, i.e. during the preparation, response and recovery phases of an emergency⁹⁶.

Primary Industries and Regions SA (PIRSA), in its submission, provided figures on the uptake of its grants as at 19 January 2024:

The Irrigation Infrastructure Grant ...

- 195 applications for a total value of \$3,405,510 had been received
- 167 applications were approved for a total value of \$2,871,540
- 19 applications were either deemed ineligible or were withdrawn by the applicant

... The Primary Producer Recovery Grant ...

- 321 applications for a total value of \$9,210,161 had been received
- 264 applications were approved for a total value of \$7,643,649
- 27 applications were either deemed ineligible or were withdrawn by the applicant.

Submission #36 PIRSA, pp. 9-10

PIRSA also pointed out, in its submission⁹⁷, that ineligibility for grants was mostly due to failure to meet the definition of primary producer, as per the guidelines.

Submitters⁹⁸ highlighted the complexity of the grants process and the length of time taken to process grants and that the process itself contributed to a decline in mental wellbeing in people who were applying. The Long Flat Irrigation Area, in its submission⁹⁹, suggested that state government revisits the application process and eligibility criteria now so that the application process is more straightforward in the next emergency.

⁹⁴ Submissions #7 & 15

⁹⁵ Submission #1

⁹⁶ Submission #20

⁹⁷ Submission #36

⁹⁸ Submissions #16 & 32

⁹⁹ Submission #16

Regional Development Australia Murraylands and Riverland (RDAMR) gave evidence that they provided a hub for businesses that could keep trading remotely, but trading businesses were deemed ineligible for state-based grants¹⁰⁰. The Insurance Council of Australia also pointed out in its submission¹⁰¹ that the state disincentivised individuals and businesses who were privately insured. RDAAMR suggested that state government considers a rapid appeals process for businesses deemed ineligible¹⁰², such as Trusts¹⁰³:

Our trust should be eligible to apply for these funds because we have hundreds of tonnes of [government-owned] levee material which is in our infrastructure: in our channels and on our paddocks. We have not been able to access any funding at this point to remove it.

Evidence, 14 March 2024, Mr D. Martin, pg. 149

The Long Flat Irrigation Area pointed out, in its submission¹⁰⁴, that grants should be fair but not necessarily equal. For example: "... the guy who has 10 hectares and 50 cows gets the same amount of money help as what I got for 600 cows and 250 hectares"¹⁰⁵.

The Committee also heard that individuals¹⁰⁶ and small businesses¹⁰⁷ struggled with applying for and receiving grants because of the eligibility criteria, despite early communication from state government that there would be support for them:

Unfortunately, the promises that were made of support weren't there. With Centrelink, eventually, I had to prove to them I wasn't trading and then I had a payout for my house insurance and they viewed that as savings. I said, 'No, that's my house' and they said, 'No, it's in your bank account, it's savings.' So it was an ongoing struggle. It went to—I think they call it—their complex assessments department, and eventually I did get the age pension, but there was six months' delay.

Evidence, 24 October 2024, Mr R. Weedon, pg. 405

The Committee also heard from small business owner, Ms Kylie Rochow, that information provided to her was either incorrect, or changed during the recovery phase:

There were flood recovery information sessions with Alex Zimmermann, who I found to be a very compassionate, lovely, lovely man—and probably the perfect man for the job—but his hands were tied. During this time I specifically asked: if I was to pay wages to my staff member during the time we were closed would I be able to claim that back as part of the recovery grant that they were now talking about? It had just been announced. I was told that wages would not be able to be claimed back, and there would only be out-of-pocket expenses that could be claimed to reopen the store.

Having no income myself, I decided to give my staff member what little I could spare to help her get through this tough time and to hopefully avoid losing her to other employment. Later, we were told that

¹⁰⁰ Submission #17

¹⁰¹ Submission #24

¹⁰² Submission #17

¹⁰³ Submission #7

¹⁰⁴ Submission #16

¹⁰⁵ Evidence, 14 March 2024, Mr D. Smart, pg. 183.

¹⁰⁶ Evidence, 24 October 2024, Mr R. Weedon

¹⁰⁷ Evidence, 24 October 2024, Ms K. Rochow

we could claim wages if they had been paid during the closure. So we were told we couldn't, so I didn't, then we were told I could have but it was too late. That was just another fall-through-the-cracks situation that we found.

Evidence, 24 October 2024, Ms K. Rochow, pg. 401

The Committee heard that there:

... needs to be a better funding model. The Disaster Recovery Funding Arrangements and the local government disaster recovery funding have restrictive guidelines ... not all costs are recoverable and there is a sliding scale, subject to the expenditure and turnover—difficult for a financially challenged council like ours.

Evidence, 31 May 2024, Mayor S. Bailey, Mid Murray Council, pg. 325

Further, that while contractors were eligible to be funded, local government staff were not; leaving councils to find ways to fund capacity to backfill for staff who were seconded to emergency management duties¹⁰⁸.

Mr Dean Fielke informed the Committee that although the guidelines for funding were available, the guidelines were not necessarily easily interpretable, nor were they predictable, and sometimes changed over time:

There wasn't anything wrong with the guidelines that first came out, it was everybody's interpretation of the guidelines, of course. We could never get a determination about whether an application was going to be successful or not. It had to go through to the adjudicator or the judge or whatever to work that out ...

... Then there was criteria around eligibility. I think that changed—I am guessing here because I don't have an amount in front of me—maybe at the 12 to 18-month period, where something changed again around eligibility. It would be nice to get that right from the start, but I guess those that were writing the guidelines were also first-timers with this and didn't understand, but I'm sure they've got a better understanding now and it probably will be better next time around.

Evidence, 24 July 2024, Mr D. Fielke, pp. 377-378

Finally, the Committee heard that it was important for members of the impacted community to prioritise their mental wellbeing over thinking about their financial futures:

Typically, we were dealing initially with the stress, so it was quite often referral out to wellbeing agencies that were able to help people in a more qualified sense to feel well about themselves—as I mentioned before, 'clearing the fog'. We know they had to be in a good mental space before we could really be talking about the financial pathway forwards. If they were stressed we knew we would not have much success in that space.

Evidence, 24 July 2024, Mr D. Fielke, pg. 372

¹⁰⁸ Evidence, 31 May 2024, Mayor S. Bailey, Mid Murray Council

Funding for resilience

State provision of funds would help the community become more resilient to natural disasters, such as in Queensland and New South Wales¹⁰⁹. The RAA, in its submission, highlighted to the Committee that a “5-year program of resilience measures costing approximately \$2 billion could reduce costs to governments and households by more than \$19 billion by 2050”¹¹⁰.

Committee’s findings

The Committee found that:

18. state and federal legislative frameworks need urgent review to ensure that funds go to organisations and communities that most need it;
19. the grants processes and eligibility criteria need urgent review to ensure that communities in crisis do not have further stress placed upon them by navigating challenging processes;
20. there was no “central” grants communications platform available until the recovery process was well underway;
21. ensuring individuals’ wellbeing was being taken care of was important so that they could manage decisions about their financial futures; and
22. investing in helping communities become more resilient to natural disasters is likely to be more cost beneficial than helping communities once they have been impacted by disasters.

Committee’s recommendations

The Committee recommends that:

Recommendation 14:

The State government undertakes an independent review into the grants process and eligibility criteria for financial support for future Murray River flooding events in South Australia to ensure that communities in crisis do not have further stress placed on them by navigating challenging processes and to ensure the funds go to local government, organisations and communities that most need it.

Recommendation 15:

The State government undertakes an audit of departmental spend (including but not limited to grants) on flood response including the Department of Human Services, Attorney Generals Department, the SA Tourism Commission, Department of Environment and Water, SA State Emergency Service,

¹⁰⁹ Submissions #18, 24 & 26

¹¹⁰ Submission #26 RAA, pg. 6

Department of Primary Industries and Regions, Green Industries SA, and Department of Infrastructure and Transport.

Recommendation 16:

The State government considers a central communications platform for all grant programs associated with any declared state emergency.

TERM OF REFERENCE 7: River restrictions methodology, communications, and operation

Road closures, levee closures and river restrictions

River restrictions were in the care and control of the SA State Emergency Service (SASES) and SA Police (SAPOL)¹¹¹. Throughout the 2022-23 flood event, restrictions were placed on access to some roads, levees and the river. On 17 November 2022, the [Department for Environment and Water website](#) announced that the Department for Transport was advising of some road and ferry closures: for example, Bookpurnong Road was closed between Berri and Kemp Road due to rising water levels and the deteriorating conditions of the road. Warnings about potential road and ferry closures, disruptions to power networks and reduced services were being announced in the week of 24 November 2022. The ferry at Lyrup closed from 7 pm on 30 November 2022 and remained closed while floodwaters were above 120 GL/day and a 50 metre exclusion zone around electricity powerlines standing in River Murray floodwaters was announced. By 8 December 2022, the ferries at Lyrup, Mannum Upstream, Morgan and Swan Reach had closed. Further closures followed:

Purnong ferry will close from 7pm tomorrow, Wednesday 14 December, while Walker Flat ferry will close from 7pm Thursday, 15 December due to water levels rising beyond where these ferries can safely operate.

Current alternative river crossings for these ferries are the Blanchetown Bridge (upstream) and Murray Bridge (downstream).

... Waikerie (high ramp), Tailem Bend and Wellington ferries are still operating as per normal, but may need to close in late December due to the closure of ferry access roads.

Marine Safety SA, Department for Infrastructure and Transport, website
<https://marinesafety.sa.gov.au/news?a=1157234>

By 15 December 2022, all recreational boating and aquatic activities (including swimming and fishing) had been banned on the River Murray from the SA border to Wellington. According to the [Department for Environment and Water website](#), river restrictions by this date included all creeks, tributaries, lakes, lagoons and other bodies of water connected to the River Murray.

In late December 2022, after considerable concern had been raised by the community, the [Department for Environment and Water website](#) announced the State Emergency Centre had established a working group to develop a framework for the easing of restrictions along the river.

¹¹¹ Submission #35

Impact of restrictions on locals

SA Council of Social Services (SACOSS) pointed out in its submission that: “road closures resulted in longer, more expensive trips to work and school, including for those organisations providing in home care services”¹¹². The Committee also heard evidence that the Department for Infrastructure and Transport (DIT) is aware of the impacts to locals and is planning to lessen the impact of road restrictions during disasters:

We are continuing to seek budget bids for work, in terms of planning for resilience, which would look at either how we can improve road networks—if we look at between Berri and Loxton—or do we look at other parts of the networks and how to move people around. It doesn't mean we will upgrade every bit of road, it just looks at the whole network and where people need to move to and from. We know that across the river can be up to 100Ks of detours, so it has quite a big impact on communities: for instance, kids getting to school or getting to medical facilities. It is quite important how we look at that.

Evidence, 24 May 2024, Mr A. Excell, Department of Infrastructure and Transport, pg. 293

The Committee heard that, despite the long lead time to the flood event, no consultation was held on the level of, or the length of time for, river restrictions¹¹³:

NBONSA [Nature Based Outdoor Network of SA] is concerned that a blanket ban on water activities was implemented during the River Murray flood event without first consulting relevant groups with expertise and experience in water activities, such as NBONSA, Paddle SA or paddle-sport instruction/hire/tour operators in the Murray region.

Submission #12 Nature Based Outdoor Network of South Australia, pg. 1

The Committee heard that restrictions were imposed across the entire river system in SA, however, the Committee heard from Mr Whateley that river restrictions were unnecessary from east of Waikerie to the border:

... what's got to be understood is literally from Waikerie up to the border the river is totally different from Waikerie down through the shack area ... Up here we have big open flood plains. No-one builds on the flood plains and it is beautiful country that comes to life with the water.

Evidence, 24 July 2024, Mr T. Whateley, Loveday 4x4 Adventure Park, pg. 366

The Committee also heard that restrictions were put in place too soon¹¹⁴ and that public access to the riverfront should have been maintained wherever possible, where it was safe to do so¹¹⁵. Mr P. Strathearn, in his submission, pointed out that:

Roads were closed hundreds of metres away from the river, so that anyone wanting to see this once-in-a-lifetime event at a location familiar to them had next to no opportunity. Fences were left up for months.

¹¹² Submission #9 SACOSS, pg. 8

¹¹³ Evidence, 9 May 2024, Mr K. Werner, pg. 232

¹¹⁴ Evidence, 9 May 2024, Mr T. Whetstone, pg. 289

¹¹⁵ Submission #6

The temporary ban on fishing, even from safe locations on the shore, was silly. Personally, I would have appreciated it if locals had been given more of a chance to take some responsibility for their own safety.

Submission #6 Mr P. Strathearn, Murray Bridge News, pg. 6

The Boating Industry Association, in its submission, pointed out its concerns about how restrictions were lifted:

There was a lack of communication from the Department of Infrastructure and Transport (DIT) as to the zoning on the river that appeared to be changing almost weekly and caused considerable confusion. This caused a considerable amount of angst for shack communities and compromised levee areas both in the Riverland and Murraylands and was poorly handled by authorities making decisions without all the facts from relevant impacted areas and not considering the amount of debris both floating on or partially submerged in the river.

Submission #32 Boating Industry Association, pg. 6

Further, Primary Industries and Regions SA (PIRSA), in its submission¹¹⁶, informed the Committee that some river restrictions were lifted at a time when levee repairs and dewatering processes could have been jeopardised. Submitters also pointed out that river boats created a wake which potentially, and may have actually, caused further damage to properties¹¹⁷.

Although a maximum penalty of \$10,000 was in place, the Committee also heard that some locals were impacted by illegal behaviour on roads and the river¹¹⁸:

Did anyone actually get fined for being on the river “illegally”? I don’t think so, no shortage of people, with the smallest lame excuse, were on the river, I was getting calls near dark to go & rescue people, “on the quiet, so the Police don’t know”, all these should’ve been fined, send a message instead of an idle threat, another joke showing a toothless tiger warning from the Govt.

Submission #4 Mr D. Davies, pg. 1

Did police patrol along the river during the flood? We did experience boats cruising along the river during the peak of the flood.

Submission #10 Mr J. Holland, pg. 11

The Council closed our road but we learnt very quickly that closing a road with roadside barriers only encourages/invites visitors!

Submission #16 Long Flat Irrigation Area, pg. 3

Adding to people’s stress and anxiety: “during the flood when power was cut, local thieves went to work where many shack owners lost assets from the property”¹¹⁹.

¹¹⁶ Submission #36

¹¹⁷ Submission #10

¹¹⁸ Submissions #4, 10 & 16

¹¹⁹ Submission #3 Mr D. Mallett, pg. 2

Compliance with restrictions was, however, a complex issue, with some property owners acting to save their properties from being inundated:

- *The Trust then started to take matters into their own hands and began to trespass on the levee to do the work themselves. This was a deliberate decision as if they had not done so, the levee would have, without any shadow of a doubt, failed.*
- *All Jervois farmers agreed they were going under and they needed to get to work.*
- *After committing this act of trespass, police attended to order the Trust members from the levee. The matter was ultimately resolved, and the Trust members remained on the levee as waters came within centimetres of the levee top.*

Submission #22 SA Dairyfarmers' Association Inc., pp. 12-13

Media

The Committee heard that state government needed to work more closely with the media before negative publicity spread¹²⁰:

First what a farce the government messaging was basically scaring people away from our region. We fought hard to change the narrative but the damage had been done. Media picked up on the government's one dimensional safety first/risk aversion to the point of ridiculous approach. Eighty percent of our region was still accessible and consumers thought everything was closed. This was a negative for way more operators and businesses than was necessary.

Submission #31 Mr B. Nehmy, Murray River, Lakes and Coorong Tourism Alliance Inc., pg. 1

The Committee also heard evidence from councils about the impact upon locals that media releases had:

Whether intentional or not, the non-local media themselves misunderstanding the nature of the flood led to sensationalisation, fearmongering and misinformation which harmed our community further. The consequences of the nature of the reporting were widespread and felt by many in our community, from faraway friends and family unnecessarily fearing for the safety of individuals living in the region to decision-makers being led to decisions based on what was being reported in the media instead of what was happening in reality.

I believe that a review should be undertaken into the methods used and standards media are held to when reporting on natural disasters and emergencies during an emergency declaration. These communications challenges over such a sustained period led many community members to frustration, fear and anger, a reflection on the continual creeping pressure coupled with a high degree of uncertainty and anxiety.

Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 323

¹²⁰ Evidence, 9 May 2024, Mr K. Werner, pg. 232

The Committee heard that some media reports impacted local tourism. For example: "... I pleaded with media not to call it a flood until it reached over 100 gigalitres because, yes, there were restrictions on access to the river, but it was still a beautiful place to be at 100 gigalitres a day"¹²¹.

Some messaging from the government and media had a negative impact upon some locals:

My biggest beef, & this affected me an enormous amount, was the "presumption" by the Premier that ALL river towns wanted to be inundated by tourists, Blanchetown has very little to offer, yet the, at times , 1000 cars a day kept coming, we got no sleep, continuous dust & noise, fights in the street because of some lame "road-rage" incident, rude people entering your yard demanding water or info, or a better camera angle, my family could not get out of, or into our driveway at times, & the mind-set when we did leave to shop, was " what's going to happen, & are we going to get broken into", everytime we came home I had to check my yard & sheds.

Submission #4 Mr D. Davies, pp. 1-2

Committee's findings

The Committee found that:

23. There was no consultation about restrictions with relevant and local tourism groups prior to implementation of restrictions;
24. Earlier planning of restrictions, particularly with some attention paid to community education and picturised signs may have helped people understand what was being protected and why;
25. Claims about non-compliance with restrictions was an issue that should be investigated more thoroughly; and
26. Some locals were negatively impacted by tourists and that the messaging about visiting the regions could have been more nuanced about which towns and areas were better placed to deliver tourism services.

Committee's recommendations

The Committee recommends that:

Recommendation 17:

In future River Murray flood events, representatives of relevant groups with experience and local expertise in water activities within the River Murray are identified swiftly by State government and consulted with over river restrictions.

¹²¹ Evidence, 9 May 2024, Mr T. Whetstone MP, pg. 289

TERM OF REFERENCE 8: Impact of planning decisions on property inundation

Historic planning decisions

Some communities have been at heightened risk of flooding because of decades of allowing expanding permanent development on floodplains¹²². Past planning decisions have established a legacy of riverfront development on the floodplain, creating a multitude of properties that were inundated in the flood event¹²³, with up to 4,000 holiday houses being isolated in the Lower Murray Valley¹²⁴.

The Healthy Rivers Lower Murray Group pointed out in its submission that government has been aware of the future flood risk since a review, carried out in 1989, recommended all: "... holiday houses on the Lower Murray floodplain below the 1956 level should be phased out by the end of 1999"¹²⁵. The RAA pointed out, in its submission, that: "it is clear the planning laws (and enforcement of them) at the time of the floods were inadequate with the flood risk posed by living along the River Murray"¹²⁶.

An unintended consequence of continued building has been that: "flood maps were found to be outdated, with the river having changed shape over time, and many additional properties having been built along the river"¹²⁷. Mr J. Holland, in his submission, also pointed out that: "the Department [Department for Environment and Water] kept advising that due to increased development along the river, the channels had changed and there was no way to calculate the expected depth (height), the flood water might reach"¹²⁸.

SA Water highlighted in its submission that: "planning decisions directly impact the delivery of safe, reliable water and wastewater to low-lying properties during flood events"¹²⁹. Further, that: "gravity-operated wastewater networks are more vulnerable [and] ... may need to be shutdown temporarily"¹³⁰, as occurred in Mannum and Murray Bridge.

Historic planning rules have meant that properties impacted by the floods and requiring repairs, as opposed to a total rebuild, are not required to meet the new Code Amendment¹³¹. The draft River Murray Resilience Code Amendment has increased the height to 3 metres for new or rebuilt properties, however, current property owners: "may now have dwellings that are half 2.7m and half at 3m"¹³².

¹²² Submissions #11, 26 & 28

¹²³ Submission #28

¹²⁴ Submission #11

¹²⁵ Ibid, pg. 2

¹²⁶ Submission #26 RAA, pg. 4

¹²⁷ Submission #9 SACOSS, pg. 8

¹²⁸ Submission #10 Mr J. Holland, pg. 6

¹²⁹ Submission #30 SA Water, pg. 6

¹³⁰ Ibid, pg. 6

¹³¹ Submission #26

¹³² Submission #10 Mr J. Holland, pg. 13

Primary Industries and Regions SA (PIRSA), in its submission, also noted that some critical primary production infrastructure was built in vulnerable locations and subsequently impacted by the flood¹³³.

Compliance with planning regulations was an issue that submitters raised: "... not only have a number of home owners along the River Murray failed to adhere to these regulations, but sadly the government ... are paying to knock down poorly constructed water damaged dwellings ... and replace them with 2-storey 'McMansions' which are of non complying construction ...¹³⁴". Further, "recent flood damage was made worse by property owners carrying out non compliant building works; e.g. enclosing the understorey with non-removable walls ... erection of solid fencing between shacks ... removal of native vegetation in front of shacks"¹³⁵.

Future planning decisions

The Insurance Australia Group noted in its submission that: "land use planning, development controls and building standards are the most effective tools to reduce impact of natural disasters on the community"¹³⁶.

The Insurance Council of Australia pointed out in its submission that governments have a responsibility to consider the relationship between extreme weather events and land use planning policy, including consideration of mandatory climate change risk assessments to identify vulnerable areas¹³⁷. Further, as the Murraylands and Riverland Landscape Board, in its submission, pointed out: "in other jurisdictions, planning regimes have been strengthened to reduce the risk of flooding on development and reduce the legacy risk"¹³⁸. The Insurance Council of Australia believes that addressing exposure to hazards and therefore reducing risk is the only sustainable strategy to reducing the protection gap¹³⁹ and ensuring the wellbeing of communities¹⁴⁰.

The Insurance Australia Group, in its submission, promoted the idea that land use planning tools for flood prone areas should include an assessment component, similar to the Bushfire Attack Level (BAL) Assessment:

We acknowledge there is a construction standard issued by the Australian Building Code Board (ABCB, 2012 and revised 2019) for new construction in flood prone areas. However, the standard is less stringent on building siting, design, construction, and mitigation than the standard for construction of buildings in bushfire prone areas. Bushfire construction requires the builder or landowner to undergo a BAL (Bushfire Attack Level) Assessment, which instructs what materials can be used, orientation and siting

¹³³ Submission #36

¹³⁴ Submission #21 C. Bailey, pg. 1

¹³⁵ Ibid, pg. 2

¹³⁶ Submission #18 Insurance Australia Group, pg. 3

¹³⁷ Submission #24

¹³⁸ Submission #28 Murraylands and Riverland Landscape Board, pg. 4

¹³⁹ The protection gap is defined by the Insurance Council of Australia as "... the public and private risks that are not covered by insurance", submission #24 Insurance Council of Australia, pg. 7

¹⁴⁰ Submission #24

and construction methodology are required to comply to the BAL assessed levels. We believe flood prone areas should have a similar assessment or requirement incorporated into the building code.

Submission #18 Insurance Australia Group, pg. 3

Submitters pointed out that planning options for mitigation of risk also included development (new construction and rebuilding) not being allowed to occur in areas at risk of flood damage in the future¹⁴¹, and where there is no option to mitigate against flood risk that existing communities should consider planned relocation¹⁴². For example, a 1 in 100-year flood event clearly poses an unacceptable risk and to allow new dwellings to be built in these areas would be an undesirable planning outcome¹⁴³. Further, other submissions stated that the possibility exists that it is not just new or rebuilt dwellings that can create undesirable planning outcomes, but the potential development of private jetties and other river structures that may impede river flow, as well as the legal or illegal removal of vegetation to facilitate that development¹⁴⁴.

There were other suggestions from submitters¹⁴⁵ that would help increase resilience for communities located in flood-prone areas; for example, caravan parks that are located on the floodplains should create a (plan B) higher level option to keep operating rather than constructing levee banks. Also, that hazard information should be a standard feature of contracts for property buyers and renters, i.e. this would require more disclosure of extreme weather risks at the real estate stage of property acquisition¹⁴⁶.

Finally, that the instruments of land use planning (the state Planning and Design Code and Design Standards (particularly the [River Murray Resilience Code Amendment](#)) and State Planning Policies) “... must operate hand-in-hand with construction and building codes to address concerns with supporting structures, type of build, and building materials of foundations”¹⁴⁷.

Committee’s findings

The Committee found that:

27. historic planning decisions have left a legacy of buildings and infrastructure that were at risk of impact during the 2022-23 flood event;
28. the planning approach to bushfire risk; i.e. the BAL assessment, is likely to be somewhat transferrable to planning decisions for building on floodplains; and
29. non-compliant building in floodplain areas is a state and local government liability that should be regulated more proactively.

¹⁴¹ Submission #21

¹⁴² Submission #18

¹⁴³ Submission #26

¹⁴⁴ Submission #28

¹⁴⁵ Submission #11

¹⁴⁶ Submission #24

¹⁴⁷ Submission #26 RAA, pg. 6

Committee's recommendations

The Committee recommends that:

Recommendation 18:

The State government considers regular reviews of the River Murray Flood Resilience Code to ensure it continues to be fit-for-purpose for future River Murray flooding events.

Recommendation 19:

The State government, in consultation with local government and community, considers planning protections for levee bank infrastructure surrounding major towns and major assets.

TERM OF REFERENCE 9: Insurance industry response and responsibilities

The Insurance Council of Australia, in its submission, noted that insurers responded to the flood events Australia-wide with more than 300,000 claims, estimated to cost almost \$7.4 billion¹⁴⁸. In SA, as at October 2023, the Insurance Council of Australia also highlighted that 73% of the 2,611 claims received had been finalised, with \$335 million paid and \$100 million outstanding¹⁴⁹.

The RAA, in its submission, pointed out that (as of November 2023) it had received over 500 claims worth approximately \$160 million, with 70% of all claims settled and \$138 million paid¹⁵⁰. Approximately half of the claims lodged with RAA required repairs as opposed to total rebuilds¹⁵¹.

The insurance industry submissions highlighted that the industry is keen to reduce risk by increasing the resilience of communities that are exposed to natural hazards. The RAA, in its submission, pointed out that the increasing rate of natural disasters has resulted in industry-wide insurance premium increases and is having a lasting financial and personal toll on homeowners, businesses, governments, and communities¹⁵². Mr D. Mallett claimed in his submission¹⁵³ that insurance premiums have risen from \$2,000 per annum to \$4,000 per annum and warned that shacks are being underinsured. Ms H. Treadrea pointed out in her submission¹⁵⁴ that insurance companies are now refusing to insure or renew policies for properties with specific postcodes and those companies offering cover are doing so at exorbitant cost. The Committee heard examples of the increases in premiums:

Pre flood we paid \$750 for the year. As soon as we had the insurance payout the insurance is null and void so I had to get new insurance. I went back to our old insurer and they weren't interested, which is RAA. So I imagine that probably the majority of shack owners cannot get insurance through the RAA anymore. We got insurance through QBE for \$3,500. That was last year, so that was 2023-24. I just had the renewal again from them and it's \$12,000.

Evidence, 18 September 2024, Ms K. Holland, pg. 385

Premium-wise, I can speak to my own: my premium was \$1,300 pre flood and it's now \$5,600. After settlement, I did not have an issue with my insurer not insuring me; I was still insured and then insurance was re-offered.

Evidence, 18 September 2024, Mr M. Rademacher, Brenda Park Leaseholders Inc., pp. 394-5

The RAA, in its submission¹⁵⁵, warned that homes, that were impacted by the floods, that do not change their risk profile are unlikely to be able to access insurance, or affordable insurance, in the future. The

¹⁴⁸ Submission #24

¹⁴⁹ Ibid

¹⁵⁰ Submission #26

¹⁵¹ Ibid

¹⁵² Ibid

¹⁵³ Submission #3

¹⁵⁴ Submission #8

¹⁵⁵ Submission #26

RAA further points out that properties impacted by flood events are considered high-risk and are unviable for insurance unless mitigation measures are undertaken to reduce the flood risk to a 1 in 100-year level¹⁵⁶.

The Insurance Council of Australia pointed out in its submission¹⁵⁷ that the cost of insurance is also increased by GST and stamp duty, claiming that taxes add about 22% to the base premium. It also highlighted that community recovery has been impacted by the availability of trades and undersupply of construction materials in SA and nationally¹⁵⁸.

As well as increases in prices and difficulties accessing affordable insurance, the Legal Services Commission pointed out, in its submission¹⁵⁹, that individuals have reported lengthy delays in the claims and dispute resolution processes. For example, in his submission, Mr R. Schmidt claimed that the Cowirra Irrigation Trust needs to build a new shed, but “... due to insurance haggling and delay, nothing to date has been able to be achieved”¹⁶⁰. The Insurance Council of Australia also highlighted, in its submission, that there are vulnerabilities in insurers’ claims and complaints handling processes and that “... insurers should redesign resourcing capability for catastrophe events, with a particular focus on workforce planning and resourcing and onboarding during catastrophes”¹⁶¹.

C. Bailey stated, in her submission, that: “... insurance pay-outs appear not to have differentiated between those who built according to the regulations and those who deliberately flouted existing excellent building regulations for river flood zones”¹⁶².

The Committee noted at the time of deliberations and writing of this report the [House of Representatives Standing Committee on Economics’ report on the inquiry into Insurers’ Responses to 2022 major floods claims](#) which was released in October 2024. This report made 86 recommendations which aim to provide for better claims management, more transparent reporting of insurer performance, lower premiums for households exposed to a high risk of flooding and improved long-term strategies for flood preparation and resilience.

Committee’s findings

The Committee found that:

30. the insurance industry has a critical role to play in catastrophic events experienced in SA;
31. the increasing rate of natural disasters experienced in SA is resulting in increased risk and higher premiums; and

¹⁵⁶ Submission #26

¹⁵⁷ Submission #24

¹⁵⁸ Ibid

¹⁵⁹ Submission #20

¹⁶⁰ Submission #15 Mr R. Schmidt, pg. 5

¹⁶¹ Submission #24 Insurance Council of Australia, pg. 4

¹⁶² Submission #21 C. Bailey, pg. 3

32. there is room for improvement in insurers' claims and complaints handling processes that are being reviewed by the Insurance Council of Australia.

Committee's recommendations

The Committee recommends that:

Recommendation 20:

State and Federal governments consider an increase in focus on funding for future flood mitigation measures to reduce the risk of future damage during flooding events which in turn will reduce the cost of insurance and the cost of future disaster recovery.

TERM OF REFERENCE 10: Planning and mitigation for future emergency events

The Committee noted that the Murraylands and Riverland Landscape Board stated in its submission that:

Documentation of the rise and fall of the river levels, the nature and impact of flooding could inform a regional resilience plan. Documentation could include the onsite experience of key individuals or landholders.

Submission #28 Murraylands and Riverland Landscape Board, pg. 5

Further, that community resilience or community adaptation plans could form the basis for documentation of lived experiences and provide a single point of truth for future planning¹⁶³. Most importantly: “state-led, interjurisdictional Murray River flood plans should be developed in consultation with the community while memories of responders and communities are so recent”¹⁶⁴.

As the Mayor of Berri Barmera Council noted, in her evidence to the Committee:

Having community views embedded into that preparedness and response will be important, as effective consultation on decision-making is something that is impossible for the government to undertake while the emergency is upon us. Communicating a plan clearly and regularly with locals throughout non-flood times is also something that would have greatly benefited in managing community expectations, much like the work undertaken in bushfire-prone areas, to ensure that residents understand the limits of protection and response so they can make their own informed individual decisions, and enduring education campaigns should occur for those living on floodplains to develop personalised flood plans.

Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 322

The Committee also noted that many individuals in the community did not have flood emergency plans, nor did they have backup for times of disconnection to power. The SA Council of Social Services (SACOSS) pointed out, in its submission¹⁶⁵, that SA Power Networks (SAPN) should develop and deliver a community education campaign on the benefits of signing up for push notifications about outages and disconnections, including developing a campaign educating the community of the benefits of the Alert SA App.

The Insurance Council of Australia pointed out in its submission¹⁶⁶ that future planning should include more formal structures for data sharing, that are respectful of privacy, between state and local government agencies and other organisations, particularly for understanding the needs of and assisting vulnerable members of the community¹⁶⁷.

¹⁶³ Submission #17

¹⁶⁴ Evidence, 31 May 2024, Mayor E. Winnall, Berri Barmera Council, pg. 322

¹⁶⁵ Submission #9

¹⁶⁶ Submission #24

¹⁶⁷ Submission #9

Committee's findings

The Committee found that:

- 33. there has been a lack of documented experience around River Murray floods; and
- 34. that the Murraylands and Riverland would benefit from regional planning for flood preparation, response and recovery.

Committee's recommendations

The Committee recommends that:

Recommendation 21:

The State government in consultation with local government and community develops a future River Murray action plan and ensures the plan is readily available to the public during non-flood times.

Recommendation 22:

The State government considers a communications strategy and education programs about flood readiness.

TERM OF REFERENCE 11: Any other related matters

The impacts of the River Murray flood event were wide ranging, some of which were not apparent when the Terms of References were being developed by the Legislative Council. The most important of those issues are set out below.

Environmental

It has been pointed out to the Committee in submissions that:

- the shade trees have gone¹⁶⁸;
- there are extensive revegetation activities that are necessary being planned and undertaken¹⁶⁹;
- weeds have travelled from upstream areas and are appearing in areas where they have previously not been present¹⁷⁰; and
- asbestos has been an important consideration in the clean up¹⁷¹.

Community wellbeing

The impacts of the River Murray flood event also had long lasting effects on communities' health and wellbeing. Submitters highlighted that:

- planning for volunteer and staff fatigue is much more important in an emergency that takes place over months rather than days or weeks¹⁷²;
- mental health and wellbeing support and coordination needs to be available long term¹⁷³; and
- financial assistance needs to be available during response and recovery to allow impacted people to invest in protective structures during the response phase or to prioritise their wellbeing over financial decisions in recovery¹⁷⁴.

¹⁶⁸ Submission #16

¹⁶⁹ Submission #28

¹⁷⁰ Submissions #16 & 28

¹⁷¹ Submission #5

¹⁷² Submissions #9, 28 & 37; Evidence, 19 January 2024, SA Water

¹⁷³ Submission #9

¹⁷⁴ Evidence, 24 July 2024, Mr D. Fielke

Staffing pressures with local councils

The Committee heard evidence that some assistance with staff resourcing came from State government for local MPs:

As I said, we were under the pump a bit and, sure, we probably didn't answer every call, but we cancelled all leave and just did what we could. To be fair to the government, we were supported by some extra staff and it was good to enlighten people who don't normally live near the river and show them around and show them in real time what was happening. There was a lot going on and a lot of balls in the air we had to manage.

Evidence, 14 March 2024, Mr A. Pederick MP, pg. 195

However, the Committee also heard evidence that local councils faced staffing resource pressures during the response and recovery phases of the flood event but without the assistance from State government:

there is a dollar cost and there is also a pressure and a mental health cost. There is a sheer weight of projects that have had to be deferred, put on hold or stopped altogether to try to manage and support our community through this.

Staff have done a wonderful job in making sure we get through it, as Tony mentioned, with our business plan and such—cutting and culling and moulding, if you like, that next budget so that we can get through with minimal increases. It has been a mammoth job, and it has taken a lot of work from the very people who have gone through the stress and strain of the last 18 months. It has been enormous, and they have done a wonderful job to get us to the point that we are at now. Relaying that to communities so that they understand is an important part of what we are doing right now.

Evidence, 10 July 2024, Mr P. Hunter, Mayor, Renmark Paringa Council, pg. 360

as the flow advice altered over subsequent weeks in Berri Barmera, it became apparent that we, too, had an urgent need to construct major levee banks in our area without the contractors already committed upstream. The weeks lost in this period were critical and had a profound impact on our flood response. The lack of clarity on predicted heights and subsequent contractor shortages resulted in the majority of the burden being placed on staff work crews who, under incredible pressure, undertook enormous overtime to work seven days a week against the clock.

The diverting of staff resources from other critical work had compounding efforts on business as usual, and impacted on our council's ability to recover costs through emergency funding, with non-overtime staffing costs not recoverable. These unrecoverable costs, and the associated opportunity costs of other work delayed or abandoned, were immense. This few-week difference and the resulting impacts is one of the examples of a shared event between neighbouring councils, which led to quite different outcomes long into recovery.

Evidence, 31 May 2024, Mayor E. Winnall, Mayor, Berri Barmera Council, pg. 322

Committee's findings

The Committee found that:

35. wellbeing affected individuals' abilities to make decisions about their financial pathways and therefore funding needed to be made available well into the recovery phase of a disaster;
36. allowance for environmental and community wellbeing needs to be made in any River Murray flood plan; and
37. Councils were under strain because of a lack of additional staff support.

Committee's recommendations

The Committee recommends that:

Recommendation 23:

The State government works with local government to identify the staff resource needs and support of all levels of government.

ACKNOWLEDGEMENTS

The Committee extends its thanks to those who have provided information and evidence to its Inquiry.

A list of counselling services is provided below:

The [SA Business Information Hub](#) provides a range of services and financial assistance for businesses and primary producers impacted, including:

- grants
- loans
- tax support
- emergency planning tools

[Rural Business Support](#) provides a free rural financial counselling service for primary producers or small rural businesses who are more than 75 per cent reliant on primary production for income. It can help you to make decisions and work through the implications of the current situation on your business. Phone 1800 836 211 (freecall).

Financial counsellors can help South Australians in financial difficulty by providing information, support and advocacy. This service is free, independent and confidential. Call the [National Debt Helpline](#) on 1800 007 007 (freecall).

[Meat & Livestock Australia](#) offers impacted red meat (sheep, cattle, goat) producers up to three (3) free one-on-one sessions with a local farm management consultant to help put their business back on track. Topics can include:

- financial planning
- property planning
- nutrition
- herd and flock rebuilding strategies
- whole farm planning
- animal health and welfare advice

To register your interest contact Livestock SA.

[Rural Aid](#) provides critical support to farmers affected by natural disaster through financial, wellbeing and fodder assistance. Rural Aid offers free, confidential counselling to Rural Aid registered farmers and their family. For more information, visit Rural Aid's website or call 1300 327 624.

For more financial and business services, please visit the PIRSA website:
https://pir.sa.gov.au/emergencies_and_recovery/drought/financial_assistance

The [Legal Services Commission](#) provides free legal advice and minor assistance to all South Australians via telephone, both during and after emergency events.

For urgent advice during weekdays, from 9am – 4.30pm, call: 1300 366 424.

When services are needed beyond simple advice, legal aid is available for eligible people on matters specified under the [Legal Services Commission guidelines](#).

Free disaster legal help is also available for those affected by disaster and emergency events.

For non-urgent advice, the [Law Society of South Australia](#) provides free legal assistance during and after disaster recovery situations. They have a register of lawyers who provide legal support on a variety of matters.

[Beyond Blue](#) gives advice and support for people with anxiety and depression, plus has tailored services for anyone affected by natural disasters. Their services are provided via telephone, online chat, online forums and email. Phone: 1300 22 4636. Available 24 hours a day, 7 days a week.

[Lifeline Australia](#) is a national charity providing all Australians experiencing emotional distress with access to 24-hour crisis support and suicide prevention services. Their emergency and support services are available. Phone: 13 11 14. Available 24 hours a day, 7 days a week. Text or online chat, plus online resources available to help you.

[Mensline Australia](#) provides 24-hour on the phone and online counselling services for men in Australia, anytime, anywhere. They provide free help, support and referrals and online materials to help you deal with stress, anxiety, relationships and more. Phone 1300 789 978. Available 24 hours a day, 7 days a week.

The [R U OK](#) organisation provides resources on ways to check in on friends and family and where to find support for your mental health. They also provide the Regional and Rural [Mateship Manual](#), a guide to supporting anyone affected by emergency events.

The [Centre for Rural & Remote Mental Health](#), based in NSW, provides excellent resources about how to manage health and wellbeing for remote and rural communities. Their resources also include support living through drought and surviving floods and bushfire events.

Suicide Call Back Service is a national service providing 24/7 phone, video and online professional counselling to people affected by suicide, including:

- anyone who is feeling suicidal
- anyone who is caring for someone who is feeling suicidal
- anyone who is bereaved by suicide
- health professionals supporting people who are affected by suicide.

The **Regional Access Program** offers free professional telephone and online counselling for people 15 years and older living or working in regional South Australia. Phone: 1300 032 186. Available 24-hours, 7 days a week.

FarmHub connects Australian farmers to a range of helpful services and support, including mental health resources, farm business assistance, learning and development and more.

ifarmwell is a free online tool kit to help farmers cope effectively with life's challenges and get the most out of every day, regardless of the circumstances they face. ifarmwell has been designed based on what Australian farmers have said they want and what research shows will help.

Head to Health is a Department of Health initiative that brings together more than 500 digital resources to support your wellbeing and mental health. You can find resources and information provided by trusted sources, from right around the country, on a wide variety of topics. The support and information provided is not just for anyone needing help but also parents, carers and mental health professionals.

Speak to your **local GP** about any issues or concerns that you have as soon as possible. GPs are there to help for all medical conditions including mental health and can make referrals to specialist services through SA Health. SA Health also provide resources for disasters and mental health support, so you can access more specialised help.



The Hon. Nicola Centofanti MLC

Chair

Select Committee on the 2022-23 River Murray Flood Event

24 April 2025

APPENDIX 1 – Submissions

The following persons and organisations made written submissions to the Committee which were resolved to be published by the Committee:

1.	Edwards Group
2.	Brenda Park Lease Holders Inc
3.	David Mallett
4.	Darren Davies
5.	Gavin Abraham
6.	Peri Strathearn, Managing Editor, Murray Bridge News
7.	Les and Daniel Martin
8.	Heather Tredrea, Blanchetown Shack Owners' Association
9.	South Australian Council of Social Service
10.	James Holland
11.	Healthy Rivers Lower Murray Group
12.	Nature Based Outdoor Network of South Australia
13.	Canoe Adventures Riverland
14.	Jim Deer
15.	Roger Schmidt
16.	Long Flat Irrigation Area
17.	Regional Development Australia Murraylands and Riverland (RDAMR)
18.	Insurance Australia Group
19. 19A	Mr Mike Ford, Director, Project Leadership Pty Ltd
20.	Legal Services Commission
21.	Carol Bailey

22.	SA Dairyfarmers' Association Inc
23.	Bureau of Meteorology
24.	Insurance Council of Australia
26.	Royal Automobile Association
27.	Vaughan Levitzke PSM, Former Chief Executive Green Industries SA, Principal Consultant Circular Economy Advisory
28.	Murraylands and Riverland Landscape Board
29.	Green Industries SA
30.	SA Water
31.	Bill Nehmy, Tourism Development Manager- Murray River, Lakes & Coorong Tourism Alliance Incorporated
32.	Boating Industry Association
33.	South Australian Tourism Commission
34.	Carolyn Kilpatrick, President, Lions Club of Murray Bridge City
35.	Department of Environment and Water
36.	Department of Primary Industries and Regions
37.	Murraylands and Riverland Local Government Association

APPENDIX 2 – Index to witnesses

Public evidence was received from the following persons and organisations:

Evidence taken at Parliament House, North Terrace, Adelaide.

Green Industries SA

Prof Ian Overton, Chief Executive
Ian Harvey, Director, Policy and Evaluation
Michaela Heinson, Program Director Disaster Waste
Josh Wheeler, Associate Director Governance and Business

Department for Environment and Water

Ben Bruce, Acting Chief Executive
Sue Hutchings, Acting Executive Director, Water and River Murray
Grant Pelton, Director Strategic Projects, Office of the Chief Executive
Shaun O'Brien, Director Finance, CFO
Birgitte Sorensen, Manager Levee Recovery
Lisien Loan, Director Conservation and Wildlife

South Australian State Emergency Service

Chris Beattie, Chief Officer
Liz Connell, Deputy Chief Office
Kristy Phelps, General Manager

SA Water

David Ryan, Chief Executive
Kylie Johnson, General Manager People, Safety and Governance
Colin Bell, Senior Manager Field Operations
Chris Young, General Manager Operations and Maintenance
Garry Fyfe, Senior Manager River Murray Operations
Michael Edgecombe, Manager Resilience

Mike Ford, Director, Project Leadership Pty Ltd

Department of Premier and Cabinet

Damien Walker, Chief Executive Officer
Nari Chandler, Deputy Chief Executive, Policy, Data and Intergovernmental Relations
Alex Zimmermann, Community Recovery Coordinator.

South Australian Power Networks.

Matt Napolitano, Executive General Manager Network Management
Sam Oosterhault, Network Optimisation Manager
Paul Roberts, Head of Corporate Affairs

Department of Primary Industries and Regions

Mehdi Doroudi, Chief Executive

Peter Appleford, Executive Director Major Programs and Regions
Brett Bartel, Director Recovery and Resilience

South Australian Tourism Commission.

Emma Terry, Chief Executive Officer
Erik de Roos, Executive Director, Marketing
Miranda Lang, Senior Manager, Stakeholder Engagement & Industry Development

Department for Infrastructure and Transport

Jon Whelan, Chief Executive
Emma Kokar, Executive Director Transport Policy and Regulation
Andrew Excell, Executive Director Transport Strategy and Planning
Mick Lorenz, Director Road Maintenance
James Buder, Director Marine Services
Nic Smith, Manager Emergency Management
Gordon Panton, Manager Marine Safety & Compliance

SA Dairyfarmers' Association.

Andrew Curtis, Chief Executive Officer
John Elferink, Policy Officer

Mid Murray Council

Mayor Simone Bailey
Ben Scales, Chief Executive Officer

Berri Barmera Council

Mayor Ella Winnall
Tim Pfeiffer, Chief Executive Officer

Rodger and Debbie Schmidt

Renmark Paringa Council

Mayor Peter Hunter
Tony Siviour, Chief Executive Officer

Tony Whateley, Loveday 4X4 Adventure Park.

Dean Fielke, formally Programs Coordinator, Rural Business Support.

James and Kath Holland, Shack Owner

Mark Rademacher, Vice Chairperson, Brenda Park Lease Holders Inc

Kylie Rochow, Owner of Déjà vu ski shop Mannum

Ray Weedon, resident, main street Mannum

Evidence taken at Murray Bridge, South Australia

Joanne Pfeiffer, Long Flat Irrigation Area

Ben Fee, Chief Executive, Regional Development Australia Murraylands & Riverland

Murraylands and Riverland Landscape Board

Dianne Davidson AM, Presiding Member

Andrew Meddle, General Manager

Amy Lee, Manager Strategy and Engagement

Mayor Paul Simmons, Coorong District Council

Bardy McFarlane, Farmer at Wellington East

Daniel Martin, Farmer at Wall Flat

Owen & Kathryn Rothe, Farmers at Swanport

Dino Gazzola, Farmer and Chair of Jervois Irrigation Trust

Ian Mueller, Farmer at Riverglen

Corey Jones, Farmer at Mypolonga

David Smart, Farmer at Mypolonga

Richard Reedy, Member of South Australian Murray Irrigators

Adrian Pederick, M.P. Member for Hammond

Evidence taken at Berri

Malcolm O'Brien

Kym Werner, Canoe Adventures

Ian Cass

Cobdogla Steam Museum

John Reed

Robin Bawden

Lionel Amos

Adam Powell, Blanchetown Caravan Park

James Robertson, Owner, Chowilla Station.

Rivergum Cruises
James Schober
Sandra Schober

Tim Whetstone MP

APPENDIX 3 – List of websites

State Emergency Management Plan (accessed 29/01/24)

<https://www.dpc.sa.gov.au/responsibilities/security-emergency-and-recovery-management/state-emergency-management-plan/State-Emergency-Management-Plan-2022.pdf>

State Emergency Management Plan Guideline A Recovery Governance and Operations (accessed 29/01/24)

https://www.recovery.sa.gov.au/about-recovery/resources-for-recovery-coordinators/resource-documents/A_SDRCF-2022-Guideline-A-Recovery-Governance.pdf

Office of Small & Family Business (accessed 05/04/24)

<https://business.sa.gov.au/>

Rural Business Support (accessed 05/04/24)

<https://www.ruralbusinesssupport.org.au/>

National Debt Helpline (accessed 05/04/24)

<https://ndh.org.au/>

Meat & Livestock Australia (accessed 05/04/24)

<https://www.mla.com.au/>

Legal Services Commission (accessed 05/04/24)

<https://lsc.sa.gov.au/>

Law Society of South Australia (accessed 05/04/24) – legal services disaster assistance

https://www.lawsocietysa.asn.au/Public/Community/Disaster_Relief_Recovery.aspx?WebsiteKey=f282a980-3d01-4268-abde-25da9e81104d

Beyond Blue (accessed 05/04/24)

<https://www.beyondblue.org.au/>

Lifeline Australia (accessed 05/04/24)

<https://www.lifeline.org.au/>

Mensline Australia (accessed 05/04/24)

<https://mensline.org.au/>

R U Ok (accessed 05/04/24)

<https://www.ruok.org.au/>

R U Ok Regional and Remote Mateship Manual (accessed 05/04/24)

<https://www.ruok.org.au/mateship-manual>

Rural & Remote Mental Health (accessed 05/04/24)

<https://rrmh.com.au/>

National Emergency Management Agency Disaster Recovery Funding Arrangements (accessed 21/05/24)

<https://nema.gov.au/Disaster-Recovery-Funding-Arrangements-DRFA>

Department of Home Affairs – Disaster Assist – Disaster Recovery Allowance (accessed 21/05/24)

<https://www.disasterassist.gov.au/disaster-arrangements/disaster-recovery-allowance>

SA grants and funding (accessed 21/05/24)

<https://www.recovery.sa.gov.au/active-recoveries/river-murray-flood/relief-and-financial-assistance#:~:text=River%20Murray%20Floods%20Primary%20Producer,irrigation%20infrastructure%20and%20electricity%20supply>

Family and Business Mentor Program – PIRSA (accessed 24/05/24)

https://pir.sa.gov.au/funding_and_support/fabm?shorturl_fabs

RevenueSA – tax relief (accessed 21/05/24)

<https://www.revenuesa.sa.gov.au/latest-news/flood-tax-relief>

A range of financial relief products are available from the state (accessed 21/05/24)

<https://www.recovery.sa.gov.au/recovery-services/financial-assistance>

2023-24 Budget Statement: Budget Paper 3 (accessed 30/07/24)

https://www.treasury.sa.gov.au/_data/assets/pdf_file/0009/914670/2023-24-Budget-Statement.pdf,

River Murray Resilience Code Amendment (accessed 21/08/24)

https://plan.sa.gov.au/have_your_say/code-amendments/finalised#River_Murray_Flood_Resilience_Code_Amendment

State Disaster Recovery (accessed 05/11/2024)

<https://www.recovery.sa.gov.au/river-murray-flood>

House of Representatives Standing Committee on Economics (accessed 28/03/25)

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Economics

House of Representatives Standing Committee on Economics Report (accessed 28/03/25)

https://www.aph.gov.au/Parliamentary_Business/Committees/House/Economics/FloodInsuranceInquiry/Report

APPENDIX 4 – 2022-23 River Murray Flood Event Support Measures

Measure	Agency	Current Funding Allocation ^(a) \$'000	Number of grants paid to date	Measure Status
Personal Hardship Emergency Grants <i>One-off payments for those forced to leave their home by the flood event. \$200 per child, \$400 per adult, up to \$1,000 per family.</i>	SAHA	461	707	Closed 31 July 2023
Rental Assistance <i>Up to \$2,000 for singles and up to \$5,000 for families displaced from their homes by the flood event and without insurance.</i>	SAHA	285	90	Closed 31 July 2023
Generator Grant Program <i>Up to \$500 for households and up to \$4,000 for businesses, who were notified of electricity disconnection or interruption due to the flood event, to purchase a generator.</i>	DIIS	546	334	Closed 31 May 2023
Business Early Closure Grant <i>Forced to close or cease trading early as a result of the flood event - \$20,000 for an employing business, \$10,000 for a non-employing business.</i>	DIIS	1,770	110	Closed 31 January 2023
Financial Counselling <i>Information, advice and referrals on cost-of-living and financial matters for those adversely impacted by the flood event.</i>	DIIS/ DHS	1,000	n.a.	In progress
Business Levee Embankments Remediation and Construction Grant <i>Up to \$50,000 provided to businesses on a 50 per cent cost share basis for the remediation or construction of levee embankments.</i>	DEW	1,006	56	Closed 31 May 2023
Business Levee Embankments Engineering Support Grant <i>Up to \$1,000 per business to assist in funding engineering service provider's advice on the remediation or construction of levees.</i>	DEW	14	16	Closed 31 May 2023
Levee Works <i>Funding provided to councils for levee works to mitigate the impact of the flood event.</i>	DEW	12,140	5	Measure complete
Fee Waivers – Houseboat and Tourism <i>Fee relief for Crown Land Licences for jetties, pontoons, pumps and pipelines, moorings and tourism operators – private, commercial and council.</i>	DEW	227	n.a.	Measure complete
Houseboat Moorings/Stormwater Pumping <i>Securing houseboats and pumping of flooded stormwater infrastructure.</i>	DEW	692	n.a.	Measure complete
Primary Production Irrigation Grants <i>Up to \$25,000 to assist with relocating and re-establishing irrigation infrastructure impacted by the flood event.</i>	PIRSA	3,800	169	In progress
Sandbags and flood barriers <i>Purchase of additional sandbags and other flood defence systems.</i>	SES	4,835	n.a.	Measure complete
Tourism Recovery Support <i>Targeted voucher program and campaign to encourage a return to tourism along the River Murray following the flood event.</i>	SATC	3,000 ((\$1.1 million marketing campaign from existing budget))	26,500 vouchers released	In progress – round 3 voucher bookings close 27 March 2024

Measure	Agency	Current Funding Allocation ^(a) \$'000	Number of grants paid to date	Measure Status
Community Recovery and Preparedness Fund <i>Local recovery and preparedness fund administered by the Community Recovery Coordinator.</i>	DPC	2,000	n.a.	In progress
Community Recovery Coordinator <i>Alex Zimmermann appointed as the Community Recovery Coordinator from 22 November 2022.</i>	DPC	125	n.a.	In progress
Mental Health Support Package <i>Multiple programs providing professional counselling and support.</i>	Health	1,115	n.a.	Measure complete
Infrastructure Remediation <i>For remediation of critical state infrastructure. These funds were reallocated to the Road Repairs package included in Other Measures.</i>	DTF	—	n.a.	Measure reallocated
Total First Package		33,016		
Legal Assistance <i>To help those affected by the flood with a range of legal issues including insurance, tenancies, employment and hardship matters.</i>	AGD	250	n.a.	In progress
Essential Services Reconnection Property Assessment Program <i>Up to \$5,000 per eligible property to assist with reconnecting electricity, gas, water, septic or sewer services.</i>	SAHA	628	201 inspections 186 repairs	Closed 31 December 2023
Coordinated Waste Management Program <i>Structural assessments, removal of hazardous waste and debris, kerbside collections and waste management.</i>	GISA	60,000	n.a.	In progress – registrations closed 13 October 2023
Small Business Recovery Grant <i>Up to \$50,000 to assist small businesses meet clean-up and reinstatement costs.</i>	DIIS	3,305	59	In progress – Closed to new applications 31 December 2023
Primary Producer Recovery Grants <i>Up to \$75,000 per producer to assist with essential recovery and reinstatement activities.</i>	PIRSA	9,975	277	In progress
Blackwater <i>Fish clean-up – clean up of large numbers of dead fish resulting from the flood.</i>	PIRSA	800	n.a.	In progress
Total Second Package		74,958		
Accommodation Bookings <i>Booking of short-term accommodation to ensure availability for those displaced from their homes by the floods without alternative arrangements.</i>	SAHA	1,595	184 households utilised short-term accomm	Closed 30 June 2023
Small Business Industry Support Grant <i>Up to \$10,000 per small business to assist with operating costs during the flood event.</i>	DIIS	1,950	185	Closed 31 December 2023 Processing remaining applications

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Mental Health Support Package <i>Multiple programs providing professional counselling and support.</i>	Health	1,115	n.a.	Measure complete
Infrastructure Remediation <i>For remediation of critical state infrastructure. These funds were reallocated to the Road Repairs package included in Other Measures.</i>	DTF	—	n.a.	Measure reallocated
Total First Package		33,016		
Legal Assistance <i>To help those affected by the flood with a range of legal issues including insurance, tenancies, employment and hardship matters.</i>	AGD	250	n.a.	In progress
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Small Business Industry Support Grant <i>Up to \$10,000 per small business to assist with operating costs during the flood event.</i>	DIIS	1,950	185	Closed 31 December 2023 Processing remaining applications

Measure	Agency	Current Funding Allocation ^(a) \$'000	Number of grants paid to date	Measure Status
Family and Business Support <i>A free confidential triage program for primary producers that connects people with family and business mentors.</i>	PIRSA	250	n.a.	In progress
Councils – Counter Disaster Operations <i>Assistance for Councils with a variety of flood mitigation, response and remediation activities.</i>	DEW	3,006	6	Measure complete
Marina Mooring Strengthening <i>Grants to secure moorings.</i>	DEW	77	4	Measure complete
Travel Assistance Payment <i>One-off payment for those on lower income to assist with the cost of travelling longer distances.</i>	SAHA	174	579	Closed 31 July 2023
Fire service False Alarm Fee Waivers <i>Waiver of fees for unwanted fire alarm activations.</i>	MFS/ CFS	11	n.a.	Measure complete
Land tax, stamp duty and emergency services levy relief <i>Land tax relief for businesses and rentals damaged by the flood, stamp duty relief for those purchasing a replacement for a flood destroyed home or vehicle, and emergency services levy relief for flood destroyed vehicles.</i>	DTF	639	28	In progress
Road Repairs <i>To repair state and council roads damaged by the flood event</i>	DIT state roads DTF council roads	60,000 (includes \$30 million funded from annual road maintenance budget)	n.a.	In progress
Private Crown Land Licence Fee Waivers <i>Fee relief for Crown Land Licences for jetties, pontoons, pumps and pipelines, moorings and tourism operators – private, commercial and council</i>	DEW	595	n.a.	Measure complete
Tourism Recovery Further Support <i>Targeted to businesses that required more time to open, such as those in the Mid Murray area.</i>	SATC	500	n.a.	In progress
Re-establishment Grants <i>Up to \$20,000 for lower income households to assist with flood damage repairs and replacement of essential items.</i>	SAHA	827	51	Closed 31 December 2023
Aboriginal Heritage Under Threat <i>Enabling Traditional Owners to undertake work to remediate the impact of natural disasters on Aboriginal heritage.</i>	AGD	236	n.a.	In progress
Resourcing for flood affected electorates – Chaffey and Hammond	n.a.	101	n.a.	Measure complete
Flood Mapping and Monitoring	DEW	2,500	n.a.	In progress
Longer-Term Temporary Housing <i>Housing pods for those waiting to rebuild homes who are without alternative housing.</i>	SAHA	1,626	n.a.	In progress
Additional council levee removal costs	DTF	1,074	n.a.	In progress
Total Other Measures		45,161		

Measure	Agency	Current Funding Allocation ^(a) \$'000	Number of grants paid to date	Measure Status
Immediate Stabilisation – Government Levees <i>Temporary repairs to breached levees to allow dewatering to occur.</i>	DEW	1,371	n.a	Measure complete
Intermediate Repairs – Government Levees <i>Further repairs to return height and strengthen damaged levees.</i>	DEW	15,045	n.a	In progress
Immediate Stabilisation – Private Levees <i>Temporary repairs to breached levees to allow dewatering to occur.</i>	DEW	1,029	n.a.	Measure complete
Intermediate Repairs – Private Levees <i>Further repairs to return height and strengthen damaged levees.</i>	DEW	12,634	n.a	In progress
Resilience Investment and Management Strategy <i>Longer term governance, management and resilience investment strategy for the LMRIA levees.</i>	DEW	1,100	n.a	In progress
Total LMRIA Levees		31,179		
Further recovery needs under consideration		10,021		
GRAND TOTAL		194,335		

(a) Funding allocations for measures have been reviewed over time and as actual impacts have become clearer some underutilised funding allocations have been redirected to emerging recovery needs.

16 February 2024, Questions on Notice, Response – CE DPC – Flood Support Measures

EXTRACT FROM THE MINUTES OF PROCEEDINGS OF THE LEGISLATIVE COUNCIL FOR WEDNESDAY, 28 JUNE 2023.

23. The Hon. N. J. Centofanti, according to order, moved -

Select Committee on
the 2022-23 River
Murray Flood
Event - Motion re.

I. That a Select Committee of the Legislative Council be established to inquire into the 2022-23 River Murray flood event including the preparation, response and recovery, with particular consideration being given to:

(a) Roles and responsibilities of:

- i. State Government and Federal Government agencies
- ii. Local government
- iii. Non-profit organisations
- iv. Public and private utilities;

(b) Review of communication between key stakeholders;

(c) River flow management and modelling;

(d) Effectiveness of mitigating infrastructure including but not limited to levy banks and stormwater;

(e) Review of flood response funding, its utilisation and effectiveness;

(f) Government (local, State and Federal) grant process, eligibility, and uptake;

(g) River restrictions methodology, communications, and operation;

(h) Impact of planning decisions on property inundation;

(i) Insurance industry response and responsibilities;

(j) Planning and mitigation for future emergency events; and

(k) Any other related matters.

II. That this Council permits the Select Committee to authorise the disclosure or publication, as it sees fit, of any evidence or documents presented to the Committee prior to such evidence being presented to the Council.

On motion of the Hon. R. B. Martin, the debate was adjourned until Wednesday, 30 August 2023.

EXTRACT FROM THE MINUTES OF PROCEEDINGS OF THE LEGISLATIVE COUNCIL FOR WEDNESDAY, 30 AUGUST 2023.

31. On the Order of the Day being read for the adjourned debate on the motion of the Hon. N. J. Centofanti - That this Council -

Select Committee on
the 2022-23 River
Murray Flood Event -
Motion re.

I. That a Select Committee of the Legislative Council be established to inquire into the 2022-23 River Murray flood event including the preparation, response and recovery, with particular consideration being given to:

(a) Roles and responsibilities of:

- i. State Government and Federal Government agencies
- ii. Local government
- iii. Non-profit organisations
- iv. Public and private utilities;

(b) Review of communication between key stakeholders;

(c) River flow management and modelling;

(d) Effectiveness of mitigating infrastructure including but not limited to levy banks and stormwater;

(e) Review of flood response funding, its utilisation and effectiveness;

(f) Government (local, State and Federal) grant process, eligibility, and uptake;

(g) River restrictions methodology, communications, and operation;

(h) Impact of planning decisions on property inundation;

(i) Insurance industry response and responsibilities;

(j) Planning and mitigation for future emergency events; and

(k) Any other related matters.

II. That this Council permits the Select Committee to authorise the disclosure or publication, as it sees fit, of any evidence or documents presented to the Committee prior to such evidence being presented to the Council.

Debate resumed.

Question put and passed.

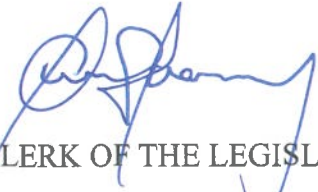
EXTRACT FROM THE MINUTES OF PROCEEDINGS OF THE LEGISLATIVE COUNCIL FOR WEDNESDAY, 30 AUGUST 2023 (CONT.).

The Hon. N. J. Centofanti then moved - That the Select Committee consist of the Hon. J. S. Lee, the Hon. R. B. Martin, the Hon. F. Pangallo, the Hon. R. P. Wortley and the mover. Select Committee appointed.

Question put and passed.

The Hon. N. J. Centofanti then moved - That the Select Committee have power to send for persons, papers and records, to adjourn from place to place and report on Wednesday, 29 November 2023.

Question put and passed.


CLERK OF THE LEGISLATIVE COUNCIL.



Parliament of
South Australia
