Submission by Philip Edmonds, Director Tasman Securities Pty Limited Operator and Strata Manager for 35 years of Windsor Country Village, situated at 7 Bandon Road, Vineyard.

Response to the EIS regarding the proposal to increase the height of the dam wall and reduce the flooding risk in the Hawkesbury.. See <u>https://www.waternsw.com.au/projects/greater-sydney/warragamba-dam-raising</u>.

With Warragamba Dam currently at close to 100% capacity, the flood risk in the Hawkesbury is higher than normal. See <u>https://www.ses.nsw.gov.au/hawkesbury-nepean-floods</u> for an understanding of the risks.

I have had a close involvement with the Hawkesbury Valley since 1951 when my family acquired a small farm on the Hawkesbury River in the Lowlands west of Richmond. I was 11 years of age at that time, and I grew up with a close association with the locality. My first job was with the Black Horse Service Station at Richmond. In 1954 I canoed with a school friend down the Nepean/Hawkesbury River from Wallacia to Cattai. In doing so I acquired an intimate knowledge of the river and its environment. I went on to graduate in Economics from Sydney University.

I have first-hand experience of rescuing livestock on our property during the floods of 1961. Over the past 50 years I have worked professionally as a property developer, manager, and valuer with a strong focus on the region. I have been involved in the subdivision of land, construction of houses, valuation of land, buildings, and businesses and as operator of a seniors housing development in the region.

In observing the impact of flood risk on property values in and surrounding the Hawkesbury flood plain I have researched the causes of and possible remedies for the flooding. In my opinion there has been insufficient research into the causes of the 1867 flood. The Hawkesbury Valley flooding is caused by the restriction of the outflow from the Valley as described here,

https://www.hawkesbury.org/name/sackville-gorge.html . In the years prior to 1867 the land in the Hawkesbury Nepean Valley had been the subject of extensive clearing and it is probable that there was a substantial quantity of felled timber lying in the surface of the land. This fallen timber would have been picked up by the floodwaters and carried downstream to accumulate in the stream in the Sackville area inhibiting the flow of floodwater out to the Hawkesbury Basin. This debris accumulation will not recur as there is much less debris available to be picked up by the flood waters. Now we have cleared land and sealed surfaces, housing and roads in the catchment, increasing the rate of runoff.

I have seen the significant topographical and built environment changes that have come from the growth of Sydney's Northwest Corridor. Warragamba Dam has absorbed many of what would have been minor flooding events because when it is less than full it absorbs the initial run-off in its catchment. Warragamba Dam has contributed to the extent of major flood events as the area covered by the stored water in the dam is no longer able to absorb the rainfall in the catchment when the dam is full. We have been fortunate in the last 20-30 years to have seen minimal flooding in the region, but long-term weather patterns suggest this will change. The impact of Warragamba Dam being completed in 1960 and then raised in 1989 has lowered peak flood levels by about 1 metre. It has also reduced flood duration. This is illustrated in the flood records. In a significant flooding event, a 1 metre reduction in flood water height has saved lives, as well as hundreds of millions of dollars in property and economic development.

Whilst I am personally heading towards retirement my business has operated a retirement living village for the last 35 years on the western edge of the flood affected area. We are fortunate to have escaped any flood water inundation to date. What we have seen is a massive jump in our insurance premiums because of the March 2021 floods, such that the impact of flood insurance saw the annual insurance premium more than double from \$60,000 to \$130,000. Given that we are a low-cost operator with dozens of residents living off their pensions alone, these costs have a significant impact on the quality of life they can enjoy.

This insurance impact will no doubt be felt across the entire valley, and in future will exacerbate the impacts of significant flood events as more and more individual property owners and businesses are unable to afford the massive flood insurance premiums. Anything that can be done to ease the cost burden of insurance, for both the insurer and the insured, should be considered.

Northwest and Western Sydney are the beating heart of the greater Sydney region, the Western Sydney International Airport will bring further population and economic growth to the region. The security of major arterial transport routes is essential to the long-term future of the region.

The Warragamba basin contributes up to 70% of the floodwaters of major flooding events. The runoff volume and speed from the Hawkesbury tributaries will be increasing because of the ongoing development occurring in the catchment. It is essential that all feasible steps be taken to minimise the impacts of flooding.

In my opinion the financial cost is justified by the impact of the Warragamba Dam Raising (WDR) plan (WDR@waternsw.com.au) on the impact on the flood frequency in the Hawkesbury Basin. The WDR will provide improved safety and certainty for residents and businesses.

The environmental impact on those areas of the catchment that will experience occasional short-term inundation because of the WDR will be outweighed by the elimination of the environmental impact of occasional short-term inundation of the areas in the Hawkesbury Valley flood plain as a consequence of the WDR.

The flow on effect of the WDR will not only save lives and ensure financial security for Hawkesbury Valley residents but will have a significant flow on effect and benefits for Sydney, NSW, and Australia.

Philip Edmonds Director Tasman Securities Pty Limited